

Unemployment, Marital Breakdown and Gender in Spain

Desempleo, ruptura de las parejas y género en España

Rafael González-Val and Miriam Marcén

Key words

Unemployment

- Gender Differences
- Inactivity
- Marital Breakdown

Palabras clave

Desempleo

- Diferencias de género
- Inactividad
- Ruptura matrimonial

Abstract

This paper explores the relationship between job loss and marital breakdown (separation or divorce) during the last economic crisis using Spanish panel data. In contrast with other papers that have examined this issue in other countries, our results revealed that the working status of women plays a role in marital break-up decisions in Spain. The results suggested that the probability of separation or divorce decreases when women are not working. The same was observed when accounting for a change in the working status of women from employed to unemployed and from employed to inactive. For men, only the change from employed to inactive appears to be negatively related to the probability of marital breakdown.

Resumen

Este artículo explora la relación entre la pérdida del empleo y la ruptura matrimonial (separación o divorcio) durante la última crisis económica utilizando datos de panel para España. En contraste con otros trabajos que han examinado este tema para otros países, los resultados revelan que la situación laboral de la mujer juega un papel en la decisión de ruptura en España. Los resultados sugieren que la probabilidad de separación o divorcio disminuye cuando las mujeres no trabajan. Lo mismo se observa cuando consideramos un cambio en el estado laboral de las mujeres de empleadas a desempleadas y de empleadas a inactivas. Para los hombres, solo el cambio de empleado a inactivo parece estar relacionado negativamente con la probabilidad de ruptura de la pareja.

Citation

González-Val, Rafael and Marcén, Miriam (2020). "Unemployment, Marital Breakdown and Gender in Spain". *Revista Española de Investigaciones Sociológicas*, 171: 145-158. (<http://dx.doi.org/10.5477/cis/reis.171.145>)

Rafael González-Val: Universidad de Zaragoza. Institut d'Economia de Barcelona | rafaelg@unizar.es

Miriam Marcén: Universidad de Zaragoza | mmarcen@unizar.es

INTRODUCTION¹

The economic recession that followed the global financial crisis of 2007-2008 severely affected many countries, including Spain. The unemployment rate in Spain remained above 16% during the recession and peaked at 26% in 2013 (INE, *Instituto Nacional de Estadística*), which was triple that of the pre-crisis period (8.3% in 2006). The Spanish case is interesting for studying the effects of job loss on an adverse labour market, when families work together to overcome financial problems (Banco de España, 2017). The aim of the study was to see whether job loss was related to marital breakdown in Spain.

From a theoretical point of view, the relationship between unemployment and the probability of marital instability is not clear (for an extensive review, see Killewald, 2016 and Kraft, 2001). Some of the main theoretical perspectives are summarised in Table 1 to emphasise that this is an unresolved question (Killewald, 2016). Theoretically, there may be either a positive, negative, or no relationship between job losses and marital dissolution. Therefore, an empirical analysis is needed to determine which of these possibilities prevails. However, the empirical literature is also inconclusive (Killewald, 2016; Schoen *et al.*, 2002, 2006). Even more recent evidence shows mixed outcomes regarding the strength and the direction of the relationship between employment status and marital stability (Amato, 2010; Sayer, 2006). Similarly,

ambiguous results can be found for possible gender differences. For example, South (2001) found that the impact of wives' employment on marital dissolution changed from negative to positive according to US data from 1969 to 1993, while Killewald (2016) showed no effect.

This study contributes to the literature by extending the analysis of job losses and marital dissolution to an extreme scenario with high unemployment rates and liberal divorce legislation. No prior studies have examined an extreme scenario such as that observed in Spain in the latest economic crisis. The Spanish case is also interesting because marital break-up decisions are less likely to be driven by costly divorce processes. The 2005 Divorce law reform introduced unilateral divorce, which reduced the costs of divorce and made it easily accessible². In this context of low divorce costs and high economic uncertainty, this study investigates which of the theoretical approaches presented in Table 1 could have driven the relationship between job loss and marital dissolution in Spain. On one hand, the low costs of divorce should be associated with a positive probability of separation or divorce (Amato and Beattie, 2011). However, it has been suggested that families help individuals to overcome financial problems in Spain (Banco de España, 2017), so marriage could be expected to play an important role and be seen as insurance against adverse economic conditions. Thus, a non-working situation should be negatively associated with marital disruption (Stevenson and Wolfers, 2007). Since it is not clear which one of these approaches dominates in Spain from a

¹ This study was funded by Fundación Ibercaja, "Proyectos de investigación, desarrollo e innovación para jóvenes investigadores", 2015 call. The authors also acknowledge the financial support of the Spanish Ministry of Economy and Competitiveness (projects ECO2017-82246-P and ECO2016-75941-R), DGA (ADETRE research group), and FEDER.

² For a review of divorce in Spain, see González-Val and Marcén (2018), Houle *et al.* (1999), and Solsona and Simó-Noguera (2007).

TABLE 1. *Theoretical approaches*

Literature	Theoretical approach	Gender differences	Expected relationship between job loss and marital disruption
Becker <i>et al.</i> (1977)	Specialisation of housework (one breadwinner normally male)	Yes	Male job loss: Positive Female job loss: Negative or no effect
Stevenson and Wolfers (2007)	Marriage as insurance	No	Negative
Amato and Beattie (2011)	Psycho-social stress Cost of divorce	No	Psycho-social stress: Positive Cost of divorce: Negative
Ariizumi <i>et al.</i> (2015)	Bargaining approach	No	Positive or Negative (depending on out-of-marriage options)
Killewald (2016)	Economic independence Financial strain Gendered institution	Yes	Economic independence: Negative Financial strain: Positive Gendered institution: Unclear, it may vary over time depending on social norms

Note: For an extensive review of the literature, see Kraft (2001) and Killewald (2016).

theoretical viewpoint, this issue will be explored empirically in this paper.

Following Killewald (2016) and Sayer *et al.* (2011), the role of gender differences will also be examined. It can be argued that, since the unemployment rate gap between men and women in Spain decreased during the recession, male job loss could be more socially acceptable, which might diminish its negative impact on marital stability from the perspective of traditional gender roles (Killewald, 2016). The greater prevalence of temporary contracts with lower wages among women than among men could mean that women's low expectations in the labour market and their economic dependence would be stronger in period of economic crisis (Killewald, 2016). This would decrease the probability of marital dissolution because of job loss even further.

DATA

Data from the European Union Statistics on Income and Living Conditions project (EU-SILC) for the period 2008-2014 was used in the study. The EU-SILC collects longitudinal microdata and follows each individual over a four-year period. The 2008-2014 period was therefore subsequent to the divorce law reform mentioned in the previous section, and spans over a time of severe economic crisis. Individuals of working age were selected from within the 28 to 59 age group. Individuals aged 28 and above were chosen because the average age for young people leaving their parental home was around 28.5 years old in the entire period being studied, according to Eurostat data³. Population over

³ In this way, leaving the nest issues should not be driving our findings.

TABLE 2. *Summary statistics: Main Sample*

Variables	Mean	Std. deviation	Minimum	Maximum
Women's age	44.311	7.443	28	59
Men's age	46.595	7.513	28	59
Women's education: Secondary	0.506	0.500	0	1
Women's education: Tertiary	0.332	0.471	0	1
Men's education: Secondary	0.517	0.500	0	1
Men's education: Tertiary	0.298	0.458	0	1
Number of children	1.540	0.925	0	9
Living in a very populated area	0.452	0.498	0	1
Both spouses not working	0.058	0.234	0	1
Only one spouse not working	0.401	0.490	0	1
Women not working	0.416	0.493	0	1
Men not working	0.182	0.386	0	1
Women's years of working life	11.638	9.650	0	46
Men's years of working life	21.985	9.927	0	51
Observations/Respondents	15,578/4,368			

Note: The sample consists of individuals aged 28 to 59 years old.

Source: Spanish data from the EU-SILC, period 2008-2014.

59 years old were excluded because individuals may legally retire at the age of 60, and the focus was not on the effects of retirement on couples⁴. Single individuals were also excluded⁵. After matching individual records, the final sample consisted

of 15,578 observations of 4,368 respondent couples.

Table 2 shows a summary of the statistics of the main sample, which comprised women aged 44 years old on average and men aged 46 years old on average. Around 33% of the women had a tertiary level of education, which was similar to the rate among men (30%). They had an average of 1.5 children, and 45% lived in very populated areas (cities greater than 500,000 inhabitants). As the variable of interest was working status, it was found that both spouses were not working in almost 6% of the couples, while 40% of the couples included only one non-working spouse. There were gender differences in that 42% of women were not

⁴ The retirement age in Spain is 65 years old, but individuals may opt to retire early (voluntary retirement). Law 40/2007 established a transitory period until reaching the age of 61 years (which took place during the period studied).

⁵ Only heterosexual couples were considered. Gender issues could differ for homosexual couples. Further research should include other types of couples when enough data are available. It should also be noted that the focus was on marital dissolution but not on how working status affected the marriage decision (for an analysis of the Spanish case at an aggregate level, see González-Val and Marcén, 2018).

TABLE 3. Summary statistics: Main Sample ("Divorced or Separated" - "Intact marriage" subsamples)

Variables	"Divorced or Separated" subsample	"Intact marriage" subsample
Women's age at dissolution	44.34	
Men's age at dissolution	47.74	
Women's age	43.39	44.32
Men's age	46.51	46.60
Women's education: Secondary	0.53	0.51
Women's education: Tertiary	0.31	0.33
Men's education: Secondary	0.51	0.52
Men's education: Tertiary	0.30	0.30
Number of children	0.96	1.54
Living in a very populated area	0.44	0.45
Both spouses not working	0.04	0.06
Only one spouse not working	0.47	0.40
Women not working	0.36	0.42
Men not working	0.23	0.18
Women's years of working life	12.79	11.63
Men's years of working life	20.68	21.99

Source: Spanish data from the EU-SILC, period 2008-2014.

working, whereas only 18% of men were not working⁶. Dissimilarities were also observed in the number of years of working life: women had accrued 12 years, whereas men had accrued 22 years.

In Table 3 the sample is divided between those whose marriage had broken up at some point and those with intact marriages during the sample period. On average, marital breakdown took place when women were aged 44 and

men were aged 48. No important differences were observed with respect to age, education level, place of residence, and number of years of working life. Those with intact marriages conceived 0.6 more children. When both individuals were not working, they were more likely to have intact marriages. This was not observed when only one spouse was not working, although there were gender differences. Women who were notworking were more likely to have intact marriages, but non-working men were more likely to divorce or separate. This may point to different effects on marital stability that depended on who the non-working member of the couple was.

⁶ The question about sex (male or female) was used to identify the gender of individuals. Gender differences may be characterised by a set of beliefs, personal traits, attitudes, feelings, values, behaviours, and activities that differentiate men from women through a process of social construction (Murillo, 1996: 14).

EMPIRICAL STRATEGY, RESULTS AND DISCUSSION

Baseline model

A priori, the relationship between the working status and the probability of marital break-up was not clear. Initially, the following model was assumed⁷:

$$\text{Marital Dissolution}_{ijt} = \beta_1 + \beta_2 \text{Nonworking}_{ijt} + \mu X_{ijt} + \eta_j + \theta_t + u_{ijt} \quad (1)$$

where the dependent variable is a dummy that is 0 if couple i , who lives in region j , is married in year t , but it is 1 in the year t in which couple i divorces or separates⁸. *Non-working* _{it} is the variable of interest, which is 1 when the working status of one or both members of couple i in year t is unemployed and/or inactive and 0 otherwise⁹. This issue is revisited below.

β_2 can be positive if the working status increased the probability of marital breakdown and negative if it decreased the probability. The vector X_{ijt} included a range of the spouses' characteristics, such as the age of the man and woman, their education levels (secondary or tertiary; lower than secondary was excluded), the number of children, and whether the respondents lived in a very populated area¹⁰. The model also included region (η_j) and year fixed effects (θ_t) to control for

unobserved characteristics that varied at the regional level and over time. u_{it} was the error term¹¹.

Table 4 presents the estimates of equation 1. As shown in column 1, for couples where both members were not working, the probability of marital breakdown did not appear to be affected, since the estimated coefficient was not statistically significant. The same was observed in column 2 when all controls were added to the regression¹². Therefore, this result may indicate that the financial constraints resulting from not having a job were not a significant factor in the probability of marital break-up. It is also possible that the opposite predicted relationships between job loss and marital breakdown (positive or negative) could be operating as a counterbalance. If this were happening here, similar estimates should also be detected in less restrictive situations where only one of the spouses was not working. Columns 3 and 4 (with/without controls, respectively) report the estimations where the variable of interest was that only one spouse was inactive or unemployed (either the man or the woman). The coefficients were not significant in this case either.

¹¹ Regions refer to Spanish *Comunidades Autónomas* (NUTS-2 statistical regions of the EU).

¹² According to the literature (Bellido *et al.*, 2016), the number of children has an effect on the probability of marital breakdown. This was also observed for the Spanish context by Treviño *et al.* (2000). Surprisingly, the other controls did not appear to be statistically significant. We recognise that the inclusion of some of the controls may generate endogeneity concerns. However, it is worth noting that the results did not vary with or without the controls. It should also be acknowledged that other factors (such as religiosity, among others) may influence marital dissolution, but they were not added to the specification due of the lack of information available in this regard.

⁷ A linear probability model was used for simplicity. The results were similar when using probit models.

⁸ Once a couple divorced or separated, they were removed from the analysis.

⁹ According to the International Labour Organisation, a person is inactive if that person is not part of the labour force. An unemployed individual is someone without a job who has been actively seeking work and is available to start working.

¹⁰ The results did not change when all these controls were excluded.

TABLE 4. *The relationship between marital breakdown and the working status of both members of the couple*

	(1)	(2)	(3)	(4)	(5)	(6)
Both spouses not working	-0.001 (0.002)	-0.001 (0.002)				
Only one spouse not working			0.0001 (0.0005)	0.0002 (0.0005)		
Men not working					0.001 (0.002)	0.001 (0.002)
Women not working					-0.001*** (0.000)	-0.001** (0.0004)
Women's age		-0.001 (0.001)		-0.001 (0.001)		-0.001 (0.001)
Women's age sq/100		0.001 (0.002)		0.001 (0.002)		0.001 (0.002)
Men's age		0.002 (0.001)		0.002 (0.001)		0.002 (0.001)
Men's age sq/100		-0.002 (0.002)		-0.002 (0.002)		-0.002 (0.001)
Women's education: Secondary		-0.001 (0.001)		-0.001 (0.001)		-0.001 (0.001)
Men's education: Secondary		0.001 (0.001)		0.001 (0.001)		0.001 (0.001)
Women's education: Tertiary		-0.001 (0.001)		-0.001 (0.002)		-0.001 (0.002)
Men's education: Tertiary		0.001 (0.001)		0.001 (0.001)		0.002 (0.001)
Number of children		-0.002** (0.001)		-0.002** (0.001)		-0.001** (0.001)
Living in a very populated area		0.00004 (0.001)		0.0004 (0.001)		-0.000002 (0.001)
Constant	0.002*** (0.0003)	-0.018** (0.007)	0.002*** (0.0004)	-0.018** (0.007)	0.002*** (0.0004)	-0.018** (0.007)
Region Dummies	No	Yes	No	Yes	No	Yes
Year Dummies	No	Yes	No	Yes	No	Yes
Observations	15,578	15,578	15,578	15,578	15,578	15,578
R-squared	0.000	0.003	0.000	0.003	0.000	0.003

Notes: Robust standard errors, clustered by region, are in parentheses in all tables. Controls for women and men's characteristics as shown in Column 2 are included in all tables. Significant at the **10%, ** 5% and *** 1% levels.

Gender differences in the response to job loss may be driving these findings. According to the Beckerian approach (Becker *et al.*, 1977), the gender perspective in the behaviour of spouses in response to job loss is not unrealistic. For instance, an increase in the probability of marital breakdown if the man is not working may be compensated for by a decrease in the likelihood of marital breakdown caused by the woman not working. To check this, the relationship between male/female non-working situations and the probability of marital breakdown was explored separately, as shown in columns 5 and 6 of Table 4 (with/without controls, respectively). The results indicated a negative relationship between the women's non-working status and the probability of marital breakdown. In the case of men, the estimated coefficient, was positive, but not statistically significant. Thus, the separation of gender work status was relevant in this analysis. The findings pointed to marriage as a form of insurance only for female unemployment or inactivity during the recession in Spain.

Controlling for endogeneity and lag-specification problems

The use of employment status may generate endogeneity concerns, because it can be argued that the marital status of individuals can affect their employment status (Schaller, 2013; González-Val and Marcén, 2017, 2018). To address this issue, it was explored whether changes in employment status had an effect on the probability of marital breakdown. The use of panel data made this possible. These changes can be considered as unexpected, since the exact time when a job loss takes place is difficult to predict when individuals get married¹³.

¹³ Unfortunately, the reasons why workers lost their jobs could not be ascertained. Thus, we were unable to exclude those who left their jobs voluntarily.

The results are presented in column 1 of Table 5, which shows a negative relationship between women's job loss and the probability of marital breakdown, but no effect in the case of men¹⁴.

Another issue that has not been examined previously is that there may be a temporal gap between job loss and marital breakdown (González-Val and Marcén, 2017, 2018). In the case of those individuals who were unemployed, if they were unable to find a job during several periods, the probability of marital breakdown could increase over time. The duration of this lag is not theoretically clear, and for this reason, the prior literature on the lagged impact of unemployment on several demographic variables was followed, and while also adding the non-working situation lagged from 1 to 2 years (Schaller, 2013)¹⁵. This allowed for exploration of whether unexpected job losses were either positively or negatively related to marital breakdown over time.

Table 5 shows the results of this lag specification. A lag of one period was found in the effect of female job losses, but not of men's (see columns 2 and 3)¹⁶. Additionally, supplementary information was included in the analysis about the employment behaviour of the members of the couple, as it can be an indicator of spouses' expectations. First, two

¹⁴ Controls for women and men characteristics are included in all tables as they are in column 2 of Table 2. The results did not vary and are available upon request.

¹⁵ It must be noted that the length of entitlement to unemployment benefit in Spain is set at two years. Not all individuals are entitled to this, since it depends on the length of their previous employment. In addition, unemployment benefit is not equal to previous wages. Thus, job loss may affect the socioeconomic status of a couple while they are receiving unemployment benefit.

¹⁶ These lagged variables take the value of 1 in year t when an individual lost their job in year $t-1$ (or $t-2$ in the case of two periods lagged), and 0 otherwise.

TABLE 5. Relationship between marital breakdown and job loss (unemployment and inactivity): Adding more controls

	(1)	(2)	(3)	(4)	(5)
Women's job loss					
From employed to unemployed/inactive t	-0.002*** (0.000)	-0.003*** (0.001)	-0.003*** (0.001)	-0.002*** (0.001)	-0.002*** (0.001)
From employed to unemployed/inactive $t-1$		-0.004*** (0.001)	-0.004*** (0.001)	-0.002*** (0.001)	-0.003** (0.001)
From employed to unemployed/inactive $t-2$			0.006 (0.009)	0.008 (0.010)	0.008 (0.010)
Men's job loss					
From employed to unemployed/inactive t	-0.001 (0.002)	-0.001 (0.002)	0.001 (0.003)	-0.002 (0.002)	-0.002 (0.002)
From employed to unemployed/inactive $t-1$		0.003 (0.006)	0.003 (0.006)	-0.001 (0.005)	-0.001 (0.005)
From employed to unemployed/inactive $t-2$			-0.002 (0.002)	-0.007 (0.004)	-0.007 (0.004)
Controls					
Women's years of working life					0.0002** (0.00007)
Men's years of working life					-0.0001 (0.0006)
Women's years of job loss				-0.001 (0.001)	-0.001 (0.001)
Men's years of job loss				0.002 (0.002)	0.002 (0.002)
Region Dummies	Yes	Yes	Yes	Yes	Yes
Year Dummies	Yes	Yes	Yes	Yes	Yes
Observations	15,578	10,991	6,943	6,943	6,943
R-squared	0.003	0.004	0.008	0.008	0.009

Note: Significant at the *10%, ** 5% and *** 1% levels.

variables were included that measured women's and men's years of unemployment or inactivity in column 4. The coefficients representing their effects were not statistically significant. However, when the years of working life of both members of the couple were added to the analysis (column 5), some gender differences were identified. Women's behaviour was found to be important, since the greater the number of years worked, the higher the probability of marital breakdown. This could also point to the argument that when women are economically independent (for example, because they have worked for several years), they do not need marriage as an insurance, which makes separation and divorce more likely.

Positive shocks (that is, when spouses find a job) could also have an effect on the probability of marital breakdown. In Table 6, both negative (job loss) and positive shocks (finding a job) were incorporated to determine whether only the negative shocks mattered. No effect was seen for positive shocks. The findings regarding the other variables were maintained. Again, only female job losses appeared to be negatively related to marital breakdown.

TABLE 6. Relationship between the marital breakdown and negative and positive shocks in employment status

	(1)
Women's Negative shock	
From employed to unemployed/inactive t	-0.002*** (0.001)
From employed to unemployed/inactive $t - 1$	-0.004* (0.002)
From employed to unemployed/inactive $t - 2$	0.007 (0.009)

	(1)
Men's Negative shock	
From employed to unemployed/inactive t	-0.002 (0.002)
From employed to unemployed/inactive $t - 1$	0.001 (0.006)
From employed to unemployed/inactive $t - 2$	-0.005 (0.004)
Positive shocks	
Women: From unemployed/inactive to employed	0.003 (0.005)
Men: From unemployed/inactive to employed	-0.005 (0.004)
Controls	
Women's years of working life	0.0002** (0.00003)
Men's years of working life	-0.0001 (0.00006)
Women's years of job loss	-0.001 (0.001)
Men's years of job loss	0.002 (0.002)
Region Dummies	Yes
Year Dummies	Yes
Observations	6,943
R-squared	0.009

Note: Significant at the *10%, ** 5% and *** 1% levels.

Differences between unemployment and inactivity

Up to this point, unemployment and inactivity have been jointly considered. However, it can be surmised that job loss that

involves shifting from employment to unemployment (when the individual is actively searching for a job) may generate different effects on the probability of marital breakdown than a change to an economically inactive status. For those who are economically inactive, the perspective of marriage as an insurance against economic hardship may play a more important role. This may be relevant in this study since women may be more likely to be inactive for various reasons, such as traditionally being more likely

to care for their children. In Spain, the female population in the labour force was between 50-53% in the period considered (2008-2014), while the male population in the labour force was between 65-69%, according to INE data. To address this issue, the effect of any shifts from a job loss to unemployment or inactivity is explored in Table 7 (columns 1 and 4).

The coefficients were the same in the case of women’s job losses, which indicated no differences in the association

TABLE 7. Relationship between marital breakdown and job loss (unemployment and inactivity separately)

	(1)	(2)	(3)		(4)	(5)	(6)
Women’s job loss				Women’s job loss			
From employed to unemployed <i>t</i>	-0.002*** (0.001)	-0.003*** (0.001)	-0.003** (0.001)	From employed to inactive <i>t</i>	-0.002*** (0.000)	-0.003*** (0.001)	-0.002*** (0.001)
From employed to unemployed <i>t</i> - 1		-0.004*** (0.001)	-0.004** (0.002)	From employed to inactive <i>t</i> - 1		-0.004*** (0.001)	-0.003*** (0.001)
From employed to unemployed <i>t</i> - 2			-0.002** (0.001)	From employed to inactive <i>t</i> - 2			0.025 (0.027)
Men’s job loss				Men’s job loss			
From employed to unemployed <i>t</i>	-0.0003 (0.002)	-0.001 (0.002)	0.001 (0.004)	From employed to inactive <i>t</i>	-0.002*** (0.000)	-0.002*** (0.001)	-0.002*** (0.001)
From employed to unemployed <i>t</i> - 1		0.004 (0.006)	0.004 (0.006)	From employed to inactive <i>t</i> - 1		-0.002** (0.001)	-0.002 (0.001)
From employed to unemployed <i>t</i> - 2			-0.002 (0.001)	From employed to inactive <i>t</i> - 2			0.0004 (0.001)
Region Dummies	Yes	Yes	Yes	Region Dummies	Yes	Yes	Yes
Year Dummies	Yes	Yes	Yes	Year Dummies	Yes	Yes	Yes
Observations	15,578	10,991	6,943	Observations	15,578	10,991	6,943
R-squared	0.003	0.004	0.007	R-squared	0.003	0.004	0.009

Note: Significant at the *10%, ** 5% and *** 1% levels.

with the likelihood of marital breakdown, but they were different in the case of men. As shown in column 4, when men's employment status changed from employed to inactive, the probability of marital dissolution decreased. This suggested that inactivity protected couple from separation or divorce, regardless of the gender of the individuals, but unemployment had a similar effect for women only. Regarding the lag specification, results are presented in columns 2, 3, 5, and 6 of Table 7, a lag of one period in the effect of a job loss was found among women, regardless of whether this job loss caused unemployment or inactivity. The same was observed for men's job losses in the case of inactivity but not for unemployment. The argument with respect to the view of marriage as insurance can also be applied here.

CONCLUSIONS

The latest recession in Spain lasted from 2008 to 2014 and had strong negative effects. The costs of divorce are quite low in Spain, which makes it an interesting setting to study the consequences of job losses on marital breakdown. It was found that women's inactivity and unemployment were negatively related to the probability of marital breakdown after controlling for the employment status of individuals, but also when considering unexpected job losses from employment to unemployment or inactivity. In the case of men, only unexpected job losses from employment to economic inactivity appeared to reduce the probability of marital breakdown.

These findings may point to a view of marriage as a form of insurance (Stevenson and Wolfers, 2007) against very extreme economic downturns when individuals are not working or actively searching for a job. The results also show that the employment status of women appeared

to be more important than that of men in marital break-up decisions in Spain. This is not consistent with the recent literature that showed no relationship between women's economic dependence and the risk of divorce (Killewald, 2016). The findings presented here may have policy implications, as women's employment status should be more protected to increase their economic independence. This would facilitate separation or divorce and help them leave bad marriages, which are more likely to involve domestic violence.

BIBLIOGRAPHY

- Amato, Paul R. (2010). "Research on divorce: Continuing trends and new developments". *Journal of Marriage and Family*, 72(3): 650-666.
- Amato, Paul R. and Beattie, Brett (2011). "Does the unemployment rate affect the divorce rate? An analysis of state data 1960-2005". *Social Science Research*, 40: 705-715.
- Ariizumi, Hideki; Hu, Yaqin and Schirle, Tammy (2015). "Stand together or alone? Family structure and the business cycle in Canada". *Review of Economics of the Household*, 13: 135-161.
- Banco de España (2017). *Informe sobre la crisis financiera y bancaria en España, 2008-2014*.
- Becker, Gary S.; Landes, Elisabeth M. and Michael, Robert T. (1977). "An economic analysis of marital instability". *Journal of Political Economy*, 85(6): 1141-1187.
- Bellido, Héctor; Molina, José Alberto; Solaz, Anne and Stancanelli, Elena (2016). "Do Children of the First Marriage Deter Divorce?". *Economic Modelling*, 55: 15-31.
- González-Val, Rafael and Marcén, Miriam (2017). "Divorce and the Business cycle: A cross-country analysis". *Review of Economics of the Household*, 15: 879-904.
- González-Val, Rafael and Marcén, Miriam (2018). "Unemployment, Marriage, and Divorce". *Applied Economics*, 50(13): 1495-1508.
- Houle, René; Simó, Carles; Solsona, Montserrat and Treviño, Rocío (1999). "Análisis biográfico del divorcio en España". *Revista Española de Investigaciones Sociológicas*, 88: 11-35.

- Killewald, Alexandra (2016). "Money, work, and marital stability: Assessing change in the gendered determinants of divorce". *American Sociological Review*, 81(4): 696-719.
- Kraft, Kornelius (2001). "Unemployment and the Separation of married couples". *Kyklos*, 54: 67-88.
- Murillo, Soledad (2006). *El mito de la vida privada: de la entrega al tiempo propio*. Siglo XXI de España, Madrid.
- Sayer, Liana C. (2006). "Economic Aspects of Divorce and Relationship Dissolution". In: Fine, M. A. and Harvey, J. H. (eds.). *Handbook of Divorce and Relationship Dissolution*. New York: Routledge, pp. 385-406.
- Sayer, Liana C.; England, Paula; Allison, Paul D. and Kangas, Nicole (2011). "She left, he left: How employment and satisfaction affect women's and men's decisions to leave marriages". *American Journal of Sociology*, 116(6): 1982-2018.
- Schaller, Jessamyn (2013). "For Richer, If Not For Poorer? Marriage and Divorce over the Business Cycle". *Journal of Population Economics*. 26: 1007-1033.
- Schoen, Robert; Astone, Nan Marie; Kim, Young J.; Rothert, Kendra and Standish, Nicola J. (2002). "Women's employment, marital happiness and divorce". *Social Forces*, 81: 643-662.
- Schoen, Robert; Rogers, Stacy J. and Amato, Paul R. (2006). "Wives' employment and spouses' marital happiness: Assessing the direction of influence using longitudinal couple data". *Journal of Family Issues*, 27: 506-528.
- Solsona, Montserrat and Simó-Noguera, Carles-Xavier (2007). "Evolución histórica del divorcio en España desde la aprobación de la ley de 1981 hasta la reforma de 2004". In: Cabré Plá, A. M. (coord.). *La constitución familiar en España*. Fundación BBVA, pp. 245-296.
- South, Scott J. (2001). "Time-dependent effects of wives employment on marital dissolution". *American Sociological Review*, 66(2): 226-245.
- Stevenson, Betsey and Wolfers, Justin (2007). "Marriage and divorce: changes and their driving forces". *Journal of Economic Perspectives*, 21(2): 27-52.
- Treviño, Rocío; Houle, René; Simó-Noguera, Carles-Xavier and Solsona, Montserrat (2000). "Los determinantes sociodemográficos y familiares de las rupturas de uniones en España: la normalización del fenómeno". *Revista de Demografía Histórica*, 18(1): 101-136.

RECEPTION: December 3, 2018

REVIEW: April 11, 2019

ACCEPTANCE: August 1, 2019

