

Economic Situation and Later-Life Divorce: A ‘His’ and ‘Her’ Perspective

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Introduction

The inter-related links between individuals’ economic situation, gender and divorce are well-established in the literature (Härkönen, 2017; Sandström et al., 2014). Women have been shown to be particularly vulnerable in the divorce process as they often have taken the largest part of the responsibilities around family and household, have weaker labor market attachments and lower earnings. Following a divorce, they are also the ones who have the most severe economic consequences. Thus, in the past, it was the more affluent women who had the possibility to divorce. Divorce in Sweden can be traced back to late 19th century, and from historical analyses it has been observed that this pattern has shifted: since 1990s, women (aged 16-66) from lower socioeconomic strata have had a higher propensity to divorce (Hoem, 1997; Sandström et al., 2014). Men have had a similar pattern to women over time but their shift started earlier and women’s divorce pattern has become increasingly similar to men. Today, it is predominately couples with low socio-economic status who have the highest divorce risk (Dribe & Stanfors, 2010).

Previous research has mainly considered divorce in early-mid adulthood, or had all ages combined. Divorce in later life may be a question of whether one or both partners have the economic means to divorce as well as it may be a gendered question. However, we know very little about economic situation before divorce in later life and what groups of older women and men are more likely to divorce. It is also not investigated whether later-life divorce patterns follow the same pattern over time as divorce in early-mid adulthood, that is, whether we can observe a similar shift in the socioeconomic gradient of divorce from positive to increasingly negative among both genders, but earlier for men. If changes occur across cohorts (and not period), potentially there may be a stalled shift as changes among the older population could occur with some delay.

This study’s overarching question is *how the woman’s and man’s economic situations are related to divorce in later life in Sweden*. The primary focus is to investigate the *whether the association between income and divorce is positive or negative among the 60+ population. Has it changed over time/cohorts? What is the role of partners’ combined and own income on divorce propensity?* We use Swedish population register data for cohorts born 1930-1956.

This study contributes to the current research on later-life divorce by studying Sweden, a country with early growing female labor-force participation and economic independence among women. Over the study’s cohorts, the Swedish society has gone from being male breadwinner society to a dual-earner society. At the same time, several of the European countries including Sweden, have witnessed a slowly increasing proportion of older individuals who divorce during the last 20-30 years (Brown & Lin, 2012; Brown & Wright, 2019; Franklin & Creighton, 2014; Kennedy & Ruggles, 2014; Solaz, 2021; Tosi & van den Broek, 2020; Wu & Penning, 1997). In Sweden, divorce has doubled for those aged 60+ over the 1990-2020 period (Statistics Sweden, 2023), however, the explanations are still very much unexplored. Thus, a key contribution of this study insights of the development of a new demographic behavior among older individuals, and the interconnection with economic changes of Swedish society during the recent decades. Particularly, later-life divorce, reflects the changes that have occurred in the gender regime (e.g., gender roles), the function of the marriage (less important for economic independence) and the views of older women and men on intimate relationships in later life.

Previous research and theoretical framework

The few studies on later-life divorce, mainly from the US, have recognized that economic resources, such as couple’s economic assets and home ownership are negatively related to divorce in later life (Brown et al., 2021; Lin et al., 2018). At the same time, earlier US studies have not found personal income to associate with divorce risk during the 1994-2014 period (Brown & Lin, 2012), but a study including a later periods (2010-2019) found that individuals with higher personal income have a lower risk to divorce (Brown & Lin, 2022). This shift may indicate on the changing importance of income in which more affluent individuals stay with their partner, however, there are no studies on the European context. Moreover, these studies did not investigate the female and male partners’ separate economic resources. However, it is likely that the economic situation preceding divorce matters differently for the

older female and male partner as the economic consequences of them highly differ in which women tend experience a greater decline in their standard of living compared with men (Lin & Brown, 2020).

In the literature, there are four important theories containing, at least implicitly, ideas about how partners', mainly women's, employment and income, relate to divorce – economic independence, income effect, homogamy and exchange theory. These have predominately been targeting to explaining divorce risk and marital stability among couples in general or couples in early-mid adulthood. At the same time, the role of women and men's socio-economic situation has changed over time and, therefore, socio-economic growth theory may help to understand why such shift has occurred and how it may relate to divorce risk. In this study, we simultaneously apply these perspectives as we do not know which perspective is more valuable than the other - previous findings on the role of economic resources on marital stability have remained elusive, and almost unexciting among older ages.

Data and methods

The study is based on Swedish population registers and includes all women and men who are born 1930-1956, married at the time of turning age 60 and residing in Sweden. The dependent variable is divorce from age 60. We have three main explanatory variables measuring earnings: (1) recent individual disposable income, (2) accumulated individual disposable income, (3) combination of hers and his recent income levels. Disposable income encompasses essentially all income, from work, social benefits, allowances, capital gains etc. with taxes and similar deducted. All earnings are adjusted by consumer price index (index year 2010), in order to enable comparisons over time and to account for inflation. Recent disposable income measures the individual income decile. Individual disposable income was divided into deciles based on the distribution in 2010 among all men and women in Sweden of ages 60-80, thus also of individuals that were not part of our analytical sample. Accumulated disposable income is summarized between ages 40-56 and serves as a proxy for wealth. For the combination of her and his recent income levels, we split the deciles into three groups for which decile 1-3 is defined low income, Decile 4-6 as mid income, Decile 7-10 as high income. This creates nine categories of different combinations of his and her income.

Our analytical strategy includes discrete-time event history analyses (complementary log-log models). We analyze women and men separately in three models, respectively, with the aim to detect patterns across levels of income, gender and cohorts. The models are adjusted for age, age homogamy, marital duration, partner's recent income, educational homogamy, family complexity, country of birth homogamy and working/retirement status of both partners.

Findings from event-history analysis

Figure 1 shows the divorce risk across recent individual disposable income in deciles interacted with cohort among women and men aged 60+. The figure is based on two models including the adjusting variables. Figure 2 displays an identical setup of analyses where the explanatory variable is accumulated individual disposable income. Starting with the findings for women, we can observe a shifting pattern across cohorts. There is a positive gradient between the two income measures and divorce among women born in the early and late 1930s, where divorce risks increase with the income level. For women born in the 1940s there seems to be no clear association between income and divorce, whereas for the women born 1950-56 a somewhat negative gradient appears where divorce risks are higher the lower the income level. Important to note here is that the cohort born in the 1950s can only be observed to ages 62-68 at the most, whereas the older cohorts can be followed to higher ages.

We cannot compare the estimates between women and men as they are analyzed separately, but we can conclude that the role of income on divorce risk have had similar developments across cohorts for women and men, although with different starting and end points. The findings for men reveal that over the cohorts there is a growing negative gradient in divorce across recent and previously accumulated income. For the measure of recent income, there is almost no income gradient in the divorce risk in the cohorts born in the early 1930s, whereas the accumulated income measure showed a slight negative gradient already for this cohort.

Another finding is that for both women and men, the difference between cohorts is larger the lower the income level is. The main shift over cohorts is a growing risk of divorce in the lower ends of the income distribution whereas differences across cohorts is much smaller at the high-income levels. Over time, divorce becomes increasingly linked to low incomes. We conclude that the patterns for recent

income and accumulated income are very similar, and tell the same story. Thus, recent income in this case seems to be a reasonable proxy for past income, and not notably affected by temporary changes such as increased work hours or increased level of pension benefits in anticipation of a divorce.

In Figure 3, we observe the same pattern as in Figures 1-2. Starting with women born in the 1930s, divorce risks are higher for high income women than lower income women. There is no clear pattern among women born in the 1940s, but among those born 1950-56 the divorce risk is highest among low-income earners. Looking at the slopes of the lines, showing the role of men's income, in both the women's and the men's samples we observe that the lines are hardly sloping at all for the first cohort, born in the early 1930's, but over the cohorts becomes increasingly negative. For the 1930s cohorts, the couples with the highest divorce risk are those where the woman has high earnings and the man has low, whereas in the 1950s cohort, the risk is highest in couples where both partners have low earnings.

Preliminary discussion

The study yields new insights on divorce by linking later-life divorce to economic situation and gender, central aspects of couple stability and living standard in old age. A key finding is that, in a changing context, it is important to look at association between economic resources and divorce over time, otherwise, or at a very narrow time span, findings may be muddled. Across cohorts, a new pattern emerges where the less economically advantaged older women are more likely to divorce, and thus may be an even more vulnerable group of older divorcees. The lower risk of divorce among low-income women shifted after cohorts born from 1940 and onwards. Low-income women who divorce a low-income man have also a risk to not have an accumulated any wealth, own a house or other types of investments that often are split after a divorce (this is also true for men). Increasing earnings at retirement is challenging for most retirees, however, it may be even more difficult for these low-income women, particularly with a low-income husband. Having a husband who is a "top" earner is a form of an economic security, also upon a divorce. Knowing the current and past economic situation of older individuals when they divorce, also reveals the composition of older divorced individuals and what potential needs they may have after a divorce.

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Figure 1. Divorce risk recent individual disposable income (deciles) by cohort among women and men 60+ in Sweden (separate analyses by gender). Reference group: decile 1 and cohort 1930-1934.



Figure 2. Divorce risk across accumulated income in SEK (ages 40-56) by cohort among women and men 60+ in Sweden (reference group: 0-<1,000,000)

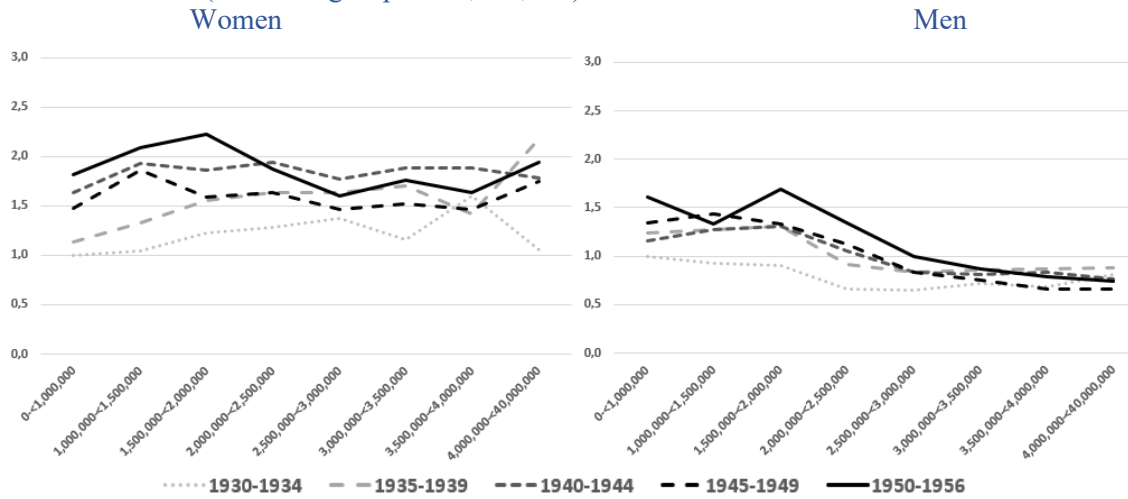


Figure 3. Divorce risk (hazard ratios) interaction her income decile and his income decile by cohort among women and men 60+ in Swede. Reference group: Both partners low income.

