

Chapter 2

Economic Consequences of Divorce: A Review



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Introduction

In the social sciences, empirical results are often inconclusive or contradictory, as different studies may, for example, use different concepts, measurements that are more or less sophisticated, or data that are not completely comparable. In this chapter, we look at an exception to this prevailing pattern. This review article tells the story of the financial consequences of relationship break-ups. As will become clear throughout the chapter, one central finding dominates the research on this topic: namely, that in financial terms, women suffer more than men from a break-up. There are, of course, many nuances to this general finding. For example, as McManus and DiPrete (2001) have pointed out, it is a myth to think that men never lose financially from a divorce.

Previous research on the consequences of divorce has primarily focused on how children are affected by marital dissolution and partnership breakdown. In their review article, Amato and Keith (1991) identified no less than 15 different areas of life in which children are affected by divorce (e.g., conduct, academic achievement, parent-child relationships, social adjustment). For adults, similar domains, such as social networks, loneliness, or health, have also been studied (Mortelmans 2019). The economic situation of an individual after a divorce is key, because it affects other domains of the person's life course, and particularly his/her health and wellbeing. Financial difficulties following the end of a relationship are attributable not only to a loss of economies of scale. Indeed, money problems in the wake of a break-up may be caused by many other challenges in the personal lives of the ex-partners, and of their family members and friends.

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In this chapter, we first examine the magnitude of the financial consequences of divorce. Many authors have produced estimates of the decrease in income after relationship dissolution. Despite the overall gendered conclusions in all of these studies, we will map the difficulties that can arise when investigating these income trajectories. Next, we will focus on coping strategies. When confronted with financial losses, it is unrealistic to assume that people will react passively. Instead, people tend to develop strategies for coping with these losses in an effort to regain their pre-break-up income levels. Finally, we will look at the financial consequences of lone parenthood. Even though divorcees with and without children face financial losses, most studies have found that the presence of children places additional financial burdens on the ex-partners, and particularly on the mother, who usually continues to live with the children.

It's the Measurement, Stupid!

Although all of the results on the financial consequences of union dissolution point in the same direction, the findings regarding the magnitude of the financial drawbacks of divorce for women (and for men) differ substantially. Studies have found differences both between and within countries, and across time. To gain more insight into the financial consequences of relationship dissolution, we need to take these differences into account. Thus, before we can tackle the actual percentages of income lost (or gained) presented in these results, we must address some methodological issues.

The first issue that we need to clear up is what kind of *event* are we looking at. Most studies simply consider the functional end of the relationship – i.e., the point at which the partners are no longer living together – as the event to be studied (for an overview, see: Andreß et al. 2006; McKeever and Wolfinger 2001). For marriages, we found no study that took the actual legal divorce as the turning point when studying the financial consequences of the break-up, as legal procedures can take a long time in many countries. For this reason, the actual split of the household is considered a more realistic and common point of reference. A similar approach is used in studies that include cohabitations. From the earliest study onwards (Avellar and Smock 2005), the split of a cohabiting relationship has been understood to represent the end of the relationship. Even when couples are legally cohabiting (in those countries where this is possible), the same conceptualisation is used as the point of divorce. Thus, when we use the term divorce in this chapter, we are actually referring to the split of the household (i.e., the point at which the two partners stop living together), and never to the legal reality that accompanies this process. As a side note, most studies that rely on longitudinal data use a yearly measurement of the household composition, which implies that splitting up in January or in December is considered as the same event.

A second issue that must be addressed is the way in which income is measured. Most studies use data on household income, rather than on individual income. The

reasoning behind this approach is that it makes more sense to get an estimate of disposable income, rather than of earnings from labour (van Damme et al. 2009). The household income is composed of all financial contributions from all household members both before and after the break-up. Generally included are income from labour, assets, and public and private transfers (including child and spousal support); while taxes and payable maintenance expenses are deducted (Andreß et al. 2006; Bayaz-Ozturk et al. 2018). In some cases, split analyses are done on income components derived from public transfers (e.g., welfare support), and from private sources such as labour (de Vaus et al. 2017). When register data are used, the measurement of household income usually relies on more restricted information, as child maintenance transfers or assets are often not available in administrative data. In this case, household income is usually defined as the sum of social security-based income sources, such as labour income and welfare benefits (de Regt et al. 2012; Tamborini et al. 2015).

There are clear financial benefits for couples who live together, as certain expenses can be shared (housing, food, etc.). Additionally, the added cost of living for an extra person in the household is lower than the original cost. These economies of scale are lost after a break-up, and need to be taken into account when looking at the income trajectories before and after the dissolution. This is why most studies do not simply use household income, but instead use equalized household income to measure the income levels of ex-partners. In this measurement approach, the total household income is equalised based on the composition of the household (Atkinson et al. 1995). Two types of equivalence scales are commonly found in the literature. The first is the OECD modified equivalence scale (Förster 2007), which uses a unity weight for the first adult and a weight of 0.5 for each additional adult. Children are weighted with a value of 0.3. This scale was created by Hagenaaers et al. (1994), and was adopted by the OECD and Eurostat. The second is the Square Root Scale, which simply divides the household income by the square root of household size. The difference between these scales is expressed as “equivalence elasticity” (Förster 2007) ranging from zero (unadjusted household income) to one (per capita household income). The OECD modified equivalence scale has an elasticity of 0.53, and the square root scale reaches a similar elasticity value of 0.50.

Financial Losses After Divorce

Following these methodological clarifications, we look at the actual decline in the ex-partners’ financial resources after a break-up. Most studies report the percentage decrease in income from the year before the break-up to one year after the break-up. In addition to differences in the methodological choices made and in the data used, two dimensions seem to determine the differences in the sizes of the economic consequences reported in the literature: time and geography. We illustrate these different approaches by providing an overview of studies on this topic across time for the US (from 1960 until today), and then for the European context (from the 1990s until

today). As we mentioned above, the results are always compared by gender, as the consequences of divorce for women tend to differ substantially from those for men.

Divorces

The oldest results from the US were reviewed by Smock (1993), who reported that financial losses for women were found in studies from the 1970s and 1980s. Conversely, in this same period, increases in equivalent household income were observed for men. In her own study, which used longitudinal panel data from the US to compare divorce cohorts from the 1960s and the 1980s, Smock observed financial losses for white women of between 46% (oldest cohort) and 43% (1980s cohort), and for black women of between 51% and 45%. She also found that financial losses for white men shifted from -7% in the oldest cohort to $+7\%$ in the younger cohort; and that for black men, financial losses increased over time from 13% to 29%. Around the same time, Burkhauser et al. (1991) found a loss in income of 39% among women and of 7% among men. In their analysis of the financial losses associated with divorce in the US in the late 1990s, DiPrete and McManus (2000) reported that the adjusted household income loss was 15% for men, compared to 26% for women. The most recent results also show a substantial decline in income among women. For women in the US, Hauser et al. (2018) reported a decrease of 25%, while de Vaus et al. (2017) reported a decrease of 30%. These results are comparable to those found in the 1990s and 2000s. Some studies that took only individual household income into account showed a divergence of income between US women and US men. Investigating *labour earnings*, Tamborini et al. (2015) reported that women's earnings increased over time during the post-divorce period, and that the financial losses they suffered after divorce subsequently decreased. Unfortunately, this study did not take the household income into account, which makes it difficult to compare these findings to those of other studies.

The results for Europe are somewhat comparable to those for the US, as they show that women tend to lose financially while men display a more diverse pattern of gains and losses (Andreß et al. 2006). Results across time are available for Germany (often in comparison with the US) and the UK. In the oldest studies, German women were found to have income losses of 44% (Burkhauser et al. 1991), 32% (Andreß et al. 2006), and 25% (Uunk 2004). This trend seems to be relatively stable over time, as more recent findings show a drop in income for women of 26% (Hauser et al. 2016) and 35% (de Vaus et al. 2017). German men, on average, have been shown to lose much less in terms of equalized household income: i.e., they were found to have income losses of 7% (Burkhauser et al. 1991), 2% (Andreß et al. 2006), and 23% (DiPrete and McManus 2000). The most recent findings indicate that German men may even gain financially after divorce, albeit modestly ($<5\%$) (de Vaus et al. 2017; Hauser et al. 2016). For the UK, the oldest results point to a substantial decline in income for women, ranging from 26% (Uunk 2004) and 27% (Dewilde 2003) to 18% (Jarvis and Jenkins 1999). Shifts over time were again

found to be fairly limited, as de Vaus et al. (2017) found a 25% decrease in women's equivalent household income based on the most recent available panel data. The results for other European countries are comparable, displaying the same pattern of substantial losses among women and small losses or gains among men (Andréß et al. 2006; Uunk 2004).

Cohabitations

With regard to the dissolution of cohabiting unions, we expect to find that the financial losses are more modest. First, compared to married couples, cohabiters tend to have a more equal division of paid work (Snoeckx et al. 2008). Thus, married women are more likely than cohabitating women to be financially dependent on their partner. Second, cohabiters are less likely to have children, and they tend to be younger when ending a relationship (Batalova and Cohen 2002; Brines and Joyner 1999; Hamplova 2002; Rindfuss and Vandenheuvel 1990; Wu and Schimmele 2007). As we will discuss in more detail later in this chapter, having dependent children is disadvantageous for income trajectories after a break-up. Furthermore, a number of important (indirect) costs are involved with childrearing that can indirectly affect a woman's financial status (e.g., staying home to care for her children instead of being active on the labour market).

While most studies consider previously married partners, far fewer results on post-dissolution income trajectories are available for previously cohabiting partners. The oldest study on the economic consequences of the dissolution of cohabitating relationships was conducted in the US by Avellar and Smock (2005). They found that previously married men gained in equalized household income (+11%), while formerly cohabitating men lost a small percentage of their income (-1.8%). The losses of previously cohabiting women were shown to be more limited (-24%) than those of previously married women (-48%). For the Netherlands, Manting and Bouman (2006) found that the post-relationship decline in economic well-being was greater for divorced women (-23%) than for formerly cohabitating women (-14%). The economic consequences of relationship dissolution were shown to be more severe for formerly cohabitating men (-4%) than for divorced men (+7%). Using Belgian register data, de Regt et al. (2012) also found a more substantial drop in income for divorced women (-33%) than for cohabiting women (-22%). Over time, there have been fewer studies on this issue that allow us to compare and observe trends. However, for the US, Tach and Eads (2015) observed a diminishing gap in income losses between divorced and formerly cohabiting ex-partners. They argued that for US women, the consequences of divorce have become more positive, but the consequences of the break-up of a cohabiting relationship have become more negative. They explained this surprising finding by pointing to the changing composition of both married and cohabiting couples in terms of economic background. In the US, married households have become economically stronger and are more likely to have two earners, while cohabiting households tend to be situated at

the lower end of the income distribution. Furthermore, the repartnering market has changed significantly, with more disadvantaged divorcees tending to cohabit instead of remarrying.

Individual and Institutional Differentials in Consequences

The most important divide in the financial consequences of relationship dissolution is clearly between women and men. There is, therefore, a large body of research on the factors that might explain these gendered income trajectories. At the individual level, labour market participation appears to be the main explanatory factor. Married women have lower levels of labour market attachment, as many of them are not working or are working part-time. In a classic male breadwinner model, the husband works and the wife cares (more) for the children (Becker 1981), which leads to a specialised division of labour in the (former) couple. When the relationship ends, the woman often has less human capital than the man, especially if her labour market skills have depreciated while she stayed home to do the housework and care for the children. A second important explanatory factor is the presence of (young) children in the household. Having children not only limits a woman's opportunities to participate in the labour market (see further), it also limits a woman's time resources, and makes it more difficult for her to divide her time between child care, housework, and paid labour. In addition, if the mother has physical custody of the children, her household may have greater economic needs (Raeymaeckers et al. 2008a).

When we look at the relative declines in equalized household income for men and women at the individual level, we see marked differences between countries. Institutional factors have a clear and substantial additional impact on the financial consequences of union dissolution. For both women and men, the economic consequences of divorce differ not only over time, but by country and geographic region. Some studies have compared pairs of countries, and have focused on the specific differences between them (e.g., Burkhauser et al. 1991; Dewilde 2006). Others have performed large-scale comparisons of multiple countries (Andréß et al. 2006; de Vaus et al. 2017; Uunk 2004). In such broad comparisons, country differences are often explained using welfare state typologies (e.g., Esping-Andersen 1990; Ferragina and Seeleib-Kaiser 2011). A first general conclusion we can draw from these comparative studies is that there are institutional influences that go beyond the compositional differences between countries (Uunk 2004). While household size and labour market attachment patterns differ between countries, the institutional context also has an impact on the financial consequences of divorce for women (for men, hardly any study has considered institutional factors). In terms of the decline in income, a clear north-south gradient is observed throughout Europe, with a break-up having a smaller average effect on income in the Scandinavian countries than in the Southern Europe. In most studies, the impact of three different institutional policies is reviewed: income-related welfare provisions (e.g., social welfare),

employment-related policies, and family policies (e.g., child care provisions). Both Uunk (2004) and de Vaus et al. (2017) concluded that social welfare (direct income-related measures) has the largest impact on the post-divorce income trajectories of women. The provision of child care can also help women remain active in the labour market, which could, in turn, raise their income. Nevertheless, multivariate analyses have shown that the effect of direct income support outweighs that of child care payments. This finding is consistent over time. Receiving income support might have negative consequences for the life course of a divorced woman, as it may create a “welfare trap” that discourages her from participating in the labour market. This lack of labour market attachment could also negatively affect the woman’s income position later in life, as her pension rights will be substantially reduced.

Coping Strategies (for Women)

A second way of approaching the economic consequences of a break-up is to look not at the loss in resources, but at the subsequent recovery. When we apply a life course framework, we can see that people’s lives do not halt after a break-up. The sociology of the life course stresses that there are temporal shifts in people’s lives (Mortelmans et al. 2016). This implies that life goes on after divorce, and that people take action when confronted with adversity. Looking at the post-break-up strategies of former partners inevitably brings us to the concept of coping strategies. A coping strategy is defined as “a behavioural pattern of an actor to deal with problems, referring to the usual and institutionalized ways of feeling, thinking and acting in such situations” (Boeije and Nievaard 1995: 350). When examining the financial coping behaviour of ex-partners after a divorce, we can discern two main coping mechanisms: finding a new partner and changing one’s labour market behaviour. Both strategies are known to positively influence the financial well-being of an ex-spouse. A third potential strategy that is sometimes considered is returning to the parental home, also termed the “boomerang effect” or the “boomerang move” (Albertini et al. 2018).

Repartnering

The first coping strategy might be somewhat controversial. Coping as a concept entails an intentional behavioural component. Unlike (re-)employment, repartnering cannot be seen exclusively as an intentional strategy to alleviate the financial drawbacks of a break-up. A new relationship might offer not just financial security, but the fulfilment of the need for friendship, affection, and love. Nevertheless, as this pathway can be seen as a mechanism for alleviating financial pressures after the break-up, it can be considered a coping strategy.

In the literature, we find three arguments that can help us understand the likelihood of finding a new partner after a break-up: needs, opportunities, and attractiveness (de Graaf and Kalmijn 2003). These three components cannot be seen as independent of each other, and have been jointly taken into account in studies that map repartnering processes. The *need* argument refers to the financial, emotional, and social needs people are seeking to meet by entering a new relationship. The *opportunities* argument is based on the observation that people need to be able to meet new partners in order to form a new bond. The greater the opportunities people have to meet partners, the higher their likelihood of finding a match, and the higher their odds of repartnering. The “first marriage market” is generally comprised of schools and leisure locations where (young) people meet before they enter a long-term relationship (de Graaf and Kalmijn 2003; Kalmijn 1998). After the break-up of a long-term relationship, people enter the “second marriage market”, where the opportunities to meet a new partner are more limited. The third argument concerns the *attractiveness* of people on the repartnering market. This term does not refer exclusively to “physical attractiveness”. Especially on the second marriage market, characteristics such as the presence of children from a prior relationship or the nature of the break-up itself are very relevant, as these factors can make people more or less attractive to others (de Graaf and Kalmijn 2003).

The determinants of repartnering, such as the presence of children, sex, educational level, income situation, and age, can be interpreted in multiple and opposing ways depending on which argument is applied to the repartnering process. Studies that take repartnering into account as a coping strategy have observed different patterns by gender, with men, on average, repartnering faster and more frequently than women (Coleman et al. 2000; Lampard and Peggs 1999; Schmiede et al. 2001; South 1991). While having (young) children may intensify a divorcee’s economic pressures, it can also lower the individual’s repartnering chances because she has decreased meeting opportunities and is considered less attractive. Conversely, having a good job tends to improve a divorcee’s attractiveness and opportunities to meet a partner, while also increasing the individual’s repartnering needs from a specialisation logic point of view (Becker 1981; Becker et al. 1977). From a Beckerian point of view, this dynamic only applies to men. For a woman, having a job reduces her need to repartner for financial reasons, and makes her less attractive (from the classic Becker (1981) point of view), as she is less available to form a specialized household with a single earner. Older divorcees tend to experience more difficulties than their younger counterparts in finding a new partner (de Graaf and Kalmijn 2003). This dynamic is also gendered in the sense that older women have lower repartnering chances than older men, partly due to the tendency of men to marry younger women (Schmiede et al. 2001). As we mentioned above, resident children have a consistently negative effect on the likelihood of repartnering (Di Nallo 2019; Pasteels and Mortelmans 2015; Sweeney 1997). Socio-economic factors influence the repartnering behaviours of both men and women, albeit in opposite directions. For women, a non-significant or a negative educational gradient has been found, which appears to be related to an independence effect among higher educated women (Ozawa and Yoon 2002). For men, it has been shown that their chances of

repartnering increase as their educational level rises. Finally, with respect to individual earnings and labour market attachment, the results show evidence of a two-tiered family system (Furstenberg 2016), whereby higher labour market activity levels and higher earnings are associated with a higher probability of entering a new partnership (Dewilde and Uunk 2008; Pasteels and Mortelmans 2017). In summary, we can state that the effects of human resource determinants are more straightforward for men than for women. All of the arguments concerning needs, meeting opportunities, and attractiveness move in the same direction for men, which is not the case for women.

(Re-)employment

A second strategy described in the literature is working more or entering the labour market (Joshi 1998; Poortman 2000). When a divorcee increases his/her labour market activity in response to the breakdown of the relationship, his/her income position is increased and his/her risk of poverty is reduced (Dewilde 2006). Not surprisingly, women face more barriers to increasing their labour market activity because their care burden often makes it difficult for them to work more (Stier et al. 2001; van der Lippe and van Dijk 2002). Also, the pre-break gender role patterns – with women being more likely than men to have cared for their children at the cost of their career – influence the ex-partners' ability to return to the labour market later on. There are few detailed studies on the employment patterns of divorced men, as most men were already working full-time before their relationship ended, and continued to do so thereafter (Thielemans and Mortelmans 2018). As Gornick et al. (1998) put it, the majority of men do not suffer from the “child-penalty”.

In addition to this gender difference, the success of the (re-)employment coping strategy has been shown to be dependent on various socio-economic and demographic determinants. Education is a logical differentiator, as the higher educated are more likely than the less educated to have substantial work experience. In particular, higher educated women tend to work more than their less educated counterparts while married or in a long-term cohabitating relationship (Vanderheyden and Mortelmans 2013). Age is also negatively related to this strategy, as human capital depreciates with the length of time people (mainly women) are absent from the labour market (van Damme et al. 2009). Another factor that can make it difficult for women to increase their labour market participation is having to care for (young) children. The more children there are in the household, and the younger the ages of the children, the lower the probability that the mother will successfully (re-)enter the labour market. Although women face the prospect of greater financial losses after a break-up (see above), and will therefore use this coping strategy more extensively, it is not completely absent in the lives of men, as men may also experience labour market setbacks (unemployment, periods of sickness) that lead them to develop other labour market strategies (Kalmijn 2005; McManus and DiPrete

2001). Nevertheless, the sizes of these effects tend to be more limited for men than for women.

The coping strategy of working does not operate independently of the strategy of repartnering. Research has shown that when women combine the two strategies, the benefits of (re-)entering full-time employment outweigh the benefits of repartnering. Surprisingly, this effect was not found to be mitigated by education. Although the higher educated tend to have a different pre-divorce position and are likely to find it easier to change their labour market position compared to their counterparts with medium or lower educational levels, the labour market strategy was found to have only a small effect and the repartnering strategy was found to have no effect. It seems that repartnering, at least for women, has an equal effect on their post-divorce income trajectories. For men, repartnering tends to improve their financial circumstances – but again, this coping strategy does not appear to be as effective as entering either full-time or part-time employment (Jansen et al. 2009).

Returning to the Parental Home

Compared to the repartnering and labour market strategies, the boomerang effect of returning to the parental home has received far less attention in the literature as a coping strategy for alleviating the financial consequences of a break-up. This is because the boomerang effect predominantly applies to young adults who return to the parental home after taking an unsuccessful step towards independence (South and Lei 2015). The interest in boomerang effects has grown in recent years, as the global economic crisis led to dramatic changes in the housing trajectories of young adults (Stone et al. 2014). Following the emergence of this new interest in the literature, researchers started turning their attention to boomerang effects later in the life course.

Two life course events are closely related to boomeranging: namely, becoming unemployed and experiencing the break-up of a relationship. Nevertheless, as most studies that have examined these effects have focused on young adults, they have mainly taken only short or middle-long relationships into account. However, returning to the parental home can also be used as a coping strategy to manage financial setbacks after a long-term relationship ends. Far fewer studies have examined such cases (Albertini et al. 2018; Guzzo 2016). Our knowledge about this coping strategy is therefore still limited, especially compared to our knowledge about the two previously described strategies. Again, the gender differences in the strategies used for coping with financial challenges also apply to the return to the parental home, with men having a higher probability of boomeranging. This may seem counterintuitive given the evidence that daughters receive more help from their parents than sons in difficult times (Fingerman et al. 2009). This finding may be explained by results showing that a larger share of women (and especially mothers) than men stay in the couple's home after the break-up (Ongaro et al. 2008; Stone et al. 2014; Sullivan 2007). An individual's labour market status and income position are also closely

connected to this coping strategy: if an individual's financial challenges are less severe (because the person has a higher income or is in full-time employment), the chances are greater that s/he will remain independent (Guzzo 2016; Kleinepiper et al. 2017). Moreover, whether a divorcee uses returning to the parental home as a coping strategy depends not only on the characteristics of the former partner, but on the characteristics of the parental home itself (Stone et al. 2014). It is, of course, the case that the financial resources of the parents and the availability of a room in the parental home determine whether it is possible for the divorcee to return home (Goldscheider and Goldscheider 1998). However, studies have also shown that cultural factors, such as shared values or strong social and emotional ties in the family, increase the likelihood of returning (South and Lei 2015).

Lone Parenthood and Poverty After Divorce

As we have explained above, a woman's economic well-being after a relationship fails may be negatively affected if she has primary responsibility for her children (and is thus in a classic mother-centred custodial arrangement) (Poortman 2000). First, the presence of children increases the economic needs of the family (as measured in equivalence scales in statistical models). Second, having children affects a woman's labour market options (Drobnic 2000; Raeymaeckers et al. 2008b; Thielemans and Mortelmans 2018) and her attractiveness in the remarriage market (Buckle et al. 1996; Coleman et al. 2000). As this book focuses on parental trajectories after union dissolution, we have added an exploration of this issue to our review. While we cannot provide a comprehensive overview of the difficulties lone parent families experience,¹ we can offer some general insights into the financial situations of lone parents. The issue of poverty is thus a leading theme in this section.

All of the studies that have examined the financial consequences of relationship dissolution have found that the income declines are greater and the recovery periods are more difficult and more protracted among parents (especially mothers) than among childless individuals (e.g., Jarvis and Jenkins 1999; Mortelmans and Jansen 2010). Therefore, the focus of the research on the financial consequences of divorce for parents moves to the issue of poverty² for the partner who takes care of the couple's children after the break-up (in most cases, the mother). It has been

¹For a more comprehensive overview of lone parenthood, see Bernardi and Mortelmans (2018) and Nieuwenhuis and Maldonado (2018).

²*Poverty* in these studies is defined as a percentage (usually 60%) of the median net household equivalised income of the population. When the income drops below this threshold, the subject is considered to be poor (Aassve et al. 2007). The EU has reformulated this 60% threshold as "at-risk-of-poverty" (AROP), as more definitions of poverty have become available. This term is now used in all recent studies, whereas the older studies used the term "poverty" to refer to this 60% median income threshold (Hübgen 2018).

consistently shown that these lone parents have a substantially higher poverty risk than the general population, and – in line with the overall story told in this chapter – that this risk is greatest for lone mothers. Early research on the economic consequences of union dissolution for lone mothers was conducted in the US in 2004 (Fitzgerald and Ribar 2004; Martin 2006), and was later replicated in other countries (Harkness 2018; Jenkins 2008; Treanor 2018). The highest at-risk-of-poverty rates among lone mothers were reported in US studies: i.e., of 63% (without transfer payments) and of 51% (with transfer payments) (Casey and Maldonado 2012). Conversely, in European studies, the at-risk-of-poverty rates of lone mothers have generally been found to be lower, ranging from 7% in Poland to 37% in Latvia. Low at-risk-of-poverty rates for lone parents have also been reported for Sweden (15%), Norway (16%), and the Netherlands (16%). The highest at-risk-of-poverty rates in the European context have been reported for Eastern European countries like Lithuania (32%) and Hungary (31%), and for Ireland (29%), Spain (27%), and Italy (27%) (Hübgen 2018; OECD 2011).

Research on the determinants of these poverty risks falls within the larger field of poverty studies, with individual factors like relationship break-ups, age, and educational level being identified as risk factors (Brady and Burroway 2012; Misra et al. 2007). In addition to applying this individual risk model, researchers are increasingly taking into account the institutional factors that contribute to the at-risk-of-poverty rates among lone mothers. As the number of lone mothers has increased significantly in recent decades (Bernardi et al. 2018a), policies directed at alleviating poverty among lone parents have received substantial attention in the research community (Aassve et al. 2007). A central theme in these welfare state studies has been the debate about the universal provision of social rights versus the use of targeted support. Universalism is a perspective that calls for social policies that are directed at all citizens, and that seek to reduce economic inequality in general. Targeted policies are directed at particular groups, such as lone parents (Zagel and Hübgen 2018). An example of the first approach is a policy that provides universal access to the health care system for all residents of a country. Some examples of the latter approach are the welfare benefits and the specific tax reductions lone parents receive in some countries. In a broad comparison of OECD countries, Bradshaw et al. (2018) found that the incomes of most lone parents are supplemented by benefits. In countries like Ireland, the UK, Denmark, Sweden, and Australia, these benefits can amount to 40% of the household's total income. Most countries provide lone parent families with income-tested family benefits together with non-income-tested cash benefits for children.

With regard to lone parents, two main goals of social policy measures can be discerned. First, direct poverty measures are designed to ensure that lone parent families remain above the poverty threshold. The aforementioned tax reductions and enhanced family allowances clearly have this income-based objective in mind. A second goal is to help lone parents become or stay active on the labour market, and to balance working with managing their care burden. In a large comparative study of policy measures and their effects on poverty among lone parents in OECD countries, Bradshaw et al. (2018) found that cash transfers are highly effective in

reducing poverty and keeping people in the labour market. However, the broader policy mix in each country must be taken into account. There are, for example, countries that provide cash benefits, but that also reduce the housing subsidies of the families who receive these benefits (Bernardi et al. 2018b).

Conclusion

In this review, we took an unorthodox path by starting with the overall conclusion: namely, that women fare worse economically after a break-up than men. Throughout the literature, this simple yet far-reaching conclusion is replicated again and again, regardless of the time period, geographic focus, or methodology used. A surprising finding of this review was that most studies found that these losses declined only slightly over time, regardless of whether the couples were previously married or cohabiting. Although the gender income gap is shrinking due to the growth in dual-earner households and the increases in women's earnings, the overall conclusion that women are disadvantaged relative to men remains intact after almost five decades (Tamborini et al. 2015).

We have provided some additional nuance to this general conclusion by reviewing the many studies that have been conducted on this topic. Countries can alleviate this gap by actively supporting divorcees, and lone parents in particular. The welfare state is an important source of (social) support – although the case could also be made that the existence of the welfare state has made breaking up much more feasible than it was in the past. Moreover, from a legal point of view, divorcing or leaving one's partner (and children) has never been easier.

The focus on economic consequences might give the impression that divorce is detrimental only for women, and that only men gain from a break-up. This is, of course, not the case. For example, the more intense contact between women and their children through classic custodial arrangements tends to enhance the level of contact and care exchanged later in life (Cooney and Uhlenberg 1990; Pezzin and Schone 1999). For these reasons, it could be argued that over the long term, women pay the greater financial price following a break-up, while men pay the greater social price.

What will the future bring? Given the recurring findings on this topic, we can realistically assume that the economic consequences of divorce will continue to harm women more than men. While there are some indications that the dual-earner family system is helping to reduce this gender gap, differences in earnings are likely to remain. However, a new development that researchers will need to take into account is the shift in custody arrangements. Increasingly, countries are abandoning the idea that children should grow up with their mother after their parents' break-up. Joint physical custody legislation has been passed in a number of countries, and continued joint parenthood arrangements for women and men are gaining ground (Bastaitis and Mortelmans 2016). Joint physical custody changes not only the child support system (Claessens and Mortelmans 2018), but fathers' responsibilities to

their children. When children are living a substantial amount of time with their father under a joint physical custody arrangement, the father is obliged not only to take on parenting responsibilities, but to shoulder financial obligations. This shared responsibility also opens up labour market opportunities for the mother, and may therefore limit her financial disadvantages. As the minds of legislators and judges are slow to change, it may take some time before we see the equalizing effects of joint custody in our data and models. Yet it appears that the sharing of parental responsibilities has the potential to reduce the gendered results we have presented in this chapter. We hope that in 10 years' time we will be able to start a new review with the words: "There was a time when only women suffered financially from a relationship break-up". Until then, we look to the welfare state to support families in the wake of a break-up, and to take action to reduce the huge poverty risks women and their children face today.

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