
INCOME DYNAMICS IN COUPLES AND THE DISSOLUTION OF MARRIAGE AND COHABITATION*

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Several studies have shown that a wife's strong (socio)economic position is associated with an increase in the risk of divorce. Less is known about such effects for cohabiting relationships. Using a unique and large-scale sample of administrative records from The Netherlands, we analyze the link between couples' income dynamics and union dissolution for married and cohabiting unions over a 10-year period. We find negative effects of household income on separation and positive effects of the woman's relative income, in line with earlier studies. The shape of the effect of the woman's relative income, however, depends on the type of union. Movements away from income equality toward a male-dominant pattern tend to increase the dissolution risk for cohabiting couples, whereas they reduce the dissolution risk for married couples. Movements away from income equality toward a female-dominant pattern (reverse specialization) increase the dissolution risks for both marriage and cohabitation. The findings suggest that equality is more protective for cohabitation, whereas specialization is more protective for marriage, although only when it fits a traditional pattern. Finally, we find that the stabilizing effects of income equality are more pronounced early in the marriage and that income equality also reduces the dissolution risk for same-sex couples.

There is growing evidence on the importance of wife's economic independence for the dissolution of marriage. Studies have generally found that the risk of divorce is increased when the wife is working for pay and when the wife works more hours (Becker, Landes, and Michael 1977; Blossfeld and Muller 2002; Bracher et al. 1993; Cherlin 1979; De Rose 1992; Heckert, Nowak, and Snyder 1998; Jalovaara 2003; Manting and Loeve 2004; Poortman and Kalmijn 2002; South 2001; Von Gostomski, Hartmann, and Kopp 1998; Wagner 1993). The evidence is found both in the United States and in Europe. Theoretically, these effects are most often interpreted in terms of reduced specialization gains on the one hand and lower financial exit costs on the other hand (Becker 1981; Cherlin 1979, 1992; Oppenheimer 1997; Schoen et al. 2002).

Although the number of studies examining the link between women's socioeconomic position and divorce has increased greatly in recent years, important gaps in our knowledge remain. First, most of the evidence applies to the effect of the wife's labor force participation and—largely because of longitudinal data limitations—fewer studies have examined effects of partners' dynamic income levels. Hence, the evidence for relative income effects on separation so far is less consistent than the evidence for the effect of wife's employment (Rogers 2004). Some studies have found a clear positive effect of the wife's income share on divorce (Heckert et al. 1998; Jalovaara 2003; Liu and Vikat 2004); some authors have found an inverted U-shaped effect, with high levels of divorce occurring when husbands and wives have equal incomes (Rogers 2004); yet other authors have found a U-shaped effect of wife's income on separation, with high levels of divorce occurring when the wife has a low or a very high income (Ono 1998).

Second, we know little about economic influences on the dissolution of cohabiting relationships. An increasing number of unmarried couples live together, and these unions are

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David Kirk



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Table of Contents Dynamics In Marriage And Cohabitation

1. Understanding the eBook Dynamics In Marriage And Cohabitation
 - The Rise of Digital Reading Dynamics In Marriage And Cohabitation
 - Advantages of eBooks Over Traditional Books
2. Identifying Dynamics In Marriage And Cohabitation
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Dynamics In Marriage And Cohabitation
 - User-Friendly Interface
4. Exploring eBook Recommendations from Dynamics In Marriage And Cohabitation

- Personalized Recommendations
- Dynamics In Marriage And Cohabitation User Reviews and Ratings
- Dynamics In Marriage And Cohabitation and Bestseller Lists
- 5. Accessing Dynamics In Marriage And Cohabitation Free and Paid eBooks
 - Dynamics In Marriage And Cohabitation Public Domain eBooks
 - Dynamics In Marriage And Cohabitation eBook Subscription Services
 - Dynamics In Marriage And Cohabitation Budget-Friendly Options
- 6. Navigating Dynamics In Marriage And Cohabitation eBook Formats
 - ePub, PDF, MOBI, and More
 - Dynamics In Marriage And Cohabitation Compatibility with Devices
 - Dynamics In Marriage And Cohabitation Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Dynamics In Marriage And Cohabitation
 - Highlighting and Note-Taking Dynamics In Marriage And Cohabitation
 - Interactive Elements Dynamics In Marriage And Cohabitation
- 8. Staying Engaged with Dynamics In Marriage And Cohabitation
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Dynamics In Marriage And Cohabitation
- 9. Balancing eBooks and Physical Books Dynamics In Marriage And Cohabitation
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Dynamics In Marriage And Cohabitation
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Dynamics In Marriage And Cohabitation
 - Setting Reading Goals Dynamics In Marriage And Cohabitation
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Dynamics In Marriage And Cohabitation

- Fact-Checking eBook Content of Dynamics In Marriage And Cohabitation
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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