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Full title: Variation in the link between income position and union dissolution: an analysis of couples with and without a migrant background in Belgium.

Short title: Varying income dynamics of union dissolution

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Abstract

Despite the fact that the size and diversity of migrant populations and their descendants in Europe have increased substantially throughout the past decades, income dynamics of union dissolution have not been studied among populations with a migrant background in the European context. Using data from the Belgian Social Security Registers from 1999–2013, we estimate discrete-time event-history models of union dissolution for couples of Belgian, Southern European, Moroccan and Turkish origin. The results indicate a weaker link between household income and union dissolution among couples with a Southern European and Turkish background. Whereas couples without a migrant background experience the lowest union dissolution risks when incomes are evenly distributed, the male breadwinner model does not raise union dissolution risks of couples with a migrant background. Welfare dependency has a positive association with union dissolution among all couples but the threshold at which it raises union dissolution risks is higher for couples with a Moroccan or Turkish background.

Keywords: union dissolution; divorce; migration; income; population heterogeneity; Belgium

1 Introduction

The sociological, economic and psychological literatures have a long tradition of studying the association between income and union dissolution among majority populations. Theory primarily addresses how relationship stability is influenced by the general financial well-being of a household and the relative income of both partners (Jalovaara 2013; Kalmijn, Loeve, and Manting 2007). Fewer studies also examine the impact of welfare dependency on relationship dissolution (Kiernan and Mueller 1999; Lewin 2005). Recent research indicates that couples who occupy vulnerable income positions, characterized by lower overall income levels and dependence on a single income source, experience the highest risks of breaking up (Jalovaara 2013; Lyngstad and Jalovaara 2010; Jalovaara 2003; Raeymaeckers et al. 2006). Despite the fact that the size and diversity of migrant populations and their descendants in Europe have increased substantially throughout the past decades, income dynamics of union dissolution have rarely been studied among populations with a migrant background in the European context. This is particularly remarkable given that the often vulnerable and uncertain socio-economic position of individuals – and especially women – with a migrant background (Münz and Fassmann 2004; Heath, Rethon, and Kilpi 2008) and differing patterns of family formation and dissolution (Kulu and González-Ferrer 2014) may influence the way in which income position and union dissolution risks are associated. Consequently, we cannot assume that income positions have a similar influence on the risk of ending a relationship regardless of migrant background without investigating heterogeneity in this link. Moreover, previous studies have indicated that a vulnerable economic household position can exacerbate the negative effects of family dissolution on the well-being and further life-course of ex-partners and their children (Amato 2014;

Leopold 2018; Smock 1994). In order to know whether minority groups are more likely to dissolve their unions from more vulnerable socio-economic positions, we need to study which income positions are associated with higher risks of union dissolution among subgroups of different migrant backgrounds.

This paper studies variation in the link between income position and union dissolution risks using longitudinal micro-data from the Belgian Social Security Registers. We contribute to the literature in several ways. First, we study variation by migrant background for three different income aspects: the overall household income, dependency of the couple on welfare benefits, and the woman's relative income. Whereas the overall income level and women's relative income have been studied extensively among majority populations, welfare dependency has received less attention. Additionally, variation in the link between socio-economic characteristics and union dissolution by race has been studied in the U.S. context (J. Teachman 2010; Bumpass, Martin, and Sweet 1991; South 2001; Yeung and Hofferth 1998; Orbuch et al. 2002) but has remained unexplored in the European context. Therefore it continues to be unclear to what extent the impact of the couple's household income, relative income and welfare dependency on union dissolution varies by the migrant background of both partners.

Second, we study variation in the link between income position and union dissolution between Belgian couples without a migrant background and couples with at least one partner of Southern European (Spain, Greece, Portugal, Italy), Moroccan or Turkish background. In addition to being among the largest origin groups within the Belgian population with a migrant background (Van den Broucke et al. 2015), they share a similar migration history through organized labor migration (Martens 1973). Despite initially using similar immigration channels, migrants and their descendants of Southern

European origin, Turkish and Moroccan origin are characterized by substantial differences in later migration patterns (Van Mol and de Valk 2016), community ties (Lievens 1999), family dynamics (Kulu and González-Ferrer 2014) and socio-economic positions (Heath, Rethon, and Kilpi 2008). Given that comparable patterns of immigration and integration are seen in other European contexts such as The Netherlands, Germany, France and Switzerland (Van Mol and de Valk 2016), findings of this study are relevant in the broader Western European context. Although non-European origin groups such as those of Moroccan and Turkish descent are more often studied in European contexts, other European origin groups are often excluded.

Third, we study the dissolution of both unmarried and married unions. Whereas previous studies on the role of income predominantly focus on the dissolution of marriages, more recent studies have been shifting their focus to both married and unmarried cohabitations (Jalovaara 2013; Kalmijn, Loeve, and Manting 2007). Given that the majority of co-residing couples with a Belgian or Southern European background start out as a cohabiting union while (direct) marriage remains the main union type for couples with a Moroccan or Turkish background (Corijn and Lodewijckx 2009), it is essential to include both union types.

2 Background

2.1 Income and union dissolution

2.1.1 Economic hardship

Recent studies on stratification in union dissolution patterns predominantly find that a lower socio-economic status, as indicated by unemployment, unstable labour force attachment, and lower levels of education and income are associated with higher union dissolution risks (Lyngstad and Jalovaara 2010; Poortman 2005; Jalovaara 2013;

Kalmijn, Loeve, and Manting 2007; Jalovaara 2001; Hansen 2005; Kaplan and Herbst 2015; Boertien and Härkönen 2018). These results are in line with the Family Stress Model developed by Conger (1999; 1990) which states that stressful life events and conditions (e.g. financial difficulties) can disrupt personal well-being and increase hostility between partners, thereby reducing relationship quality and stability (Halliday Hardie and Lucas 2010; Neppl, Senia, and Donnellan 2016). Given the stressors associated with economic hardship, unions that possess more financial resources are expected to be more attractive and to experience lower levels of dissolution. In addition to experiencing lower levels of financial stress, high income partners are likely to have spent more time in education and as a consequence often partner at older ages. Higher educational levels have been found to reduce relationship dissolution risks for men and increasingly also for women (Boertien and Härkönen 2018; Härkönen and Dronkers 2006). Higher ages at union formation are generally associated with lower risks of breaking up (J.D. Teachman 2002; Heaton 1991).

Even when it is not particularly interesting to stay in a union, the cost of divorce may prevent the couple from breaking up (Amato and Beattie 2011; Levinger 1965, 1976). The dissolution of a co-residential relationship is often associated with financial costs and the loss of common investments. The loss of a joint home or other common assets can be an important barrier to dissolving the union for couples with more resources (Boertien and Härkönen 2014; Jalovaara 2001). For couples with fewer resources, the short-term (e.g. court costs, lawyer fees, dividing property, moving costs) and long-term (e.g. loss of income and economies of scale) consequences of union dissolution may also raise the barriers to union dissolution (Andreß et al. 2006; de Regt, Mortelmans, and Marynissen 2013; Leopold 2018).

Because theories on the link between income positions and union dissolution are primarily developed with majority populations in mind, we apply them only to formulate hypotheses on couples consisting of two partners with a Belgian background. *Among couples consisting of two partners without a migrant background we expect that the couple's household income is negatively associated to union dissolution risks (hypothesis 1).*

2.2 *Welfare dependency*

Studies on the association between welfare dependency and union dissolution are limited and the exact impact is therefore unclear. Some studies found a greater risk of relationship instability among couples relying on welfare state benefits (Kiernan and Mueller 1999; Lewin 2005). In addition, a larger body of literature has found that unemployment is positively related to union dissolution (Hansen 2005; Weiss and Willis 1997; Goñalons-Pons and Gangl 2018; Jalovaara 2013). To the extent that social benefits consist at least partly of unemployment benefits, these studies further support the idea that welfare dependency is associated with higher risks of relationship dissolution. If we interpret dependency on state benefits as an indicator of financial difficulties and insecurity, welfare dependency can reduce the attractiveness of the relationship and increase dissolution risks in line with the Family Stress Model. Yet, the specific role of state benefits as an income source are worth a closer look. Given that some state benefits such as subsistence benefits in the Belgian context are calculated based on household composition and are generally higher for singles (FPS Social Security 2018), being single might be a more interesting alternative for those eligible for state benefits when the attractiveness of the current relationship is low (Levinger 1965). Then again, losing the additional income that is provided by a partner who receives benefits may be a barrier to

dissolving the union as it raises the economic costs. Because the strength of these potentially counteracting mechanisms has hitherto not been studied, we refrain from drawing up a formal hypothesis regarding the link between welfare dependency and union dissolution.

2.3 Relative earnings

Previous literature indicates differing views regarding the question of how relative earnings, and particularly women's earnings, are associated with union dissolution risks. Becker, Landes, and Michael (1977) argue that the gains of a relationship are highest when partners specialise in paid and unpaid work. Economic independence of partners makes it easier to leaving a relationship, resulting in lower levels of relationship stability (Sayer and Bianchi 2000; Levinger 1976). In times and contexts where women are most likely to specialize in unpaid work due to lower levels of female labour market participation and income potential, union dissolution is expected to be negatively associated to men's earnings and positively associated to women's earnings. Multiple studies confirm this hypothesis and find that women's earnings increase a couple's risk of dissolving while men's earnings do not (Jalovaara 2013; Lyngstad and Jalovaara 2010; Sayer and Bianchi 2000; J. Teachman 2010; Jalovaara 2001).

Yet, Becker's theory has been criticized in light of the increasing flexibility and uncertainty of economic contexts and the decline in men's real wages due to increasing female labour force participation. According to Oppenheimer (1997), relationships where both partners have similar economic roles are better suited to deal with job loss and financial difficulties whereas specialized households are less capable to respond with flexibility to financial adversities. In addition, similarity in resources can be associated with higher levels of equality, empathy, companionship and marital satisfaction (Risman

and Johnson-Sumerford 1998; Sayer 2006; F.K. Goldscheider and Waite 1986). According to this theory, we would expect a U-shaped pattern where couples with relatively similar earnings have the lowest risks of breaking up whereas specialized households have the highest risks of dissolving, especially in contexts characterized by economic uncertainty.

The link between women's relative earnings and union dissolution risks appears to be moderated by the economic and cultural context. A study by Cooke et al. (2013) indicates that the positive association between women's earnings and union dissolution is particularly strong in contexts with little policy support for gender equity (e.g. the United States) and among couples that adhere to more traditional gender roles. Given the increasing flexibility and uncertainty on the Belgian labour market, relatively small gender differences in income potential, and high levels of female labour market participation (FOD WASO and UNIA 2017), *we expect to find that couples with similar earnings show the lowest risks of breaking up among couples without a migrant background (hypothesis 2).*

2.4 Variation by migrant background

2.4.1 The Belgian context

Whereas existing theories on income position and union dissolution focus on majority populations, research on whether this link varies between population subgroups with and without a migrant background in the European context is currently non-existent. As in the rest of Europe, the Belgian population is characterized by a growing subset of people with a migrant background (Zick, Pettigrew, and Wagner 2008; Eurostat 2016). In this paper we will focus specifically on the Southern European, Moroccan and Turkish migrant communities. In addition to being the largest origin groups in Belgium, their communities

all originated in the context of organised labour migration. Between the 1940s and 1950s, Belgium recruited large numbers of guest workers from Spain, Greece, Portugal and Italy in order to revitalize the Belgian economy after the Second World War. Additional recruitment during the 1960s and 1970s resulted in large numbers of labour migrants from Turkey and Morocco, and from Tunisia and Algeria in smaller numbers. After labour migration was restricted in 1974, many of the labour migrants settled permanently in Belgium. Yet, among Southern European groups, this permanent settlement was more limited given that economic recovery in Southern Europe stimulated return migration (Van Mol and de Valk 2016). Alongside these different settlement patterns, Belgian residents of Southern European, Moroccan and Turkish origin are characterized by varying socio-economic positions, community ties, and norms toward gender, marriage and relationship dissolution. We argue that these differences have the potential to impact the way in which household income, welfare dependency and relative income affect union dissolution risks.

2.4.2 Socio-economic positions

Studies in Belgium and other European contexts (Münz 2007; Heath, Rethon, and Kilpi 2008) indicate that both first generation immigrants and their children, the second generation, often occupy a more disadvantaged position on the labour market. Population subgroups of non-European origin in particular are characterized by higher levels of unemployment, lower educational and income levels, and a higher likelihood of being employed in temporary or low-salary jobs compared to Belgians without a migrant background (Corluy et al. 2015; Phalet 2007; Mussche, Corluy, and Marx 2014; FOD WASO and UNIA 2017). Individuals with a non-European background are also more likely to receive welfare benefits compared to the majority population (Mussche, Corluy,

and Marx 2014). In comparison, migrant populations of European origin are more likely to be employed in stable positions with higher wages, occupying a socio-economic position more similar to Belgians without a migrant background. Whereas men are more likely to be employed than women among all origin groups, this gender gap is particularly large among non-European Maghreb and Middle Eastern groups (FOD WASO and UNIA 2019). In addition, Belgium is still characterised by high levels of prejudice and discrimination against ethnic minorities on the labour and housing market (Zick, Pettigrew, and Wagner 2008; Van der Bracht, Coenen, and Van de Putte 2015; Baert et al. 2015). This combination of socio-economic vulnerability and social exclusion is found to be most prevalent among individuals with a Moroccan or Turkish background and can potentially raise the barriers to breaking up given the short-and long-term costs associated with union dissolution (Amato and Beattie 2011). The barriers to relationship dissolution are expected to be particularly high for women who are contributing no or limited earnings to the relationship and have a non-European migrant background given their particularly vulnerable labour market position and more limited income prospects.

2.4.3 Community ties

After labour migration was restricted in the 1970s, permanent settlement resulted in local migrant communities. Selective recruitment of labour migrants from specific regions gave rise to Turkish and Moroccan communities that mirror regions in the origin country and are characterized by strong community ties (Reniers, 1999; Surkyn & Reniers, 1996). Given that return migration was more common among Italian, Spanish, Portuguese and Greek labour migrants (Van Mol and de Valk 2016), community ties appear to be less prominent among the Southern European migrant communities. However, this aspect has not yet been studied among origin groups of (Southern) European descent. The relatively

high prevalence of marriage to a partner from the country of origin among the Turkish and Moroccan second generation (Dupont et al. 2017; Lievens 1999) indicate that strong ties within Moroccan and Turkish communities persist into later generations. Research by Lucassen and Laarman (2009) indicates that intermarriage rates are higher among the Southern European second generation compared to Moroccan and Turkish origin groups in France and Germany. Empirical evidence in the Belgian context is lacking.

2.4.4 Normative differences

A literature review by Koelet et al. (2009) indicates that the importance of family and maintaining family honour is emphasised in Moroccan and particularly Turkish. Relationship dissolution is often disapproved as a solution to relationship problems. The pressure from family and the broader community to stay together can be an important barrier to dissolving the relationship, particularly in small and close-knit communities (Levinger 1976; Johnson, Caughlin, and Huston 1999). We expect this barrier effect to be strongest among couples that occupy a vulnerable socio-economic position and who risk losing much needed informal support networks (Kleinepier, Berrington, and Stoeldraijer 2017). As a consequence, couples with a Turkish or Moroccan background that experience economic hardship may be less likely to break up compared to couples without a Belgian background.

The importance of informal support networks may also affect the importance of conforming to other normative expectations. Previous studies in the Belgian and European context have indicated that immigrants from countries such as Turkey and Morocco where household specialization is more common and supported, are more likely to hold traditional attitudes toward gender roles themselves (Röder and Mühlau 2014; Crul and Doornik 2003; Huschek, de Valk, and Liefbroer 2011; F. Goldscheider,

Goldscheider, and Bernhardt 2011; de Valk 2008). Whereas the Moroccan and Turkish second generation did not grow up in the country of origin, similar traditional expectations are often found, particularly among men (Maes, Wood, and Neels 2020; Wood, Van den Berg, and Neels 2017; Huschek, de Valk, and Liefbroer 2011). These attitudes, and the broader expectations of the family and community with whom strong ties are often maintained, may result in a higher attractiveness of relationships where paid and unpaid work are more strictly divided by gender.

The literature on normative differences among migrant populations is characterized by a substantial gap regarding the (Southern) European first and second generations. As a result, we lack information on the attitudes of Southern European immigrants and their children regarding union formation, union dissolution and gender roles. Whereas we may expect Southern European immigrants and their children to also hold more traditional gender roles compared to Belgian natives in light of the somewhat more strict gender roles found in Southern European countries (Lück 2005; Esping-Andersen 1999), we have no empirical evidence to found this expectation.

2.4.5 Hypotheses

As a result of the varying socio-economic positions, community ties and normative expectations, we argue that the link between income position and union dissolution may differ by migrant background. Because higher levels of economic uncertainty may raise the costs of breaking up and couples may experience pressure from their social network to stay together despite financial difficulties, *we expect that the link between household income levels and union dissolution will be weaker for couples with a Moroccan or Turkish background compared to couples without a migrant background (hypothesis 3)*. Because of a better socio-economic position and less persistent community ties which

may otherwise pressure the couple into staying together, *we expect that household income will affect union dissolution risks similarly for couples with a Southern European background and couples without a migrant background (hypothesis 4).*

Given the particularly vulnerable labour market position of women with a migrant background and higher levels of support for a specialized household configuration, *we expect union dissolution risks of couples adhering to a male breadwinner model to be lower among couples with a Moroccan and Turkish background compared to couples without a migrant background (hypothesis 5).* In addition, *we expect these differences to be largest among endogamous Turkish and Moroccan couples consisting of two partners of the same migrant background (hypothesis 6).* Given that women with a Southern European background are generally in a better socio-economic position, *we do not expect to find differences in the association between relative income and union dissolution risks between couples with a Southern European background and couples without a migrant background (hypothesis 7).* Because existing research on welfare dependency and union dissolution is limited and it is unclear how the position of migrant groups would alter this association, we are unable to formulate formal hypotheses for European and non-European groups.

3 Data & methods

3.1 Data and sample

We studied variation in the link between couples' income position and union dissolution by migrant background using a sample from the Belgian Social Security Registers. The data are based on a sample of 13,368 couples that got married and 20,143 couples that started cohabiting between 1999 and 2001. For these couples, the data contain annual information on their household position, composition, and gross income from all income

sources until 2013. This allowed us to monitor whether and when couples break up and how this is tied to their income position prior to union dissolution. Because civil status cannot be used to identify the majority of unmarried couples in unregistered cohabitations (Corijn 2012), we identified couples based on their LIPRO-position (Van Imhoff and Keilman 1991; Keilman 1988). LIPRO takes into account the sex, age and kinship of household members in order to identify married and unmarried cohabiting couples. Lodewijckx and Deboosere (2008) found that LIPRO correctly identifies 9 in 10 unmarried cohabitations even according to the strictest estimations.

From this initial sample, we selected couples consisting of two partners of Belgian origin (no migrant background) and couples consisting of at least one partner with a Southern European (Spain, Greece, Portugal, Italy), Moroccan or Turkish origin (73.50% of the original sample). The origin of the partners is determined based on the birth country of the individual and their parents. Partners are assigned to the Belgian origin group if they and their parents were born in Belgium. If the partner is born outside of Belgium (first generation), their origin group is determined by their birth country. In order to minimize incorrect classifications due to using country of birth, individuals born outside of Belgium were indicated as being of Belgian origin when both parents were born in Belgium (1.47% of couples). If the partner is born in Belgium but their parents are born abroad (second generation), the birth country of the father determines the origin group. If the father's birth country is unknown or he is born in Belgium, we base the origin group on the mother's birth country instead.

After selection, the final sample allowed us to compare married and cohabiting couples consisting of two partners without a migrant background (n=19,809) to couples consisting of at least one partner of Southern European (n=2,207), Moroccan (n=1,936)

or Turkish (n=678) background. By relationship type, this sample contains 9,759 couples (117,681 couple-years) that married and 14,734 couples (149,719 couple-years) that started cohabiting between 1999 and 2001. All couples were followed up until they either experienced union dissolution, left the panel due to death or emigration or until the end of the observation period (31 December 2013).

3.2 *Union dissolution*

Given that we analysed both married and unmarried cohabiting couples, we adhered to a consistent definition of union dissolution based on the moment of administrative separation. We defined union dissolution as the transition from living in the same household in year t to living in separate households in year $t+1$. Couples who separated but reunited in the next year (3.81%) are not registered as having experienced a dissolution. We assume that these couples had not broken up, but were more likely living apart according to official registers due to financial or legal reasons.

3.3 *Income*

The Belgian Social Security registers provide data on the annual gross income from five sources: private or public employment, unemployment benefits, sickness or disability benefits, subsistence benefits and pensions. The income from all sources was made comparable over time by adjusting for inflation. From this information, we derived the three main time-varying covariates of interest. If information on the partners' income was missing in a given year, this year was not included in the analysis (3,834 couple-years, 1.43% of all selected couple-years).

First, total household income was calculated by summing the income components of all household members from all income sources. The measure was made equivalent for household composition and size using the OECD modified equivalence scale (OECD

2013), which accounts for the number of adults and children in the household. Household income was divided in three categories depending on percentiles for the overall population: low (< 33,3%), medium (between 33,3% and 66,6%) and high (>66,6%). Sample-based percentiles are used in order to compare similar income levels across migrant backgrounds.

Second, relative female income was defined as the percentage of the couple's income that is dependent on the woman's income from all income sources. Relative income was divided into six categories where the woman contributes no income (0%), between 1% and 19%, between 20% and 39%, between 40% and 59%, between 60% and 79% and more than 80% to the couple's income.

Third, the couple's welfare dependency is calculated as the percentage of the couple's income that depends on welfare benefits (unemployment or social benefits, sickness and disability benefits, subsistence benefits and pensions). We divided couples in the following categories: no dependency (0%), between 1% and 19%, between 20% and 39%, between 40% and 59%, between 60% and 79%, and more than 80% dependent on welfare benefits. Because the number of couples who receive between 40% and 79% is limited, we combined them into one category in the analyses.

3.4 Control variables

In the analyses, we controlled for several variables that have been found to influence union dissolution. Because the majority of couples with a Belgian and Southern European background start out as unmarried cohabitations while the majority of couples with a Turkish and Moroccan background start out as direct marriages, the analyses were not distinguished by union type. Such a distinction would mean that we compare the majority of one group with a selective minority of the other origin group. Instead, we included a

time-varying variable indicating whether the couple was cohabiting, married after cohabitation or married directly in order to control for differences in the risk of union dissolution by union type (Brown and Booth 1996). The baseline was allowed to vary by relationship type. Further, all models included time-varying indicators for the number and age of children in the household, whether a parent was present in the household, and household size in four categories (two, three, four or more household members). We controlled for age differences in the risk of union dissolution by including the woman's and man's age at union formation as well as the age difference between partners (Lyngstad and Jalovaara 2010). When modelling the effect of welfare dependency, household income is included as an additional variable in order to control for the strong link between high levels of welfare dependency and low income levels.

[INSERT TABLE 1 AROUND HERE]

3.5 Method

This study used discrete-time event-history analysis to estimate the risk of union dissolution in each year using a logit link function. Because we included time-varying indicators (i.e. income) that can change abruptly at the time of union dissolution (de Regt, Mortelmans, and Marynissen 2013), we lagged every time-varying independent variable by one year. The baseline was defined by the number of years since union formation. We ran separate models for each income indicator.

In a first step, we analysed union dissolution for couples consisting of two partners of Belgian origin and couples with *at least one* partner of Southern European, Moroccan or Turkish origin. Because there was a small degree (216 couples or 1% of the selected couples) of overlap between mixed couples, the different origin groups could not be included in a single model. Hence, we model union dissolution for each of the origin

groups separately and include the overlapping couples in both origin groups. The alternative of distinguishing couples by the origin group of one fixed partner (e.g. the male partner) did not allow a clear categorization in origin groups for mixed couples (e.g. consisting of a man of Southern European origin and a woman of Moroccan origin).

In a second step, we distinguished endogamous couples from mixed couples. Sensitivity tests indicated that including further distinctions by generation of the migrant partner did not significantly improve any of the models. In order to study whether the association between the income indicators and union dissolution differs by composition, we examined whether the model for each origin group significantly improved when we include the interaction using a likelihood-ratio test.

As it was not possible to compare estimates from nonlinear models directly across the different origin groups (Allison 1999), we fitted additional models for each of the origin groups that include couples without a migrant background (two partners of Belgian origin). In the results, we have bolded the coefficients that significantly ($p < 0.05$) differed from couples without a migrant background.

4 Results

4.1 Income indicators by migrant background (table 2)

The results in table 2 indicate a negative association between household income and union dissolution among all couples. Regardless of migrant background, couples in the lowest household income category (<33%) have significantly higher odds of breaking up compared to couples in the highest (>66%) household income category. Among couples with a Southern European and Turkish background, there is no significant difference in union dissolution risks between couples in medium and high income households. Compared to couples without a migrant background, the positive effect of having a low

household income is significantly weaker among couples with a Southern European or Turkish partner. This is also the case for Southern European couples with a medium household income.

Regarding the female's relative income, we note a U-shaped effect on union dissolution risks among couples without a migrant background. Compared to couples where both partners contribute equal earnings (between 40% and 59%), couples where the woman contributes less (between 0% and 19%) or more (between 60% and 100%) to the couples' income have significantly higher odds of ending their relationship. In contrast, we observe a linear positive relationship between relative income and union dissolution among couples with a migrant background. Union dissolution risks of couples where the man is the main earner are not significantly higher compared to couples where earnings are more evenly distributed. Yet, union dissolution risks are significantly higher among female earner couples. When compared to couples without a migrant background, union dissolution risks for Southern European and Moroccan male breadwinner couples (woman contributes between 0% and 19% to the couples' income) are significantly lower. In addition, significantly lower dissolution risks are also found for Southern European couples where the woman contributes between 20% and 39% of the income. For Turkish couples, couples where the woman contributes between 1% and 19% to the couples' income have significantly lower union dissolution risks from couples without a migrant background.

Regardless of migrant background, we find that higher levels of welfare dependency are associated with significantly higher risks of union dissolution compared to couples that do not receive welfare benefits. For couples without a migrant background and couples with a Southern European background, depending on welfare for more than

20% of a couple's income increases the risk of union dissolution significantly. For couples with a Moroccan or Turkish background, the threshold is higher at 40%. Comparison to couples without a migrant background shows that the association between lower levels of welfare dependency and union dissolution is significantly weaker for couples with a Turkish or Moroccan background. In addition, the positive effect of having a high level of welfare dependency on union dissolution risks is significantly weaker for couples with a Moroccan background compared to couples without a migrant background.

[INSERT TABLE 2 AROUND HERE]

4.2 *Income indicators by composition (table 3)*

To further examine the role of migrant background in the association between income and union dissolution, we study whether the models improve when including the interaction with composition of the couple (table 3). Given low cell counts for some combinations, we focus on whether the model improves after including the interaction and on significant differences with couples without a migrant background.

Including variation in the link between household income and union dissolution by composition of the couple does not significantly improve the model fit for any of the couples with a migrant background. Hence, household income and union dissolution are negatively associated regardless of being an endogamous or exogamous couple. Yet, among couples with a Southern European background we see that the link between household income and union dissolution only significantly differs from couples without a migrant background when the couple is endogamous.

Contrary to our expectations, including the interaction between composition and relative income does not significantly improve the model fit for couples with at least one

Southern European, Moroccan or Turkish partner. With regard to differences from couples without a migrant background, we note that the effect of having a strict male breadwinner model is weaker only among mixed Southern European and Moroccan couples. Among endogamous Southern European and Moroccan couples, the differences from couples without a migrant background are found when the woman contributes a smaller percentage to the couple's income. The positive impact of a woman earning more than the man on union dissolution risks is significantly stronger among endogamous Moroccan couples compared to couples without a migrant background.

The interaction between welfare dependency and composition significantly improves the model fit only for couples of Southern European origin. Higher levels of welfare dependency are not associated with significantly higher union dissolution risks among endogamous Southern European couples. Whereas we see a similar weaker effect of high welfare dependency among endogamous Moroccan couples and mixed Turkish couples, the results are more ambiguous given that the model fit does not improve. The results showed that differences with couples without a migrant background can be predominantly seen in the weaker positive effect of having a moderate level of welfare dependency (between 20% and 39%) for mixed Southern European and Moroccan couples. In addition, the effect of having a high welfare dependency level (80%-100%) is significantly weaker for endogamous Moroccan couples compared to couples without a migrant background.

[INSERT TABLE 3 AROUND HERE]

5 Conclusion

Despite the fact that the proportion of the European population having a migrant background is ever increasing and often characterized by substantial variation in socio-

economic positions, community ties, attitudes, and norms, the association between income indicators and union dissolution is almost exclusively studied among majority populations. This paper explores whether the link between household income, relative income and welfare dependency on the one hand and union dissolution risks on the other hand varies between couples with a native Belgian, Southern European, Moroccan and Turkish background. The results lead us to conclude that there is variation in the way that the different income indicators are associated to union dissolution risks across couples with and without a migrant background.

In line with the Family Stress Model developed by Conger et al. (1990) and previous literature (Lyngstad and Jalovaara 2010; Poortman 2005; Jalovaara 2013; Kalmijn, Loeve, and Manting 2007; Jalovaara 2001), household income is negatively associated to the risk of breaking up among couples without a migrant background (hypothesis 1). Our expectations regarding variation in this effect by migrant background can only partly be confirmed. Our analysis shows that the link between household income and union dissolution is indeed weaker for couples with a Turkish background but not for those of Moroccan origin (hypothesis 3). This may indicate that couples with a Turkish background are faced with higher costs of union dissolution (Amato and Beattie 2011) or that the potential loss of informal support due to the disapproval of divorce can raise the barriers to dissolve a (financially) unsatisfying relationship (Koelet et al. 2009; Levinger 1976). Contrary to hypothesis 4, we find that the link between household income and union dissolution is also weaker among couples with a Southern European background. Formulating empirically founded explanations for Southern European groups is hard given the substantial gap in the literature regarding the community ties, attitudes and norms toward family dissolution and gender roles among (Southern) European migrant

communities. We conclude that additional research on migrant communities of European descent is necessary in order to explain why their socio-economic dynamics of union dissolution may vary.

In line with Oppenheimer's (1988, 1994, 1997) theory on the advantages of flexibility in economically uncertain contexts, we find that couples without a migrant background are most likely to break up when earnings are unequally distributed between partners (hypothesis 2). In contrast to couples without a migrant background, we find significantly lower union dissolution risks among male breadwinner couples with at least one partner of Southern European, Moroccan or Turkish background. In addition, union dissolution risks increase as the woman contributes more to the couple's earnings across all couples with a migrant background. Among couples with a Moroccan or Turkish background we expected to find these differences (hypothesis 5) given that migrant women of Turkish or Moroccan origin with limited earnings may experience particularly high barriers to leaving unsatisfying relationships. Yet, contrary to our expectations we did not find significant differences between endogamous and mixed Turkish and Moroccan couples in our sample (hypothesis 6). We also did not expect to find similar variation among couples with at least one partner of Southern European origin (hypothesis 7). Given that their socio-economic positions are often relatively similar to Belgian natives, this finding indicates the potential role of other factors such as community ties and normative expectations. To the extent that maintaining an unsatisfactory relationship may be just as detrimental for partners' well-being as union dissolution (Hawkins and Booth 2005), these results are of specific relevance when developing policies that target the most disadvantaged families. Alternatively, the results

could also indicate that conforming to expectations of family and the broader communities may increase family stability in close-knit communities.

The results indicate that a higher degree of dependency on welfare benefits raises union dissolution risks of couples without a migrant background (hypothesis 2). While a similar positive association is found for couples with a migrant background, the threshold at which welfare dependency positively affects union dissolution is higher for couples with a Moroccan or Turkish background. These results indicate that welfare dependency can to some degree be interpreted as another, additional, indicator of economic hardship and uncertainty (Conger et al. 1990; Conger, Rueter, and Elder Jr 1999). However, for groups that are confronted with higher levels of economic insecurity, the role of welfare benefits may shift toward providing additional stability and relieving economic pressure. We conclude that including a separate measure for welfare dependency is of particular policy relevance and that the role of welfare benefits needs to be further examined.

The main goal of our study was to gain insight in whether the link between income and union dissolution varied by migrant background. We conclude that hypotheses based on majority groups can generally explain the link between economic hardship and union dissolution among couples with a migration background. However, we cannot assume that the role of relative income of partners is similar across population subgroups with and without a migration background. Whereas additional robustness checks showed that the main conclusions of our study remained when we included the educational level if available in our data, the main limitation of this study is the lack of longitudinal and complete information on educational attainment in the Belgian Social Security registers. Higher education is generally found to be positively associated with levels of (potential) income and income equality between partners (Van Bavel and Klesment 2017). In

addition, the administrative data does not include subjective measures (e.g. gender-role ideology, community ties). Additional research is necessary in order to determine whether heterogeneity in the link between income positions and union dissolution can be at least partly explained by educational and/or attitudinal differences by migrant background.

Despite these limitations and in addition to the aforementioned policy relevance, this study shows the theoretical relevance of studying population heterogeneity in the link between socio-economic characteristics and family transitions. Whereas American literature has a more established tradition of studying family transitions among population subgroups such as White, Black and Hispanic populations (White and Rogers 2000; Cherlin 1998; Kalmijn 1993), European scholars have only recently begun to assign importance to ethnic-minority populations when investigating family dynamics (Kulu and González-Ferrer 2014). These studies focus largely on describing the prevalence and timing of family transitions such as leaving the parental home, the onset of marriage/cohabitation, the transition to parenthood and relationship dissolution (Kulu and González-Ferrer 2014; Milewski and Kulu 2014). In addition, many pay specific attention to particular characteristics of minority populations (e.g. socioeconomic, religious and cultural differences) and having a migrant background (e.g. marriage migration, transnational families). We argue that the body of knowledge emerging from these studies suggests that examining variation in the underlying mechanisms of family transitions by migrant background is the next step. Our paper shows that distinguishing socio-economic effects by migrant background can be a tool in testing whether hypotheses developed with the majority population in mind, are universally applicable or need to be adjusted.

6 References

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TABLES

Table 1. *frequencies and percentages for the main variables*

	Belgian	Southern European	Moroccan	Turkish
N couple-years	170 564	17 907	14 555	5 465
N couples	19 809	2 207	1 936	678
N direct marriages	7 310	939	1 118	455
N marriages after cohabitation	5 533	388	255	64
N cohabitations	6 966	880	563	159
N union dissolutions	6 506	910	878	254
Composition (% of N couples)				
Native Belgian	100			
Endogamous		17.49	46.23	56.34
Exogamous		82.51	53.77	43.66
Household income (% of N couple-years)				
Low (<33%)	16.90	31.77	55.01	61.58
Medium (33%-66%)	37.85	39.14	30.05	26.18
High (>33%)	45.24	29.09	14.70	12.24
Relative income (% of N couple-years)				
0%	3.34	6.44	15.47	15.24
1-19%	9.50	14.46	18.05	19.29
20-39%	33.34	31.99	24.38	25.20
40-59%	44.37	34.14	23.96	22.73
60-79%	6.11	7.67	8.79	8.16
80-100%	3.34	5.30	9.34	9.39
Welfare dependency (% of N couple-years)				
0%	57.20	46.94	36.87	28.78
1-19%	36.26	36.03	34.00	35.30
20-39%	3.29	8.47	10.07	12.68
40-59%	0.92	2.46	4.03	5.65
60-79%	0.46	1.34	2.61	3.79
80-100%	1.86	4.76	12.41	13.80
Number and age of children (% of N couple-years)				
None	36.87	35.01	30.61	31.20
One, < 3yo	17.73	19.08	18.61	19.95
One, ≥ 3yo	9.38	13.28	8.62	9.94
Two or more, youngest < 3yo	19.29	17.36	26.65	23.28
Two or more, youngest ≥ 3yo	16.74	15.27	15.51	15.65
Household size (% of N couple-years)				
Two	36.21	34.14	29.50	30.45
Three	27.06	32.13	26.76	28.78
Four	28.47	26.26	25.81	28.16
Five or more	8.26	7.47	17.94	12.61
Parent in household (% of N couple-years)	0.89	1.39	2.61	3.06
Age difference (% of N couple-years)				
Woman older	3.33	4.84	3.27	3.35
Same age (±3 years)	68.78	64.81	53.36	63.90
Man older	27.89	30.36	43.37	32.75
Women's age at union formation (mean)	24.81	25.21	23.74	22.37
Men's age at union formation (mean)	26.88	27.33	26.92	24.88

Source: Belgian Social Security Registers 1999-2013, calculations by authors

Note: Descriptive statistics are measured as a mean of all observed years.

Table 2. Odds ratios of union dissolution by income indicators, couples without a migrant background (Belgian) and couples with at least one partner with a Southern European, Moroccan and Turkish background

	Belgian		Southern European		Moroccan		Turkish	
	e(b)	Sig.	e(b)	Sig.	e(b)	Sig.	e(b)	Sig.
Household income								
Low (<33%)	2.18	***	1.57	***	2.24	***	1.89	**
Medium (33%-66%)	1.29	***	0.99		1.30	*	1.20	
High (>66%) (ref.)	1.00		1.00		1.00		1.00	
<i>df</i>	23		24		24		24	
<i>Deviance (-2 Log Likelihood)</i>	51284.08		6756.07		5978.22		1873.95	
<i>BIC</i>	51561.16		6991.10		6208.27		2080.50	
Relative female income								
0%	1.37	***	0.94		0.99		1.07	
1-19%	1.22	***	0.94		0.94		0.98	
20-39%	1.04		0.85		1.00		1.06	
40-59% (ref.)	1.00		1.00		1.00		1.00	
60-79%	1.42	***	1.18		1.48	**	0.96	
80-100%	1.72	***	1.54	**	1.59	***	1.40	**
<i>df</i>	26		27		27		27	
<i>Deviance (-2 Log Likelihood)</i>	51599.62		6771.64		6014.78		1883.37	
<i>BIC</i>	51912.83		7026.26		6273.60		2115.74	
Welfare dependency								
0% (ref.)	1.00		1.00		1.00		1.00	
1-19%	1.04		1.08		1.02		0.76	
20-39%	1.39	***	1.43	**	1.18		1.02	
40-79%	1.75	***	2.40	***	1.82	***	1.77	*
80-100%	1.73	***	2.26	***	1.56	***	2.03	**
<i>df</i>	27		28		28		28	
<i>Deviance (-2 Log Likelihood)</i>	51181.48		6706.25		5950.41		1849.25	
<i>BIC</i>	51506.75		6980.45		6218.81		2090.23	
<i>n couple-years</i>	170 564		17 907		14 555		5 465	

Notes: Models include one of the income indicators and control for relationship duration, relationship type, duration*relationship type, number and age of children, presence of parents, household size, woman's and man's ages at union formation, age difference of partners, couple composition (for couples with a migrant background), and household income (when modelling welfare dependency)

Significance levels: *p < .05. **p < .01. ***p < .001.

Bolded coefficients indicate significant (p < .05) differences from native couples

Source: Belgian Social Security Registers 1999-2013, calculations by authors

Table 3. Odds ratios of union dissolution by income indicators and composition of the couple, couples without a migrant background (Belgian) and couples with at least one partner with a Southern European, Moroccan and Turkish background

	Belgian	Southern European		Moroccan		Turkish	
		Endogamous	Mixed	Endogamous	Mixed	Endogamous	Mixed
Household income							
Low	2.18 ***	1.53	1.59 ***	2.66 ***	2.19 ***	1.93	1.99 **
Medium	1.29 ***	1.32	0.95	1.81 *	1.17	1.70	1.01
High (ref.)	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Δdf		2		2		2	
$\Delta Deviance$		2.95		2.67		2.88	
<i>BIC</i>		7007.73		6224.775		2094.835	
Relative female income							
0%	1.37 ***	1.04	0.91	1.00	1.03	0.72	1.41
1-19%	1.22 ***	0.68	0.99	0.87	1.04	0.98	0.88
20-39%	1.04	0.63	0.89	1.09	0.98	1.09	1.00
40-59% (ref.)	1.00	1.00	1.00	1.00	1.00	1.00	1.00
60-79%	1.42 ***	1.27	1.17	2.19 ***	1.23	1.07	0.89
80-100%	1.72 ***	2.47 *	1.47 **	1.72 **	1.54 **	0.87	1.87 *
Δdf		5		5		5	
$\Delta Deviance$		6.52		7.88		6.63	
<i>BIC</i>		7078.50		6313.65		2152.136	
Welfare dependency							
0% (ref.)	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1-19%	1.04	0.91	1.11	0.82	1.13	0.61	0.86
20-39%	1.39 ***	2.08 **	1.28	1.34	1.08	0.97	1.03
40-97%	1.75 ***	1.12	2.72 ***	1.54 *	2.02 ***	1.17	2.46 **
80-100%	1.73 ***	1.57	2.39 ***	1.24	1.82 ***	2.32 **	1.60
Δdf		4		4		4	
$\Delta Deviance$		10.92*		7.46		6.62	
<i>BIC</i>		7008.71		6249.69		2118.032	
n couple-years	170 564	17 907		14 555		5 465	

Notes: Models include one of the income indicators and control for relationship duration, relationship type, duration*relationship type, number and age of children, presence of parents, household size, woman's and man's ages at union formation, age difference of partners, couple composition (for couples with a migrant background), and household income (when modelling welfare dependency)

Significance levels: *p < .05. **p < .01. ***p < .001.

Bolded coefficients indicate significant (p < .05) differences from native couples

Source: Belgian Social Security Registers 1999-2013, calculations by authors