

Who gains, who loses?
Social class and the economic consequences
of separation for British women

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Abstract

Although it is well known that the majority of women experience an income decline after separation, there is much heterogeneity in these income changes. The social class of the union women come from before the separation may be related to variations in the economic consequences of union dissolution. Using the British Household Panel Survey (1991-2006), I find that there is an ‘underclass’ of separated women who are less likely to receive child support and more likely to be on welfare. Although women from the lower classes experience the smallest income drop, they remain at the bottom of the income distribution. On the other hand, I find that the short-term income drop due to separation is largest for women coming from a white-collar worker union. However, while service class women recover pretty soon from their large income falls, women who had a spouse from the routine non-manual working class do not succeed to return to their pre-separation income levels. Possible explanations for these findings may be found in women’s economic dependence during marriage.

Keywords

divorce, social class, women, economic dependence

child support, welfare benefits, income

Introduction

Numerous studies on the economic consequences of divorce and separation have shown that the majority of women experience a large income drop after marital dissolution (e.g., Duncan & Hoffman, 1985; Jenkins, 2008; Smock, 1993). However, women are heterogeneous in how well they fare after separation¹. Not all women experience the same large income fall and there is also a large group of women experiencing an increase after separation (see e.g., Jenkins, 2008). How can this heterogeneity be explained? In this paper, I relate this heterogeneity to the type of union women come from before the separation and these different union backgrounds may cause different economic consequences. Hereby, I focus on the social class of the husband. Can differences in women's economic consequences of separation be related to differences in the social class of women's ex-partner, and if so, how? In the British society, social class is an important stratifying variable explaining people's economic life chances (Goldthorpe & McKnight, 2006).

In answering this question, I examine two indicators of women's post-separation economic position: The income sources women use after union dissolution and the short- and long-term (absolute and relative) income changes due to separation. Apart from earning their own income on the labour market, separated women may receive support from various other sources: The state (Income Support), the ex-partner (child support)², or a new partner. Dependency upon others can be an indication of a bad financial situation. Therefore, I will also assess the relative

¹ I will use the term separation to refer to dissolutions of both marriages and cohabitations. In the text I will use marriage and partnerships interchangeably, as well as the terms marital and union dissolutions.

² The term child support refers to both alimony for the woman and child support for the child. I use the terms child support here because alimony payments for the woman are rare. The BHPS did not distinguish between the two.

importance of different income sources for women's income changes around separation.

The contribution of this study to the literature is threefold. First, it fits in the field of social stratification and may add to the debate on the 'death of social class'. Although scholars have argued that social class as a determinant of life chances is decreasing (Beck, 1992; Pakulski & Waters, 1996), there are also indications that social class is still important in determining women's economic position in the British society (e.g., Goldthorpe & McKnight, 2006). In contrast with the majority of studies on social class I do not examine the influence of women's parental background, but that of the partner during the union. Moreover, I go one step further and examine to what extent the social class of the partner is related to her position even *after* the union has dissolved. Hereby, I will put the 'conventional' view in social stratification research – of which Goldthorpe (1983) (and later Erikson and Goldthorpe (1993)) has been the most important defender – to a test. In the much debated piece of 1983, Goldthorpe stated that the social class of the male head determines the position of its family members in the social hierarchy and thus women's economic life chances during marriage, and in his later work he elaborates upon this. Goldthorpe then only referred to women's economic position *during* marriage, but following his argument one may reason that the husband's social class could also determine his wife's economic life chances *after* the marriage has been dissolved (see below).

Goldthorpe's 'conventional' approach has been highly criticised because it would be old-fashioned. Feminist sociologists like Acker (1973), Stanworth (1984), and Szelenyi and Olvera (1996) argued for instance that women's own employment career has become more important than that of her spouse (see also Britten and Heath (1983) for a 'joint classification model' and Verbakel and De Graaf (2009) on partner

effects and labour market outcomes). Indeed, there have been major changes in the economic independence of women in the British society the past three decades, like an increase in women's labour force participation, more reliance on welfare benefits by single mothers (Lewis, 1997), and a growing number of women with liberal attitudes about combining work and the family (Scott, 1999). Still, the majority of British women are not yet economically independent. Arber and Ginn (1995), for instance, found that in 1990 (the start of my observation period) 79 percent of the British married women were still to some extent dependent upon their spouse.³ Some would even argue that a woman's real position in the income distribution is hidden when she is married, and that her true position is revealed only once she is divorced because then her standard of living depends upon her own economic sources (Smock, Gupta, & Manning, 1999).

Second, this article links together two lines of research: the field of social stratification and that of life course research. While research on social mobility focuses on the effects of social class on women's economic life chances, such as income and poverty, life course studies point to the importance of life course transitions for several – social, cultural, but also economic – outcomes of women during their life. This strand of literature assumes that important life events – such as marriage or the birth of a child – are anchors that channel individuals through different life paths of economic well-being. Divorce is such an event and it is found to have a negative income effect for women because of the loss of the husband's income, especially for women from male-breadwinner households, and the loss of

³ Author's own calculation: 32 per cent of married women were not working, 30 per cent were working full-time and 33 per cent part-time. Of the women who were working 56 per cent of those working full-time and 90 per cent of those working part-time were in a couple where the husband earned more than the wife. For $32 + 30 \cdot 56 + 33 \cdot 90 = 79$ per cent of the couples, the husband earned more than his wife. Even though this figure does not indicate the size of the income difference between spouses, nor does it say anything about women's *absolute* economic independence, it still gives an indication of men's economic dominance within the couple.

economies of scale (e.g., housing expenses cannot be shared any longer) (Holden & Smock, 1991).

The third contribution of this article deals with the variety of income sources separated women may have. So far, not many studies have analysed these different income sources together with the consequences for women's income changes after divorce. I will contribute to this research by examining the receipt of income from four sources: child support, welfare, employment, and a new partner. Some of these income sources may alleviate women's income fall due to divorce more than others. There is a large body of studies in which it is found that women on average decrease their income after divorce (e.g., Dewilde & Uunk, 2008; Duncan & Hoffman, 1985; Jenkins, 2008; McKeever & Wolfinger, 2001; Poortman, 2000; Smock, 1993; Uunk, 2004). Of these studies, only a few have examined the relationship between certain income sources on the one hand and on the other hand women's post-divorce income or income change around separation. I know of only one study (McKeever & Wolfinger, 2001) that investigated the effect of child support and two that studied the effect of welfare benefits (and other social transfers) (Corcoran, 1979; Dewilde & Uunk, 2008). More research is done about the effects of repartnering (Bouman, 2004; Dewilde & Uunk, 2008; Duncan & Hoffman, 1985; Fokkema, 2001) and employment (Bouman, 2004; Bradbury & Katz, 2002; Corcoran, 1979; Dewilde & Uunk, 2008; Duncan & Hoffman, 1985; Fokkema, 2001; McKeever & Wolfinger, 2001; Smock, 1993) on women's income after separation. I will add upon this literature by studying the importance of all of these income sources for women's income changes due to separation.

To explore social class differences in women's economic consequences of separation, I use 16 waves of the British Household Panel Study (BHPS) (1991-2006).

In this long-running panel approximately 5,000 households and 10,000 individuals are interviewed each wave. My sample includes 6,268 partnered women of which 932 are separated.

Why would there be an association between his social class and her post-separation economic position?

What are the possible mechanisms explaining the association between the ex-husband's social class and his wives' post-separation economic position? Overall, British scholars have found the most marked distinctions in individual's economic life chances – in terms of income – between the social class of professionals and managers, the intermediate class, and the working class. Are the differences in the economic consequences of divorce also the most pronounced between women coming from a professional/managerial class couple (to which I will refer as the service class) on the one hand and on the other hand the manual (the working class) and other classes (the intermediate class)? There are three reasons to expect this. The first reason is related to income effects, the second to the gap between life style aspirations and economic resources, and the third to women's adherence to economic dependence during the union. Because explanations of repartnering (De Graaf & Kalmijn, 2003; Dewilde & Uunk, 2008; Lampard & Peggs, 1999) and post-separation employment (Johnson & Skinner, 1986; Peterson, 1989; Van Damme, Kalmijn, & Uunk, 2009) have been studied more often already, I focus on the income sources child support and welfare receipt.

Firstly, the ex-husbands social class may be an indication for his (permanent) income and his income indicates the amount of child support he can pay in theory, as well as his ex-wives' eligibility for welfare after separation. A husband's income before separation has been found to positively affect women's child support award after separation (Beller & Graham, 1985; Bradshaw & Skinner, 2000). Since service class men have on average higher incomes than men belonging to one of the other classes and the long-term unemployed (Goldthorpe & McKnight, 2006), I expect that separated women with an ex-partner from the service class are more likely to receive child support than women with a lower class ex-partner. Fathers who were unemployed for a long period before the separation will be the least likely to pay child support, although they are not disregarded from payment like fathers on welfare are (Skinner, Bradshaw, & Davidson, 2007). I expect ex-wives from long-term unemployed and working class spouses to be more likely to receive welfare after separation than service class and intermediate class wives. In this respect, the 'welfare trap' is relevant, meaning that women with low qualifications and poor labour market perspectives may be financially better off on welfare because of welfare-specific benefits, the unattractiveness of poor quality jobs, and the better facility to combine work and care compared to having a full-time low income job (Harris, 1993; Hofferth, Stanhope, & Harris, 2005). When it comes to income changes, I expect that women from a service class couple will experience the smallest (relative) income drop and women from the working classes the largest because welfare benefits are in general lower than child support.

A second mechanism explaining possible social class differences in divorce consequences concerns the relative size of the income drop and the gap between aspirations and resources related to that. Net of the above described income effect,

women who were in a 'service class couple' may experience larger income falls than women from 'lower class couples'; they simply have more to lose. In contrast, women with a long-term unemployed ex-partner will be the least likely to experience an income drop since their situation cannot deteriorate much anymore (bottom effect). Additionally, the ex-husbands' social class may be an indication of the life-style aspirations women have and it may function as a socio-economic reference group (Oppenheimer, 1979). The higher his social class, the more expensive women's consumption pattern might be, the larger the gap between her aspirations and economic resources, and thus the more likely she will have to work after the separation in order to maintain her standard of living.

Thirdly, his social class may be an indication of her preferences and commitment to work and her adherence to economic independence. Service class wives may be more ambitious, have a higher work commitment, and have more egalitarian gender role attitudes than wives with a husband belonging to any of the other social classes (Cloin, 2010; Hakim, 2000) – under the assumption of homogamy.⁴ They may consider it more important to be economically independent during the union and will want to continue this economic independence after the separation by earning their own income and not relying on their ex-spouse or the state for income (which would probably provide them with a lower income anyway).⁵ Women with an ex-spouse from the working class, on the other hand, may be less likely to be employed after separation than service class women because they are more likely to have worked out of economic necessity than out of ambition and

⁴ I assume that highly qualified women are more likely to have a partner of the service class (homogamy). Hakim (2000) has shown that highly qualified women have more egalitarian sex-role ideologies and higher work aspirations than those who have lower educational levels.

⁵ Note that women with an own labour income are often not eligible to receive welfare benefits.

adherence to egalitarian gender role values (Cloin, 2010; Hakim, 2000).⁶ Since they mainly qualify for poor-quality jobs, work does not provide them with intrinsic rewards and social standing. To them not work itself but providing their families with a higher income may matter more. Finally, I expect that those who had a spouse from the intermediate social classes will be the least likely to be working after separation because they may have been more likely to withdraw from the labour market during the union as soon as they could afford it. Being a housewife may have provided them with a higher social standing in society than having a (low or intermediate level) job (Baxter, 1994; Oppenheimer, 1977) – at least for the older cohorts and assuming that women’s job status hardly ever exceeds that of their husbands’ – and their work commitment may be lower than that of working class wives. I expect these women to be highly economically dependent upon their husbands during the union and have few work experience which decreases their labour market chances after union dissolution and increases the need for child support. Women’s (adherence to) economic independence will not only affect her income drop after separation, but also influence the pace of income growth she experiences on the long term after the union has been dissolved.

In sum, I predict that service class and intermediate class women will be the most likely to receive child support, whereas working class wives and those with a long-term unemployed ex-spouse are the most likely to live on welfare after separation if they do not have paid work. Although service class wives may get more often and higher child maintenance from their ex-spouses, they can also experience the largest income fall, which increases their economic need to work. Additionally, they will be the most economically independent and career oriented women who like

⁶ Low educated women more often have an instrumental work orientation than higher educated women (Cloin, 2010).

their work and prefer to rely on their own income after separation, whereas working class women may be more likely to have poor quality jobs and they may more often work because of the extrinsic rewards. For them, the welfare trap may be relevant. Women who had an ex-spouse from the intermediate classes will be the most likely to rely on others for their income after the separation because they may have invested the least in their human capital during the union because being a housewife may have provided them with a higher status than having a job (under the assumption that these wives often had poor-quality jobs).

Data, method, and measures

Data

I use the British Household Panel Survey (BHPS), which includes information on – among other things – income sources, employment, social class, education, and life-course variables. The BHPS is an annual survey which started in 1991 with about 5,500 households containing approximately 5,000 women. It is representative for the British population in private households. I analyse the first 16 waves (1991-2006) of this prospective longitudinal panel. The response rate in 1991 was 74 per cent and the attrition in each wave is about 10 percent. This attrition hardly affects estimates of dynamic income analyses, however (Behr, Bellgardt, & Rendtel, 2005). In the course of the panel, extension samples of Scotland, Wales, and Northern Ireland were incorporated, but I only analyse the original sample. For more information about the BHPS, see <http://www.iser.essex.ac.uk/survey/bhps>.

My sample consists of 8,863 partnered women between the age of 18 until 65 of whom 932 separate at least once during the observation period. Separation is defined as a transition from being married or cohabiting in one wave (t_{-1}) to being single or living together with another partner in the next wave (t_0). Although I have information of women's full retrospective union history, I only analyse separations during the panel period of 1991-2006, but women may have been separated already before this observation period. For simplicity, I only include first separations during the panel period and exclude prospectively observed higher order separations. Widows are excluded as well. I observe a period of on average 6.4 years after separation. The final sample of women separating is 871.

Method and measures

The first analysis is descriptive and relates the social class of the ex-spouse to women's income source. I distinguish between four income sources: (1) alimony and child support receipt⁷; (2) receipt of welfare benefits⁸; (3) being employed; (4) having a new partner. In the BHPS respondents were asked to tell which types of income payments (shown on a card) they received *since September 1st last year*. I therefore always skip the wave directly observed after the separation took place in order to be sure that the income source women refer to was received while she was not living with her spouse anymore. Note that my aim is to describe the use of certain income sources at each moment in time after the separation and not the mobility (entry and exit) in the receipt of each income source. Take also account of the fact that women in

⁷ I cannot distinguish between alimony for the children (child support) and alimony for the wife herself because this is not asked for in the BHPS.

⁸ Welfare benefits refer to means-tested social security benefits for those unavailable for full-time work, i.e. receipt of Income Support (IS). Unemployment Benefits and (contribution-based) Job Seekers Allowance (JSA) – which replaced the Unemployment Benefit (UB) and IS for unemployed jobseekers from October 1996 – are not included in the measure because they are not means-tested.

theory can combine income from all sources, although welfare is rarely combined with child support, full-time work, or repartnering because income from other sources are deducted from Income Support (Bradshaw & Skinner, 2000).

The independent variable in this analysis is the *social class of the ex-partner* measured at the time of union dissolution using the five-class division EGP scheme (Erikson & Goldthorpe, 1993: 38-39). I leave out farmers and agricultural labourers due to the low number (8) that separate during the observation period. I compare the following classes: (1) Professional/managerial (I + II); (2) Routine non-manual (III); (3) Petty bourgeoisie (IV); (4) Skilled workers (V + VI); (5) Non-skilled workers (VII). Because I expect to find significant differences between the service class (1) and the routine non-manual working class (2, intermediate class, together with (3) the petty bourgeoisie), I split the white-collar class into two classes as in the seven-class version. Categories (4) and (5) can be collapsed in the working class.⁹ Ex-husbands without a job are coded according to their previous job, whereas those who were unemployed for a period of at least three years were classified as long-term unemployed. The employment status of the ex-partner is a dummy measuring whether the ex-partner was *unemployed* while the couple was still together. Hence, the effects of unemployment of the ex-spouse can be interpreted as unemployment effects compared to the previous social class ex-spouses belonged to.

In the second analysis, I study the association between the ex-partners' social class and the different income sources on women's long-term income change after separation. I use a fixed effects approach on a person-year file to cancel out unobserved time constant differences between individuals (observation window 1 year before separation up till 5 years after separation). A fixed-effects model is in fact

⁹ Note that I will sometimes refer to women having ex-spouses in lower working classes than the service class. Apart from the petty bourgeoisie, the EGP scheme can roughly be considered a hierarchical scheme.

a model in which for each person (except one) a time-constant dummy is included. Hence, time-invariant characteristics of women (like her education, personality, or her employment history during the marriage) are taken into account. In this way I can compare income changes (trajectories) after separation for the different social classes. An effect of separation then shows the difference in income from the average income per person. The dependent variable is *disposable income* in a certain wave corrected for household size and economies of scale using the OECD-modified equivalence scale and deflated for 2008 price levels. This is the total cash income (expressed in pounds per week) from all sources (income from employment and self-employment, investments and savings, private and occupational pensions, and other market income, plus cash social security and social assistance receipts and private transfers (e.g. maintenance)) minus direct taxes (income tax, employee National Insurance Contributions, local taxes such as the community charge and the council tax) and occupational pension contributions. The time period over which current income components are measured is the month prior to the interview or the most recent relevant period (except for employment earnings which are 'usual earnings'). For more information on the income measure, see Levy and Jenkins (Levy & Jenkins, 2008). Note that in the bivariate descriptive tables, I present both absolute and relative short-term income changes. *Absolute income changes* are measured by subtracting the disposable income of the household of the woman in the wave after separation (t_0) from the disposable household income of the woman in the wave before the separation (t_{-1}). *Relative income changes* are the absolute changes divided by the pre-separation income (and multiplied by 100 per cent).

Results

Descriptives: Income changes due to separation

To what extent is there heterogeneity in the economic consequences of separation for women? While women on average experience an absolute income drop of £49 per week – corresponding to a relative drop of 18 per cent – there is considerable individual variation in income changes around separation. This heterogeneity in income changes is illustrated in Figure 1, where the cumulative distribution of the relative income changes is presented (the X-axis is the proportion of women ranged from those having the largest income fall to those having the largest income increase in the year after separation). The figure shows that although the majority of women experience an income fall (66 per cent), there is also a substantial group of women (34 per cent) who experiences an income increase. Half of the women have a relative income decrease of at least 19 per cent.

[Figure 1]

Descriptives: Income sources after separation

Table 1 presents the percentage of women receiving each of the four income sources one year (wave t_{+1}) after separation. As expected, I find that the majority of separated women work and only a minority of the separated women receive child support (18 per cent) or state benefits (27 per cent). Repartnering shortly after separation is not rare. About 23 per cent has a new partner one year after the union dissolved. Note that there is overlap between the sources affirming that piling up different income sources is used as a strategy to make a living. For instance (figures not shown), three fourth of

the women receiving child support are also working, whereas one fourth is combining it with welfare.¹⁰ Child support turns out to be insufficient to make ends meet; for only two per cent child support (or alimony) is the only income source. Work and welfare are less frequently combined. About one fifth of the women receiving Income Support (IS) have a job and this is most of the time a part-time job of 16 hours or less. In the long term child support and welfare receipts are reduced and women more often have a new partner who may support them financially (figure 2).

[Table 1]

[Figure 2]

Union background and women's post-separation income sources

To what extent does the receipt of these various income sources after separation differ by the social class of the ex-spouse? The descriptive figures in Table 1 partly confirm my expectation that the main distinction between social classes is to be found between women with an ex-partner belonging to the professional/managerial class and those with an ex-partner from the other classes. Women from the service class are the most often employed and the least often living on welfare compared to women with other union backgrounds. As expected, child support is most frequently received by women with ex-spouses from the higher social classes. The manual working classes and the long-term unemployed receive child support less often and are more likely to be dependent upon welfare. Salient is the high percentage of IS receivers among routine

¹⁰ Note, however, that the combination of alimony and welfare does not increase women's income much since women are only allowed to have a small amount of income from other sources in order to remain eligible for IS (Bradshaw & Skinner, 2000).

non-manual worker wives.¹¹ Hence, the most eye-catching findings are the following:

(1) there seems to be an underclass of women – those with an unemployed ex-husband – who have to rely on state benefits to make ends meet. For them, child support and labour income are less frequently received incomes; (2) also women from an intermediate class couple (class III) seem to be vulnerable: They more often have to rely on others (the ex-partner and the state) and seem to have more difficulties in earning their own living on the labour market.

Union background and women's income changes after separation

The differences in income sources may also indicate a relationship between women's income changes due to separation and women's union backgrounds. Table 2 shows that both absolute and relative income drops are biggest among wives with service class ex-partners. My expectation about bottom effects for women with a long-term unemployed ex-partner also turns out to be confirmed. The increase in income change for those with an unemployed ex-spouse has to be interpreted with caution, however, because losing a non-employed household member automatically 'increases' a woman's income; she doesn't have to share her income anymore with another household member.¹² Additionally, it could be that welfare-specific benefits that go together with the receipt of Income Support alleviate non-working women's financial

¹¹ Most of these social class differences remain after controlling for alternative income sources and women's socio-economic and demographic characteristics in (random effects) logistic regression analyses. Controlling for education and women's pre-separation employment, social class differences in post-separation employment are cancelled out, although the difference between service class wives and routine non-manual wives in the odds to be employed remains significant. This may suggest that women's economic independence during the union is important for women's work after separation. Tables can be provided upon request.

¹² This means that if the total household income of a married woman without children (say £200) and an unemployed spouse (in the extreme case £0) does not change due to separation, her income in the years during the union is equal to £118 ($£200/(1 + 0.7)$), whereas after separation it is equal to £200. Hence, when correcting for economies of scale, working women are financially better off without an unemployed spouse than with one.

situation. These women may therefore be better off alone and living on welfare than with a spouse with whom they have to share his unemployment benefit.¹³ Finally, there is also individual variation within these social classes as the percentiles of the distribution of income changes show (see columns six to eight).

[Table 2]

The long-term financial consequences for the different social classes are illustrated in figure 3.¹⁴ Resembling the figures in Table 2, women coming from a service class couple had the highest income levels before separation and they experience the largest income falls. However, their income remains higher and they also recover faster than women from the lower social classes. The relationship between social class and women's financial consequences of separation is thus more subtle when looking at the longer term consequences. Relatively, routine non-manual worker wives turn out to be worse off because their income situation deteriorates and they hardly recover in five years.

[Figure 3]

¹³ Note that the equivalence scale that is used can also influence the size of the income changes. I have redone all the analyses using the McClements equivalence scale instead of the OECD scale. The McClements scale assigns the value 0.61 to the first adult in the household, 0.39 to the second adult, and an increasing weight varying between 0.09 and 0.36 for children depending on their age. For the OECD modified scale the weights are: 1, 0.5, and 0.3 for children under age 14. When using the McClements scale, the household incomes are higher, but the income changes and the distribution of the income changes hardly differ. The figures in Table 2 thus do not change much.

¹⁴ A remark about the increase in women's income over time: Although the incomes are corrected for inflation, women's incomes still increase over time due to normal career income growth.

These conclusions hardly change when taking time-constant differences into account. This is illustrated by Figure 4, which shows women's predicted income trajectories five years after separation based on a fixed effects model with interactions between the ex-spouses' social class and the time from separation. The model also shows (like the lines from 1 year before the separation up to the year of separation) a clear income drop for all social classes.

If women with different union backgrounds would have had exactly the same initial income levels (and all other possible time-constant characteristics in which women might differ, such as education, work history during the union, age, life stage, etc..) at the time of separation, do they have similar economic chances after the separation? No, figure 4 shows that also then they still differ in their recovery trajectories. The figure is based on the model in Table 3, and from the coefficients can be seen that the growth of wives with an ex-spouse from the service class is faster in each year than that of wives with an ex-spouse of any of the other classes. For instance, 1 year after separation service class wives gain £32 more compared to the year of separation, whereas the ex-wives of unskilled workers not even gain £2. The average income increase five years after separation is the largest for service class ex-wives (£61) and women who had a spouses belonging to the petty bourgeoisie (£57), whereas the average growth for women who had a routine non-manual worker as spouse is the smallest (£8). Another striking point is that women who had a long-term unemployed spouse are also in the long run better off without him; after five years the income of these women has increased with £44 on average.

[Figure 4]

Income sources and women's income changes after separation

Is economic dependency upon others an indication of a bad financial post-separation situation? Each income source contributes to an alleviation of women's income drop after separation, but working and having a new partner are better buffers against a negative income change than child support and state benefits (Model 2, Table 3).

Moreover, employment turns out to be slightly more effective in increasing women's post-separation income than repartnering. If women start working after separation, their income increases with £60, whereas repartnering leads to an increase of £56.

Child support and welfare each contribute to women's post-separation income by an increase of £14 and £10.5 respectively. Note that the effect of IS is positive, whereas a negative effect could have been expected. When including only IS in the model, it is indeed negatively related to women's post-separation income, but after controlling for women's post-separation employment status the negative IS effect turns into a positive one.

Conclusion

In this paper, I explored the relationship between the ex-partner's social class and women's economic consequences after separation. Using 16 waves of the BHPS, I related differences in women's pre-separation union background to differences in post-separation income sources and income changes and I found that there is an important distinction between women with an ex-partner from the service class and those with an ex-partner from the lower social classes. Service class wives experience

the largest income falls, but they also recover earlier than wives with an ex-partner from lower social classes. The most important income sources of service class women are employment and child support. Working class women, on the contrary, have the smallest income drops, but they remain at the bottom of the income distribution. They also more often depend upon the state for their income and (apart from the skilled worker wives) appear to be less likely to receive child support. Salient is the finding that women who formed a couple with a routine non-manual worker are more likely to depend upon others to make a living after separation. The income loss they experience is large and reliance on others does not cushion this loss in the long-run. Finally, women with a long-term unemployed ex-spouse gain income after the separation. These women are financially better off after separation since their ex-husband did not or moderately contribute to the household income.

Moreover, I tested the relationship between women's income sources after separation and their income changes and two important findings emerge. First, and not surprisingly, employment and repartnering are better strategies to cushion income loss than child support and welfare benefits. Child support as a single income source is insufficient and it is most of the time complemented with market income. That it does not alleviate women's income drop after separation to a large extent may be due to non-compliance of fathers in paying child maintenance. The majority of fathers do not have a sufficiently high income to afford child support payments, but some of the fathers may also have the desire to negotiate contact with their children, or prefer to provide informal support only (Bradshaw & Skinner, 2000). Second, employment turns out to be more effective in increasing women's post-separation income than repartnering on average. This is initially surprising since from previous research the opposite can be concluded (Bouman, 2004; Dewilde & Uunk, 2008; Duncan &

Hoffman, 1985; Fokkema, 2001). Not all of these studies estimated the income effects of repartnering and employment simultaneously in a model, however. Those who did (Dewilde & Uunk, 2008; Fokkema, 2001; Jansen, Mortelmans, & Snoeckx, 2009) used a different model than I did. Their results may indicate that on average, repartnering is a more important coping strategy for women because more women find a new partner than start working after separation (Bouman, 2004). Moreover, the group of women that find a new partner may be a selective group, namely those with better socio-economic characteristics (De Graaf & Kalmijn, 2003). If this selectivity is not good controlled for, the repartnering effect is overestimated. Using fixed effects models, I take selectivity in time constant characteristics into account. Hence, *ceteris paribus* – a woman may mitigate her income drop by employment more than by repartnering. It would be interesting to find out how much income exactly a new partner brings in. To what extent is the income of a new partner higher than that of women's ex-partner? Future research on homogamy and upward mobility among women who repartner is needed. In addition, having a new partner while remaining non-employed may be a double risk for women in the long run: The dissolution risk of second order unions is higher than that of first order unions and women reduce their labour market opportunities by not investing in their human capital during the relationship.

How can the social class differences be interpreted? I proposed three arguments: The ex-spouse's social class can be an indication of his (permanent) income determining his child support payments; it can reflect her life style aspirations; and it can be related to her work orientations and adherence to economic independence. Future research has to empirically verify these arguments, but in any case the results seem to indicate that married and cohabiting women still are to some

extent dependent upon their husbands and this dependence emerges in the economic consequences after separation that women experience. [comment: I am working on this right now, also including wave 17 and 18]

A final conclusion is related to the debate on the ‘death of social class’. Even though most women on average experience an income drop shortly after separation, in the long-term pre-separation social inequalities re-appear. This finding thus agrees with both parties in the debate. On the one hand, it seems that Beck (1992) and Pakulski and Waters (1996) were right when it comes to the short term economic consequences of separation; separation affects all women’s economic position in society, regardless of their socio-economic position before the separation, i.e. it is an ‘equalizer’, stirring up the income distribution among wives because it results in downward mobility for many women. On the other hand, my results are in line with the view of the defenders of social class as an important stratifier (e.g., Goldthorpe & McKnight, 2006) because pre-separation social class differences are reflected in women’s post-separation economic situation in the longer term.

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Tables

Table 1.
Income sources of women in the year after separation (measured in wave t_{+1})

	Child support	Welfare	Work	New partner	Other
All	18	27	65	23	6
<i>Social class of ex-spouse</i>					
Professional-managerial (I + II)	27	11	79	22	6
Routine non-manual (III)	29	35	61	29	2
Petty bourgeoisie (IVa + IVb)	14	23	73	25	4
Skilled worker (V + VI)	19	28	62	25	7
Non-skilled worker (VIIa)	13	39	57	21	5
Long-term unemployed	4	49	42	20	14

Source: BHPS, 1991-2006 (own calculations).

Table 2.
Average incomes and absolute and relative income changes in adjusted weekly household income of women in the wave before separation (t_{-1}) and the wave just after separation (t_0)

	Pre-separation income	Post-separation income	Average absolute change	Average relative change	Lower quartile	Median	Upper quartile	N
All	267	218	-49	-18	-41	-19	+17	677
<i>Social class of ex-spouse</i>								
Professional-managerial (I + II)	388	258	-130	-34	-50	-28	-7	183
Routine non-manual (III)	265	218	-47	-18	-41	-26	+4	48
Petty bourgeoisie (IVa + IVb)	231	195	-36	-16	-44	-13	+32	69
Skilled worker (V + VI)	248	196	-52	-21	-43	-25	+14	127
Non-skilled worker (VIIa)	209	199	-10	-5	-37	-11	+23	120
Long-term unemployed	165	206	+41	+25	-23	+17	+79	46

Source: BHPS, 1991-2006 (own calculations).

Table 3.
Fixed effects OLS regression analyses on women's income (£/week) before and after separation

	Model 1	Model 2
<i>Social class of partner before separation * time from separation</i>		
Non-skilled worker (ref) *		
-1 year	31.328**	32.030***
Year of separation (ref)		
+1 year	1.674	-48.853***
+2 years	15.374	-41.399***
+3 years	24.493*	-38.463***
+4 years	37.368***	-29.456*
+5 years	26.719*	-39.024**
Professional-managerial*		
-1 year	76.416***	77.382***
+1 year	32.066**	18.520
+2 years	34.619**	30.090*
+3 years	32.945*	26.844*
+4 years	27.334*	30.106*
+5 years	60.972***	58.034***
Routine non-manual *		
-1 year	31.471	29.238
+1 year	36.581*	34.493*
+2 years	31.788	25.614
+3 years	8.386	4.293
+4 years	11.842	12.540
+5 years	8.136	2.082
Petty bourgeoisie *		
-1 year	8.083	7.925
+1 year	10.906	3.350
+2 years	28.287	26.603
+3 years	25.823	27.166
+4 years	33.661*	33.728*
+5 years	56.522**	59.564**
Skilled worker *		
-1 year	27.994*	30.400*
+1 year	5.195	-2.426
+2 years	17.847	17.613
+3 years	23.201	22.273
+4 years	9.855	10.323
+5 years	36.125*	33.557*
Long-term unemployed *		
-1 year	18.822	20.698
+1 year	-4.133	0.794
+2 years	41.198*	39.043*
+3 years	61.738**	47.626*
+4 years	48.056*	17.935
+5 years	44.056	37.738
Unemployed (ref=previous job) *		
-1 year	-69.941***	-69.806***
+1 year	3.737	7.446
+2 years	-9.528	0.159
+3 years	-16.603	-7.715
+4 years	-11.432	-2.354
+5 years	-0.184	7.071
<i>Income sources after separation</i>		
Start working		60.102***
New partner		56.175***
Child support		14.025*
Welfare		10.550
Constant	209.320***	207.412***

R ² within persons	0.105***	0.175***
R ² between persons	0.1190***	0.214***
Sigma person level	118.568***	113.946***
Rho	0.659***	0.659***
N (first) separations	871	871
N person months	3,760	3,590

*Unstandardized coefficients; * P < 0.05; ** P < 0.01; *** P < 0.001, one-tailed tested.*
Source: BHPS, 1991-2006 (own calculations).

Figures

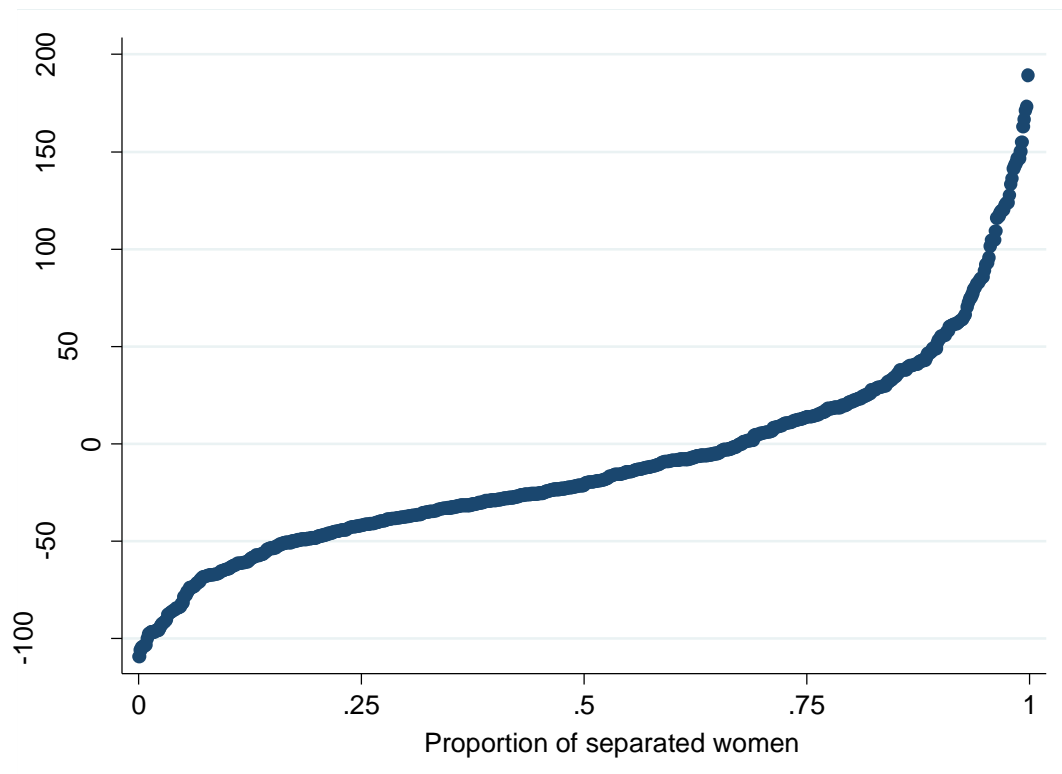


Figure 1. Cumulative distribution of women's relative change in adjusted weekly household income between the wave before (t_{-1}) and the wave just after (t_0) separation. Source: BHPS, 1991-2006 (own calculations).

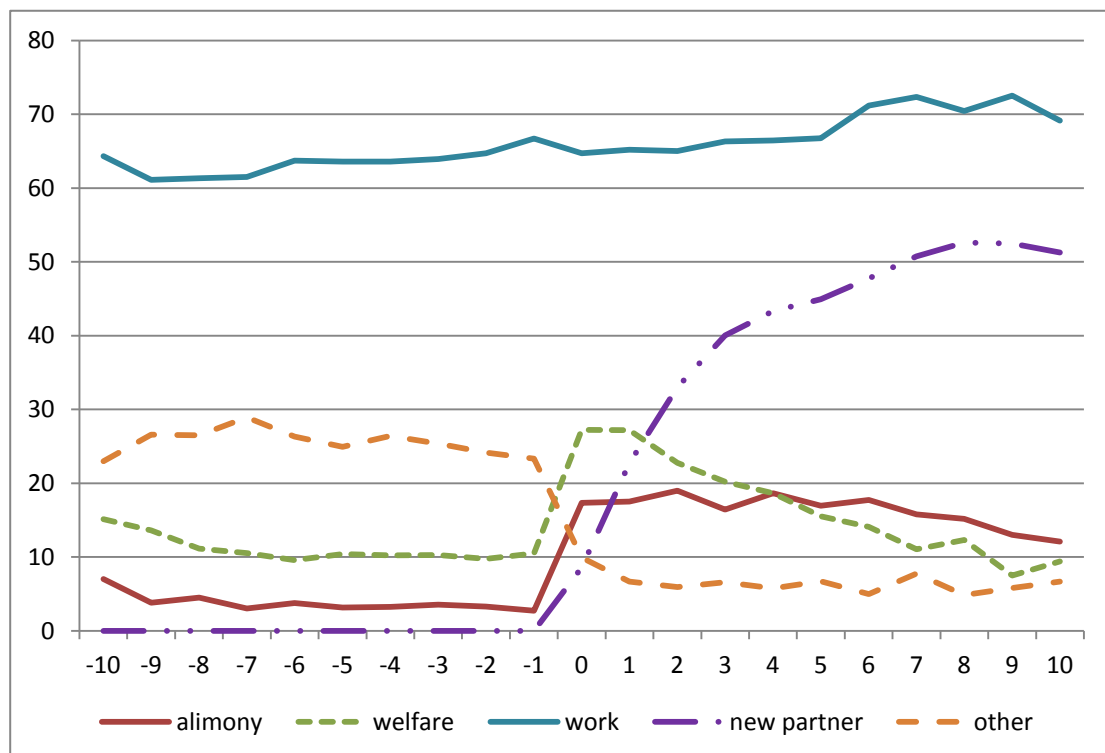


Figure 2. Separated women's income sources in the years before and after separation. Source: BHPS, 1991-2006 (own calculations).

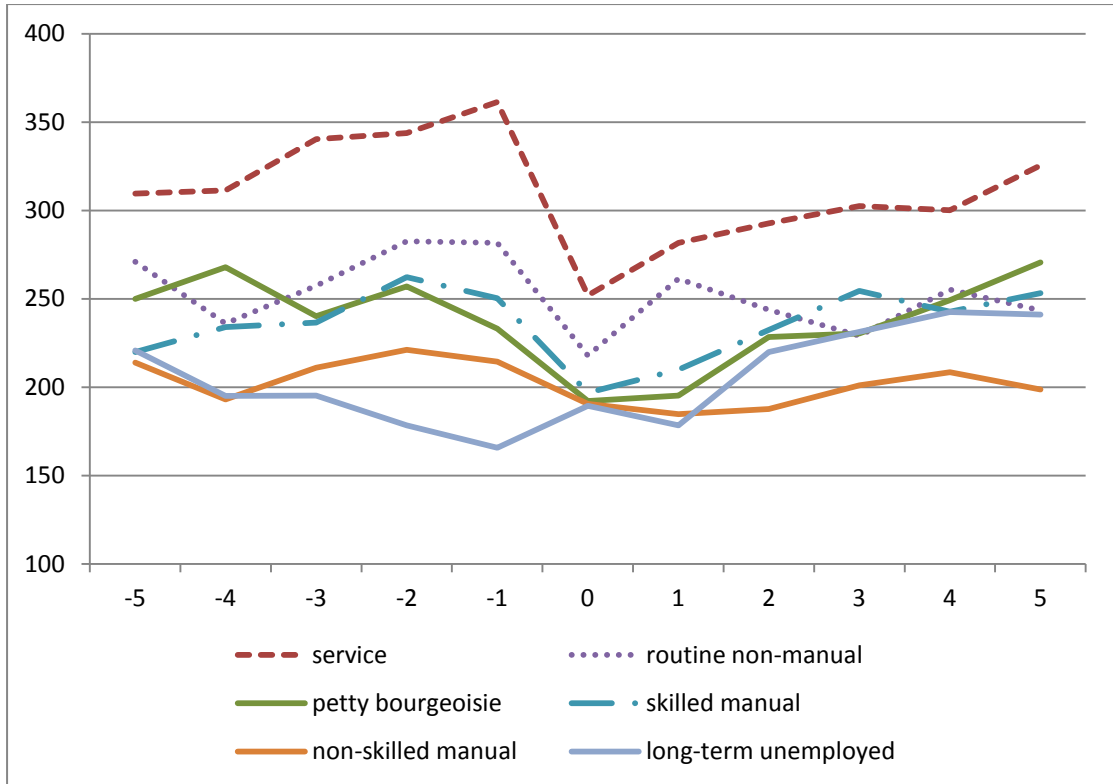


Figure 3. Adjusted weekly household income (median) of women by social class from the ex-spouse before and after separation. Source: BHPS, 1991-2006 (own calculations).



Figure 4. Adjusted weekly household income (average) of women by social class from the ex-spouse before and after separation, controlled for unobserved time constant differences. Source: BHPS, 1991-2006 (own calculations).