REVIEWS

When Marriage Ends: Economic and Social Consequences of Partnership Dissolution

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What are the consequences of partnership dissolution? Who loses the most? And how does institutional context matter? With divorce rates increasing across European countries over the last decades, these questions have come to attain more attention in family studies. Based on a comparative perspective, *When Marriage Ends* analyses the economic consequences of partnership dissolution in selected European countries.

The book under review was edited by Hans-Jürgen Andreß, Professor of Social and Economic Research, University of Cologne, Germany, and Dina Hummelsheim, researcher at the Max Planck Institute for Foreign and International Criminal Law, Freiburg, Germany. Leaving aside psychological wellbeing or the impact of divorce on social and family networks, the study focuses on four aspects of the situation after partnership dissolution: 1. change in disposable income, 2. female labour market participation, 3. residential mobility, and 4. life style and living conditions. The collective work of more than twenty sociologists, demographers, and economists from different European countries has two main aims: first, to provide a comprehensive analysis of the economic consequences of partnership dissolution across Europe and, second, to explain different consequences of divorce for men and women and in different institutional contexts. From the methodological point of view, it combines case studies with comparative micro-macro analyses using individual and institutional context data. Based on the distinction of four types of family policy, this study focuses on Germany and Belgium belonging to “the male breadwinner model”, Denmark, Finland, Sweden (“the dual earner model”), Great Britain (“the market model”), and Spain and Greece representing the family model of welfare state. This study rests on the assumption that the economic consequences of partnership dissolution are not only result of individual risks, e.g., earning capacity, but they are also moderated by a national configuration of family, market, and state institutions.

The book is organized in four parts. After the editors’ introduction summarizes the results of previous studies, the theoretical and methodological background of the study is discussed (Part I). Part II provides in-depth case studies of the above-mentioned individual countries. Each of them presents a descriptive overview of divorce trends, outlines national divorce law, situation on the labour market and welfare state provisions, and gives a comprehensive overview of the social and economic consequences of divorce in each country. However, the individual country chapters differ depending on available data. Some of them only summarize previous studies or provide bivariate crosstabulation, while others offer more detailed multivariate regression analysis of the determinants of the economic consequences of divorce. The Denmark chapter is the most comprehensive, combining analysis of longitudinal data with analysis of subjective perceptions of wellbeing in divorced and non-divorced persons.

Part III includes four cross-national comparative analyses of divorce consequences in terms of labour market participation, housing, household income, and life style deprivation. These analyses use data from the European Community Household Panel or aggregated data from national panel studies and apply advanced statistical methods to test hypotheses about gender and country differences.

The final Part IV summarizes findings and discusses the validity of the proposed typology of European countries. The chapters are complemented by a Data Appendix describing in detail the datasets used and presenting relevant socio-demographic indicators and social policy measures in each country under study.

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The study confirms that divorce is associated with important negative economic outcomes. Household income adjusted for household size is negatively affected for both genders after divorce, but this effect is more serious for women, especially those living with children. This is a result of a gender income gap and a loss of shared household economies of scale. However, the picture changes if we look at a wider range of indicators. Although men are not worse off financially, they are worse off in terms of certain lifestyle indicators. Divorce increases the risk of leaving ownership housing, especially for men, and downward mobility with respect to housing status. Divorce is also associated with life style deprivation and decline of the material standard of living. This effect is often stronger for men, who tend to leave the family dwelling after separation. Gender differences in economic well-being vary by institutional context. The findings of this study confirm that the gender gap in economic consequences of divorce is the lowest in the dual-earner model (Sweden) and the highest in the family model (Italy), with the breadwinner and the market model countries ranging in between. Post-divorce female participation in the labour market is the highest in the dual-earner model, but also high in the breadwinner model. Women in the market model experience the lowest odds of labour market entry and the highest odds of leaving the labour market. Surprisingly, the strongest negative effect of separation on living conditions is observed in the dual-earner model. Although labour market participation is one the most efficient strategies to deal with economic difficulties after divorce, the economic consequences of divorce are negative even in Scandinavian countries with high female employment.

In spite of the book's comprehensive scope, the analysis only concerns Western and Southern European countries and does not include any Central or Eastern European post-communist countries, which belong to those with high divorce rates. The study primarily focuses on the dissolution of married couples. However, as consensual unions are becoming a more widespread alternative to marriage in many European countries, the important question is also to what extent the consequences of dissolution differ between long-term consensual unions and marriages. There is some evidence of differences in income management and level of sharing of financial resources between married and unmarried couples. For instance, Hamplová and Le Bourdais have shown that unmarried couples tend to keep their money separate more often than married couples and the strength of this effect does not vary between different social welfare regimes and different levels of institutionalization of consensual unions (Hamplova and Le Bourdais 2009). Expected differences in economic consequences of dissolution between married and unmarried couples are mixed. On the one hand, due to the lower financial interdependence, one can expect

that the economic consequences of a break-up of cohabitation are less pronounced, but on the other hand, as the cohabitating partners enjoy a lower degree of legal protection in the case of separation than married couples, we can expect stronger economic losses for the economically dependent partner.

When Marriage Ends offers a comprehensive and insightful contribution to the study of economic effects of divorce and it also contributes to the comparative study of family policies and family law regimes in Europe. The book can be recommended not only to students and researchers interested in family studies but also to legal and public policy practitioners. At the same time, it opens up a lot of questions for further research on the impact of divorce, for example, what the role of child maintenance payments on the economic outcome of divorce is and how it varies in different institutional settings, or how the legal form of partnership matters in the economic outcomes of partnership dissolution.

REFERENCES

Hamplová, D. and C. Le Bourdais. 2009. One Pot or Two Pot Strategies? Income Pooling in Married and Unmarried Households in Comparative Perspective. *Journal of Comparative Family Studies* 40 (3): 355–385.