Research Paper

Submitted to the 2005 Annual Conference of the Korean Labor Income Panel Study

Socioeconomic Determinants of Marital Disruption:

The Cases of Divorce or Separation

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According to reported data by national statistical office in Korea, for just over a decade between 1990 and 2003, the crude divorce rate tripled from 1.1 to 3.5 (KNSO 2004). An analysis of national survey data shows that the rate of divorce or separation turns particularly high after the 1997 economic turmoil (Lee 2004). This study examines how the socioeconomic circumstances of the spouses affect the probability of divorce or separation between the first wave of survey in 1998 and the most recent wave in 2003.

Despite apparently serious implications of divorce/separation for adults and children's wellbeing, few survey in Korea systematically explores the risk factors and consequences of divorce. Although the main purpose of the KLIPS may not include divorce research, its prospective survey design and rich information on couple's socioeconomic characteristics—including employment histories and subjective evaluation of life circumstances—provide valuable data to study the determinants of divorce/separation. The timing of KLIPS is particularly relevant because the divorce rate has surged since the economic crisis. The crude divorce rate reached 3.5 in 2003, closely following 4.1 of the United States, which ranks among the highest in the world.

Not having the danger of reporting errors caused by memory lapse, prospective data are considered the most desirable longitudinal data. However, selective attrition can pose a serious problem for some topics, such as divorce or separation. It is plausible that families that are in the process of breakup are more likely than intact families to refuse to participate in or to withdraw

from the survey over the several waves, especially if the survey uses a long and complex questionnaire.

The Income and Independence Hypotheses

The literature in the West shows that husband's and wife's socioeconomic characteristics have distinctive effects on the probability of divorce. Generally, husband's income stabilizes the marriage whereas wife's income has a potential to destabilize the marriage. The higher the husband's income the less likely the marriage is to break up, probably because greater resources available to the family increase the standard of living and thus family members' satisfaction with life. Researchers call this stabilizing effect of husband's income, "income effect." Although wife's income may have the same income effect, it is also suggested that wife's income allows her to walk away from her unhappy marriage, which researchers call, "independence effect" (Becker, Landes and Michael 1967; Oppenheimer 1997; Sayer and Bianchi 2000).

The full exploration of the subtext behind the conflicting effects of spousal incomes may be worth a separate study. However, one implication may be that marriage benefits husbands more than it benefits wives. Thus, husbands invest their incomes in the marriage and strengthen the family, which promises gains for them. Earnings of wives, on the other hand, may be used to escape from an unhappy marriage, albeit not from any marriage. In happy marriages, wife's income may not increase the probability of divorce (Sayer and Bianchi 2000; South 2001).

These hypotheses of "income" and "independence" effects suggest that the economic recession since 1997 in Korea may provide a social context for a divorce hike. One can speculate that married men's unexpected separation from jobs destabilizes marriages and that married women's entering in the labor force to compensate for the loss of husbands' incomes reinforces the destabilizing force.

Demographic Foundations

Being couple-specific resources, children play the role of a deterrent of divorce. The literature shows that number of children is negatively associated with the risk of divorce although with some variation by their gender and age composition (Martin & Bumpass 1989; Waite & Lillard 1991). In Korea, fertility rates have decreased drastically since the adoption of family-planning programs in the 1960s. The fertility trend may contribute to the increase in divorce risk.

Age at marriage is another demographic factor known to be associated divorce risk. Very young age at marriage or very old age at marriage is associated with a higher likelihood of divorce, compared to normative ages at marriage (Becker, Landes & Michael 1977), although evidence has been stronger for the detrimental effect of young age at marriage in the United States (Teachman 2002). In the extreme young and old ages, it is more likely that the spouses are mismatch. Very early age at marriage may mean that the bride and groom have not spent enough time searching for the right mate, whereas people of older than normative ages of marriage may be pressed into marriage.

Education

Studies show that wife's education decreases marital instability (Jalovaara 2003; Tzeng & Mare 1995). After controlling for wife's earnings potential and husband's characteristics, wife's education is negatively associated with marital instability (Tzeng 1992). Wife's education may represent a higher quality of marital relationships (Becker, Landes & Michael 1977) and its net effect on divorce may be negative.

Research Questions

What are the effects on the probability of divorce or separation of husband and wife's individual socioeconomic characteristics, such as education, income, and employment status? What are the effects of family wealth, such as home ownership and economic difficulty? What are the effects of demographic characteristics of the couples, such as number of children and ages at first marriage? Does the level of life satisfaction affect the probability of divorce or separation? Are there important spousal differences in these effects?

Data and Methods

The sample of our research includes the couples whose first marriage was intact at the first wave of survey, comprising 8,119 individuals. We match the spouses using the variable, relationship to household head, and merge the information from both spouses. Thus, in the analysis, the unit of analysis is the couple and we examine the characteristics of the wife and husband simultaneously. Couples in which either spouse is widowed over the next 5-year period and couples in which both spouses were not interviewed in the last three waves are considered

censored, and excluded from the analysis. The dependent variable is dichotomous, whether or not the couple experiences a divorce or separation over the 5-year period between 1998 and 2003, coded as 1 and 0, respectively. The logistic regression is used. The independent variables include various socioeconomic conditions as of the first wave of the survey. The sample was restricted to couples in which husband's age was 59 or younger at the first wave. The 2,850 couples comprise the final sample.

Findings

The characteristics of the sample at the time of the first wave of survey are presented in Table 1. The Average ages of wives and husbands in our sample are 38.5 and 41.9, respectively. The majority of both genders received high school education, 47.1 and 44.8 percent for wives and husbands, respectively. Among wives, 15.8 percent received junior college or higher education, and the equivalent number for men is 28.8 percent. The mean monthly incomes for wives and husbands are 244 and 1,144 thousand won, respectively. The life satisfaction scale ranges from 1, very satisfied, to 5, very dissatisfied, and the average scores for the item of satisfaction with family relationships are 2.157 and 2.124 for wives and husbands, respectively, both tilting toward being satisfied.

Data about household characteristics, such as home ownership and financial difficulty, are from household interviews. The average number of children is 2.1. About one in six couples, 58 percent, own a home, and about the same percentage, 61 percent, expressed financial difficulty.

Husbands and wives separately reported the events of marital status changes, such as divorce, separation, and widowhood. As shown in Table 2, reports about couple's marital status by the two spouses show considerable gaps. Among the 2,850 couples that were married in 1998 and in which the husband was 59 years old or younger, 45 husbands report a divorce and 30 husbands report a separation over the next 5-year period. As some husbands report both separation and divorce, the combined number of husbands who report either a divorce or a separation is 68. The equivalent numbers on the wives' side are 44, 25, and 64. The numbers from the two sides are similar, but when spouses are matched, the majority of the men's women's reports were from different couples. Thus, the two sides of reports together, the

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number of divorced couples was 74, the number separated was 43, and the number divorced or separated was 104.

Results from the multivariate analyses of the determinants of divorce or separation are presented in Table 3. The table presents five models. The equations focus on wife's characteristics, because preliminary analyses show that wife characteristics are much more important than husband's in affecting the likelihood of divorce or separation. Not controlling for wife's characteristics, husband's college education had a significant negative effect on the probability of divorce or separation but the effect disappears as wife's characteristics enter the equation. Even husband's income is no longer significant when the variables of family wealth, such as home ownership and financial difficulty, are included in the equation in Model 5.

Wife's age has a negative association with divorce/separation but the association becomes weaker first when wife's age at marriage is introduced (Model 3) and further when family wealth is introduced (Models 4 & 5). Although the magnitude changes are minor, the significance level drops. The sample being currently married couples in 1998 cross-sectional, wife's age represents both cohort and marital duration. The added variables, i.e., age at marriage and family wealth, are correlated with marital duration, and the net effect of wife's age in Models 4 and 5 seems to reflect the cohort effect, which appears to be weak.

Surprisingly, wife's age at first marriage has a very strong net effect on divorce/separation (Models 3 through 5). Not only the teen ages, 16 through 19, but early twenties also are associated with a high risk of divorce/separation. This is the case after controlling for various couple characteristics. The result may not be fully explained by the theory of the length of mate search. Our sample includes marriages survived for various lengths by 1998, and it is worth further analysis whether there is any selectivity in the sample in terms of age at marriage. The literature says early-age marriages are likely to be mismatch, and it may be that as the normative sanctions against divorce are weakened in Korea in the late 1990s, these mismatched couples are particularly vulnerable to breakup.

As expected, wife's college education stabilizes the marriage, but the effect becomes weaker after the age at first marriage is included in the equation. Part of the negative effect of wife's college education on divorce/separation is indirectly through their later ages at marriage.

As the independence hypothesis argues, wife's income has a consistent boosting effect on divorce/separation (through Model 4). Looking at wife's employment status, the income effect

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comes mainly from the status of being paid employees (Model 5). Wives who are seeking jobs are also more likely to divorce or separate than are women who are not working and who are not seeking jobs. The results from the two employment statuses combined suggest that the causal direction between wife's employment and divorce/separation may be mutual. Women may be seeking jobs because they anticipate a divorce or separation. Likewise, women may maintain their paid-employee status as they anticipate divorce or separation. On the other hand, as the independence hypothesis argues, women who have stable jobs and hence are economically independent may choose to leave their unhappy marriages.

Wife's dissatisfaction with family relationships is among the key determinant of divorce or separation (Models 1 through 5). No matter what other factors are controlled for, wife's dissatisfaction with family relationships has a consistent positive effect on the probability of divorce/separation.

Husband's incomes appear to stabilize the marriages, but the effect is not significant any more when the overall family wealth variables are introduced. Except for its correlation with family wealth status, husband's income at one point of time alone is not an important determinant of divorce/separation. In other words, husband's income at one point of time, at least as of 1998, is not a good measure of his life time incomes.

Unlike wife's life satisfaction score, husband's life satisfaction in terms of family relationships is not at all associated with the probability of divorce/separation. Although husband and wife's life satisfaction score is correlated at a medium level, about .5, husband's life satisfaction does not have any effect even when not controlling for wife's life satisfaction (results not presented).

As expected, the number of children has a strong negative effect on the probability of divorce/separation. Children are couple-specific resources, and couples with a larger number of children will incur higher cost if divorced compared to couples with a smaller number of children. As expected, home ownership decreases, and financial difficulty increases the probability of divorce/separation.

Summary
The major findings are summarized as follows. First, as expected, the overall economic conditions of the household, both subjective and objective ones, have important effects on the

probability of divorce. Couples who own a home are less likely, and couples who expressed economic difficulty are more likely, to divorce or separate than those who do not own a home and those who report no economic difficulty, respectively. However, in the KLIPS data, controlling for family wealth, husbands' earnings alone do not show a significant association with the probability of divorce or separation. Especially after the economic shock, the incomes at one point of time, as of 1998, may not reflect husbands' lifetime earnings potentials.

Second, consistent with the earlier findings by Lee (2004), women who were paid employees were more likely to divorce or separate than women of other employment statuses, especially compared to non-working women who do not seek jobs. This result alone, however, is not sufficient to conclude the causal directions between women's paid employment and marital breakup. Further analysis will be necessary to clarify whether women's paid employment causes a higher likelihood of divorce or separation or women get in the job market (or maintained their jobs) because they anticipate a marital disruption.

Third, life satisfaction with regard to family relationships matters only for wives. The couples in which wives are more dissatisfied with family relationships are more likely to divorce or separate than are couples in which wives are more satisfied. Husband's life satisfaction in terms of family relationships and other dimensions of life satisfaction for both spouses turn out irrelevant to marital breakup.

Other findings are consistent with those in other countries. For example, number of children has a strong negative effect on marital breakup. Both wives' and husbands' college education decreases the probability of divorce, although the effects are generally weak. Wife's young age at first marriage has a very strong positive association with the probability of divorce or separation, which is worth further exploration.

To summarize the results, both the income and independence hypotheses are confirmed in Korea. This means that there are important differences between spousal characteristics in affecting the probability of divorce or separation. Overall, wife's characteristics show much stronger associations with the probability of divorce or separation than do husband's characteristics.

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