



# DEMOGRAPHIC RESEARCH

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*Research Article*

### **Stratified patterns of divorce: Earnings, education, and gender**

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## **Stratified patterns of divorce: Earnings, education, and gender**

**Amit Kaplan**<sup>1</sup>

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### **Abstract**

#### **BACKGROUND**

Despite evidence that divorce has become more prevalent among weaker socioeconomic groups, knowledge about the stratification aspects of divorce in Israel is lacking. Moreover, although scholarly debate recognizes the importance of stratificational positions with respect to divorce, less attention has been given to the interactions between them.

#### **OBJECTIVE**

Our aim is to examine the relationship between social inequality and divorce, focusing on how household income, education, employment stability, relative earnings, and the intersection between them affect the risk of divorce in Israel.

#### **METHOD**

The data is derived from combined census files for 1995–2008, annual administrative employment records from the National Insurance Institute and the Tax Authority, and data from the Civil Registry of Divorce. We used a series of discrete-time event-history analysis models for marital dissolution.

#### **RESULTS**

Couples in lower socioeconomic positions had a higher risk of divorce in Israel. Higher education in general, and homogamy in terms of higher education (both spouses have degrees) in particular, decreased the risk of divorce. The wife's relative earnings had a differential effect on the likelihood of divorce, depending on household income: a wife who outearned her husband increased the log odds of divorce more in the upper tertiles than in the lower tertile.

#### **CONCLUSIONS**

Our study shows that divorce indeed has a stratified pattern and that weaker socioeconomic groups experience the highest levels of divorce. Gender inequality within couples intersects with the household's economic and educational resources.

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## **1. Introduction**

This study examines relations between social inequality and divorce, focusing on how economic resources, education, and gender, and the intersection between them, affect the likelihood of divorce in Israel. Divorce studies over the last decade point to the ways partnership dissolution is part and parcel of the making and shaping of social inequality. In many countries, divorce is more prevalent among certain social groups (e.g., Amato 2010; Chan and Halpin 2005; Furtado, Marcen, and Sevilla 2013; Härkönen and Dronkers 2006; Hill 2004; Lewin 2006; Murphy 1985; Phillips and Sweeney 2006; Raz-Yurovich 2012). In some countries, research has shown a change in the social composition of divorce across time, as divorce has become more prevalent among weaker socioeconomic groups (Esping-Andersen 2009; Härkönen and Dronkers 2006).

Although scholarly debate recognizes the importance of stratificational positions (e.g., class, education, ethnicity, relative earnings) with respect to divorce, one perspective deserves further inquiry – namely, intersectionality. This perspective suggests that social inequality is comprised of a mosaic of junctions between class, ethnicity, race and gender (Hooks 1986). For example, the influence of relative earnings on divorce has been found to vary by class (Kaplan and Stier 2012). Homogamy in social origins is a means of maintaining class cultures. Hence, its significance for divorce may change across classes, and can be especially important for the upper classes of a society (Mäenpää and Jalovaara 2014). Further, when examining interrelations between economic or educational resources and the tendency to divorce, we need to consider that each category is gendered. Thus, our premise is that inequality should be examined through a multifaceted lens.

Another contribution of the current study is the use of updated data to examine the social composition of divorce in Israel. Although divorce rates have increased in the last three decades in Israel (ICBS 2013) and inequality has been rising in Israeli society since the mid-1980s (Swirski, Konor-Attias, and Ophir 2014), studies on divorce in general, and its relation to inequality in particular, are rare (for exceptions, see Lewin 2006; Raz-Yurovich 2012 – both of whom used data from the period up to the mid-1990s). As scholarly debate in Israel tends to focus on the labor market and the state as the main sites of production and reproduction of inequality, partnership dissolution is usually missing from the analysis.

Finally, while some studies are limited to individual-level data (Härkönen and Dronkers 2006), the current research also examines data for the couple. This is important, as the couple's socioeconomic status is likely to be determined by the partners' joint status (Jalovaara 2003). Moreover, if the partners' resources interact – as studies on relative earnings have shown (e.g., Kalmijn, Loeve, and Manting 2007;

Rogers 2004) – then the effects of a person’s resources on the risk of divorce are exposed only by taking the spouse’s resources into account as well (Jalovaara 2003). Finally, as educational homogamy is increasing, especially among the highly educated, and is related to growing polarization among couples (see Esping-Andersen 2009), it is important to take into account both partners’ level of education. We aim to fill these theoretical and empirical lacunae by examining the way in which the risk of divorce is affected by household earnings, couple’s educational levels, and women’s relative contributions to earnings, as well as the interaction between them.

## **2. Background**

### **2.1 The household’s socioeconomic resources and divorce**

Recent research in Israel, Europe and the US (Amato 2010; Crompton 2006; Esping-Andersen 2009; Jalovaara 2003; McLanahan 2004; Raz-Yurovich 2012) indicates that divorce, single parenthood and employment of mothers vary by class (or socioeconomic) position of the household. These differences reflect and reproduce inequality in family life (Härkönen and Dronkers 2006).

Studies of the connection between household socioeconomic position and divorce reveal a changing pattern in some countries. Whereas in the past, divorce was more prevalent among the affluent, as measured by education or earnings, in many European countries and the US, it is now more prevalent among weaker socioeconomic groups (Chan and Halpin 2005; De Graaf and Kalmijn 2006; Esping-Andersen 2009; Härkönen and Dronkers 2006; Hoem 1997; Matysiak, Styr, and Vignoli 2014; Raymo, Fucuda, and Iwasawa 2013; Stevenson and Wolfers 2007). For example, Raley and Bumpass (2003) suggest that, in the US, the educational disparity in divorce has increased, as women with a college degree now have a reduced risk of divorce. At the macro-level, this shift has been mainly driven by social changes involving more unconventional family types and less marriage-centered family institutions (Härkönen and Dronkers 2006), as the direct (i.e., financial) and indirect (i.e., social acceptance) costs of divorce have lessened (Matysiak, Styr, and Vignoli 2014). This is also related to a rise in female labor force participation (Matysiak, Styr, and Vignoli 2014), as women’s employment increases their independence, challenging traditional marriage norms and improving their economic situation.

Two main explanations have been proposed for variations in divorce rates between classes or social strata. First, it is claimed that education improves resources, such as social, cultural, and economic skills, and thus increases the stability of the relationship (Härkönen and Dronkers 2006; Hoem 1997). Second, those in the lower social strata

may have more marital strain because of greater socioeconomic hardship (Hoem 1997; Jalovaara 2003; Oppenheimer 1997). This economic hardship is further related to the employment instability of each spouse, which in turn substantially increases the risk of divorce (Poortman 2005). As such, studies have found that the husband's unemployment or employment instability tends to increase the risk of divorce, while the effect of the wife's unemployment and employment instability is less clear (Jalovaara 2003; Poortman 2005; Raz-Yurovich 2012).

While some studies have measured the "class effect" by women's educational level (i.e., Härkönen and Dronkers 2006; Matysiak, Styrac, and Vignoli 2014), others point to the importance of examining both spouses' educational levels (Jalovaara 2003; Lewin 2006; Mäenpää and Jalovaara 2014). Partnerships are increasingly homogenous in terms of education, and this is especially pronounced among highly educated couples (Mäenpää and Jalovaara 2014). In general, studies have found that educational homogamy tends to decrease odds of divorce (e.g., Goldstein and Harknett 2006; Schwartz 2010).

Two different kinds of mechanisms explain relations between educational homogamy and divorce – the cultural and the economic (Mäenpää and Jalovaara 2014). The former assumes that social and cultural similarity fosters value consensus between partners on basic life goals, priorities and tastes, hence decreasing the risk of divorce (Mäenpää and Jalovaara 2014). The latter mechanism is embedded in Esping-Andersen's (2009) argument that an increase in marital homogamy is a possible source of growing polarization, as the well-educated tend to marry one another, have higher earnings and have lower divorce rates. Divorce patterns and lone motherhood are increasingly biased toward less-educated populations, so the intensity of risks in traditionally vulnerable groups, such as lone mothers, is likely to worsen (Esping-Andersen 2009). Educational homogamy can also be expected to contribute positively to the career development of both men and women through better access to information and social networks, as well as a higher level of understanding work demands (Dribe and Nystedt 2013).

The above yields three hypotheses about relations between the household's socioeconomic resources and risk of divorce:

*Hypothesis 1:* The higher the economic strata of the couple, the lower the odds of divorce.

*Hypothesis 2:* Highly educated (homogamous) couples will have lower odds of divorce than couples with other educational patterns.

*Hypothesis 3:* The husband's employment stability will decrease the risk of divorce, while the wife's employment stability will increase it.

## **2.2 Women's earnings within households and divorce**

Several theories have been offered to explain relations between women's economic resources and divorce (Becker 1981; Brines 1994; Cooke and Gash 2010; Oppenheimer 1997). These theoretical perspectives assume that economic resources obtained through the labor market, especially salaries, are essential for family life, because of their economic or cultural meanings.

In his economic theory of the family, Becker (1981) emphasizes maximization of the household's utility by specialization in the division of labor between spouses. Accordingly, as women attain greater economic independence through labor market participation, specialization ceases to dominate intra-family arrangements, and women's economic gains from marriage decrease. Thus, divorce is more likely when wives are economically independent of their husbands. In contrast, the Flexibility Hypothesis asserts that women's employment and spouses' equality in resources reinforce the stability of marriage by increasing the couple's mutual economic dependence and by contributing to overall family wellbeing (Cooke and Gash 2010; Oppenheimer 1997).

Another theory emphasizes power relationships between spouses. The dynamics of power and dependency in the family resemble a two-way mirror: a woman's position in the market economy affects her bargaining position in the household, and a woman's position in the household affects her earnings and potential earnings in the labor market. According to this view, women's economic autonomy allows them to exit unhappy marriages (Hobson 1990).

Another sociological view of divorce sees marriage as a social institution supported by cultural norms (Amato et al. 2007). According to this premise, there are widely shared cultural understandings of what a marriage is supposed to be, and when these norms are violated, either party is more likely to leave, because the marriage has less social support and/or spouses feel dissatisfied. Men's breadwinning is still so culturally mandated that, when it is absent, both men and women are more likely to find that the marital partnership does not deserve to continue (Sayer et al. 2011).

A similar argument is made by feminist theories of "doing gender" (West and Zimmerman 1987) and gender display (Brines 1994; Goffman 2007). According to these theories, in a society with traditional perceptions of gender roles, a wife who earns more than her husband is not fulfilling her socially accepted gender role and is therefore more prone to divorce (Blossfeld and Muller 2002).

Parallel to this rich theoretical discussion, extensive empirical research has yielded diverse and sometimes contradictory results (for a survey, see Amato 2010; Härkönen and Dronkers 2006; Kalmijn, De Graaf, and Poortman 2004; Kalmijn, Loeve, and Manting 2007; Oppenheimer 1997; Sayer and Bianchi 2000; White and Rogers 2000). For example, some studies found divorce to be more prevalent when women out-earned

their spouses or had high earnings (Chan and Halpin 2003; Jalovaara 2003; Kalmijn, Loeve, and Manting 2007); others found a lesser risk of divorce in couples with equal earnings (Ono 1998); and still others found higher odds of separation for equal-earner couples (Nock 2001; Rogers 2004).

In light of the above, we made the following hypothesis:

*Hypothesis 4:* Given the traditional perception of gender roles that characterizes Israeli society (see below), couples in which the wife earns more than the husband will have a higher risk of divorce than other couples.

### **2.3 Intersectionality: Class, gender and divorce**

In attempting to solve this theoretical and empirical puzzle, one direction that researchers have taken in the last decade or so is to define relative earnings as a contextual concept – that is, to demonstrate how its relation to divorce depends on other social factors (e.g., Blossfeld and Muller 2002; Cooke and Gash 2010; Kalmijn, De Graaf, and Poortman 2004; Kalmijn, Loeve, and Manting 2007; Kaplan and Stier 2011; Sayer and Bianchi 2000). Central to this approach is Oppenheimer's (1997) suggestion that the effect of relative earnings on divorce varies in keeping with the household's economic standing. In the same direction, Mäenpää and Jalovaara (2014) argue that since homogamy in social origins is a means of maintaining class cultures, in-group union formation is particularly important for the upper classes of a society, because it helps them to retain their privileged position. Intersectionality emphasizes the patterns of interactions between different aspects of power and inequalities within categories of individuals or households (Korpi, Ferrarini, and Englund 2013). The intersectionality perspective emerged in the US context uncovering patterns of race–gender interaction (Collins 1990), but has been used also to investigate gender and class interactions (e.g., Acker 2006; McCall 2005). Taken together, given the intersection between class and gender inequalities, it is important to examine whether the wife's position within the couple, in terms of relative earnings, differentially affects the risk of divorce across economic hierarchies. The influence of relative earnings may vary because structural, cultural and power relations may work differently in each socioeconomic group. This leads to our final hypothesis:

*Hypothesis 5:* Significant interactions are expected between relative earnings and the socioeconomic position of the household.



## **2.4 The Israeli context**

Israel is an excellent case study for a number of reasons. First, over the past decades, it has witnessed considerable change in regard to divorce. Divorce rates doubled from the early 1970s to the late 1990s, reaching a certain level of stabilization in the last decade (ICBS 2013). There has been a concomitant rise in divorce among parents (Katz and Peres 1996) and in the percentage of single-parent families resulting from divorce (Toledano and Wasserstein 2014). Yet, the debate in Israel on inequality tends to exclude partnership dissolution from the analysis (for exceptions, see Lewin 2006; Raz-Yurovich 2012).

This lacuna is surprising, as Israel is defined as a family-oriented and pro-natalist society (Berkovitch 1997; Fogiel-Bijaoui 1999). Compared to other Western countries, Israel is characterized by relatively high fertility rates (Okun 2013). For example, the total fertility rate in 2012 was 3.05, compared to the OECD average of 1.71 (OECD 2014), and the total fertility rate in 2008 was 2.96, compared to the OECD average of 1.79 (OECD 2014). The same picture prevails with regard to divorce: rates in Israel were lower than the European average during the entire period under study. The divorce rate in Israel was 1.4 in 1990–1994 (ICBS 1995), while in Western Europe it was 2.2 (Kalmijn 2007). In 2008, it was 1.9 in Israel, as opposed to the OECD average of 2.1 (OECD 2014).

Two aspects of the institutionalization of divorce in Israel are related to gender inequality. First, Israel is the only democracy in the Western world to sanction a religious monopoly over marriage and divorce (Westreich and Shifman 2012). Marriage and divorce are controlled by religious law, which institutionalizes separation between all religious groups in Israel. As such, the State does not recognize civil marriage or divorce. This is true for all religion groups in Israel, which are mainly Jews, Muslims and Christians. The legal authority to grant divorce is the rabbinical courts for Jews, Sharia courts for Muslims and Christian courts for Christians. In adopting religious law, Israeli courts have also adopted a religious outlook on the traditional division of labor between the sexes. This legislation is based on the consolidation of the woman as responsible for reproduction and raising children (Halperin-Kaddari 2007; Triger 2005).

Second, Israel is a stratified and unequal state, in which welfare recipients and the poor are often seen as a burden on taxpayers (Herbst 2013; Swirski, Konor-Attias, and Ophir 2014). Compared to other countries, the level of state support for single parents, most of whom are divorced mothers, is low, and most of their income comes from salary rather than allowances (Stier 2011). Although enactment of the Single-Parent Families Law in 1992 was intended to anchor a minimum subsistence allowance for single-parent families, a large proportion continued to remain poor, and benefit cuts in 2003 led to a marked rise in the poverty rate (Toledano and Wasserstein 2014). These

two institutional aspects reinforce the inferior status of mothers within the family and in the labor market.

In addition, the Israeli population, especially the Jewish sector, is characterized by relatively high labor force participation rates among women in general and mothers in particular, and a high percentage of women who are in full-time employment (Mandel and Semyonov 2006). Notwithstanding, mothers in Israel are expected to be caregivers first and earners second (Fogiel-Bijaoui 1999).

The few studies using Israeli data up to the mid-1990s have found that divorce is more prevalent among the more highly educated and the dominant Ashkenazi ethnic group in Israel – Jews from Europe and the US (Peres and Katz 1991). Data from the mid-1980s to the mid-1990s indicates that the risk of divorce increases when the wife is more educated than her husband (Lewin 2006). Highly educated homogamous couples were found to have the same risk of divorce as low educated homogamous couples. However, one study, utilizing data from 1995 to 1998, found that women with higher education tend to have lower odds of divorce (Raz-Yurovich 2012). This conflict in findings may reflect differences in data sources; most studies did not use longitudinal micro-data that includes the timing of the divorce. At any rate, such differences suggest a need to study the social composition of divorce in Israeli society using more updated, longitudinal data. In light of all the above, it seems crucial to examine whether and how the family functions as a mechanism through which inequality is reproduced. Therefore, our research questions are as follows: How do total household earnings, the spouses' level of education, the wife's relative earnings and the wife's and husband's employment stability affect the risk of divorce? And to what extent does gender inequality – as measured by the wife's relative earnings – interact with total household earnings in affecting the risk of divorce?

### **3. Data and methods**

The study is based on a unique database created especially for our project. The data comes from census files from the Israeli Central Bureau of Statistics (ICBS). The census is taken once a decade. We used the combined census files for 1995–2008, which links a 20% sample of the Israeli census of 1995 and 2008. To each person in the combined census file, we linked the annual administrative employment records from the National Insurance Institute and the Tax Authority (via the ICBS), and data from the Civil Registry of Divorce for each year.

Using this data set as the source of our research has two major advantages. First, it provides longitudinal panel information on each individual with regard to our main research variables – namely, marital status and labor force earnings – which is highly

suitable for understanding the dynamics between these variables (Cooke 2006). Studies on family and divorce in Israel are rarely based on panel data (but see Raz-Yurovitz 2012). Second, the panel design facilitated the testing of our questions on the effect of spouses' income and educational homogamy, as it provided information on each partner's earnings and education during the time the two were married.

### **3.1 Sample**

We selected women aged 18–55 who were married in 1995 and who defined themselves as heads of households or the head's spouse. Immigrant couples were included in the sample only if they married after immigration, in accordance with earlier studies on divorce in Israel (Lewin 2006). The total sample amounted to 24,860 women respondents. With each woman's file, we merged information on her spouse in 1995.

From this starting point we created couple-year files, to which each couple contributed an observation for every year they were married (i.e., until they divorced or until 2008, the last year we had information on both marital status and earnings). Each couple-year file includes information on annual earnings from paid labor, the number of months employed over the span of the year and the marital status of the wife for the year in question. The other independent variables that appear in the analysis (e.g., education, ethnicity) are based on the 1995 census data.

The sample thus includes 24,860 couples, yielding an analytic sample of 290,799 couple-year file observations. As couple information was sometimes missing in certain years, and as we applied leastwise deletion (complete case analysis), the final tally was 120,563 couple-year files, representing 16,061 couples. In a subsequent analysis, we calculated a mean value for the missing cases in all variables in the regression and repeated the regression analysis for the whole sample ( $n=290,799$  couple-year files) including missing dummies. Results indicated the robustness of key effects.

### **3.2 Research variables**

#### **3.2.1 Dependent variable**

The dependent variable is the risk of each couple to end the marriage by divorce at time  $t$ , provided they were previously married (divorced=1; married=0). The value of this variable was obtained from the Civil Registry of Divorce, which contains information on all couples who divorce in any given year in Israel. Once a couple ended the

marriage, they were removed from analysis, as they were no longer at risk of divorce. During the period of study, 10.6% of the couples in our sample reported getting divorced.

### **3.2.2 Independent variables**

We used three measures to assess the household's socioeconomic position. The first is a time-varying variable measuring the household's income class: we assessed the couple's economic standing by dividing all households into tertiles, based on the sum of husband's and wife's gross annual earnings (see Mandel and Shalev 2009 for the income class approach based on quintiles of hourly earnings). We used this approach rather than occupational class, as we are interested in the position of the entire household (not just the individual).<sup>3</sup> In order to check the robustness of results, we also used a variable of each spouse's occupation in 1995. Since we found similar results, we only report household earnings.

The second measure includes two time-varying dummy variables, one for each spouse. It distinguished between stable employment (i.e., those who received a salary 12 months during the year, coded 0) and employment instability (those who worked for a salary less than 12 months during the year, coded 1).

The third measure of the household's socioeconomic resources is based on educational level. We determined the level of each partner via the 1995 census variable of highest educational qualification each spouse had attained by the beginning of the study period (1995), distinguishing between five levels: less than high school (low education); high school without matriculation; high school with matriculation; post-secondary education; and university education<sup>4</sup> (the reference category). As we are interested in the effects of stratificational position on divorce (rather than the effect of homogamy per se), and especially the difference between couples with academic homogamy and other couples (see Esping-Andersen 2009), we also created a variable of couple's educational level, which takes into account both the level of education and similarity in the educational level between spouses (see Lewin 2006 for a similar measure). We thus divided couples into five categories: university education homogamy (both spouses have an university degree – the reference group); wife has a university degree and husband has less education; wife has a vocational degree and

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<sup>3</sup> While parental education would yield a more symmetrical measurement of parents' and their offspring's socioeconomic position, the only time-varying information available on household economic resources was spouses' annual earnings.

<sup>4</sup> In Israel someone with a "university education" has received a bachelor's degree or higher, granted by a university or college.

husband is less educated; non-academic homogamy (both spouses have same level, less than a university degree); and husband is more educated.

We used two measures to assess the wife's earnings. The first, the wife's relative contribution to the couples' labor earnings, was measured as a percentage (0–100) of the combined annual gross labor earnings (pre-tax and pre-transfer income) of the spouses (see Cooke 2006; Stier and Mandel 2009). We divided this indicator into three categories: husband earns more (wife provides 0.0%–39.9% of the household income); about equal earnings (wife provides 40%–59.9%); and wife earns more (provides 60% or more) (see also Kaplan and Stier 2012; Nock 2001). The second variable was the wife's log gross annual earnings, which were included to control for the absolute amount of her earnings (see Oppenheimer 1997). In order to ensure that causes of divorce were differentiated from effects, the values of the time-varying independent variables were lagged by one year (see Cooke 2006). All earnings were adjusted to 1995 NIS using the Consumer Price Index. To examine intersectionality, we also included interaction variables between relative earnings and household tertiles.

Control variables that might affect the risk of divorce, created in keeping with studies in Israel (Lewin 2006; Raz-Yurovich 2012), were measured by data from the 1995 census: woman's age at marriage; year of marriage; number of marriages (second or third marriage=1; woman's first marriage=0); marriage duration (in years) measured by a set of dummy variables (reference category = up to one year); number of children the wife had; and home ownership (ownership=1; non-ownership=0). As large age differences between spouses was also found to affect the risk of divorce, we created a variable (in accordance with Raz-Yurovich 2012) distinguishing between couples with large and small age differences (9 years or more=1; less than 9 years=0). We also defined the ethnicity of each wife and husband by their country of birth or, for those born in Israel, their mother's and father's country of origin. Based on earlier research (Cohen 2006; Okun 2004; Raz-Yurovich 2012), we measured ethnicity by a 7-category variable: Ashkenazim (of European origin) – the reference group; Mizrachim (of Asian-African origin); those who had immigrated from the Former Soviet Union (hereafter FSU) prior to 1989 or were second-generation FSU; those who had immigrated from the FSU as of 1989; second-generation Israeli Jews; mixed ethnicity (born in Israel to immigrant parents of different ethnic origins); and Israeli-Palestinians. Following previous studies in Israel (Lewin 2006), we also controlled for ethnic homogamy, using a dummy variable which distinguishes between couples in which both partners had the same ethnic category (coded 1) and all other couples (coded 0).

The descriptive statistics of all variables are presented in Appendix A. As these data are based on the couple-year files constructed for the event-history analyses, the values of the time-varying variables represent averages over the observed years of

marriage (rather than a snapshot of couples in any given year of marriage; see Cooke 2006 for a similar methodology).

### **3.3 Data analysis**

To examine the relation between the household's socioeconomic position and the wife's relative earnings, as well as the interactions between them, on the one hand, and the likelihood of their divorce on the other, we used a series of discrete-time event-history analysis models for marital dissolution. We started by estimating a baseline model which, includes all the control variables (see Appendix B). We then estimated models that included the stratified variables in our study, with each model adding another variable: couples' educational level and educational homogamy; each spouse's employment stability; wife's relative and absolute earnings; and the income class of the couple's earnings. Finally, we estimated intersectionality by adding to the final model (which includes all stratified variables) interactions between relative earnings and income class. This is in accordance with McCall (2005), who suggests using interactions to evaluate intersections between several dimensions of inequalities.

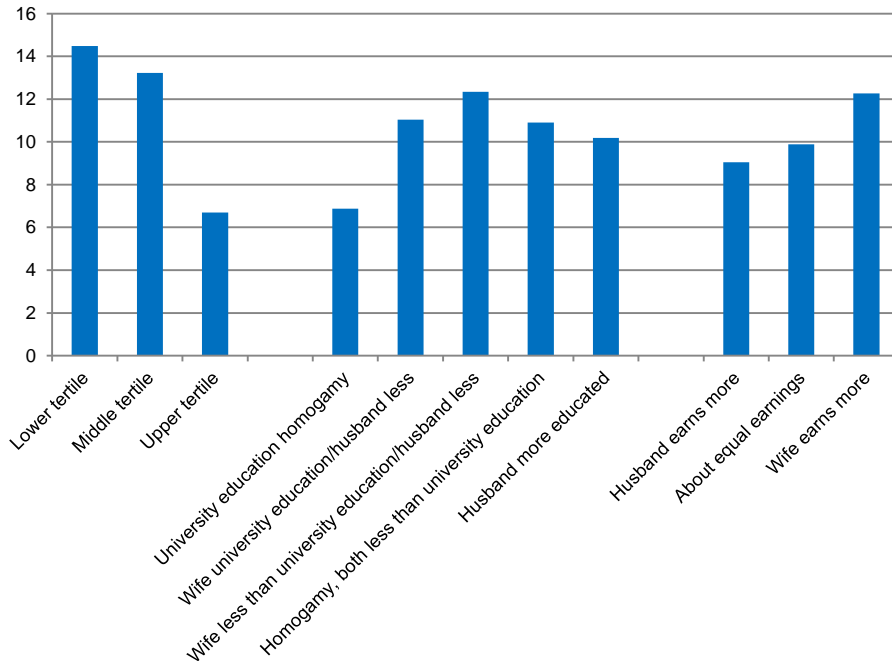
## **4. Results**

### **4.1 Descriptive Results**

We first examined the relation between several dimensions of social inequality and divorce. Figure 1 presents the percentage of marriages that ended in divorce over the couple's years of exposure (occurrence-exposure table) per income tertile, couples' educational level and wife's relative earnings, during the years under study, 1995–2008. Regarding couple's total earnings, those in the upper tertile were much less likely to divorce (6.5%) than those in the lower (14.7%) and middle (13.6%) tertiles. With respect to couples' educational levels, divorce rates are much lower when both spouses have a university education (7%), whereas for all other couples, more than 10% of marriages ended in divorce. The highest percentages (12.5%) are among couples in which the wife has a non-academic degree and the husband is less educated. Interestingly, educational homogamy in itself does not seem to be a stabilizing mechanism, as 11% of homogamous marriages between the less educated ended in divorce, about the same as couples in which the wife has an university degree and the husband is less educated (10.7%). All these differences were statistically significant. Small but significant differences were also found with regard to relative earnings: the

percentage of divorce was higher among couples in which the wife earned more (12.4%) as compared to equal-earner couples (10.3%) and couples in which the husband earned more (9.1%).

**Figure 1: Percentage divorced by income tertile, educational level and couple's relative earnings, 1995–2008 combined Israeli census data**



\*Log-rank test for equality of survivor functions by income class:  $\chi^2(2)=214.47$ ,  $Pr>\chi^2=0.0000$ ; couple's educational level:  $\chi^2(4)=50.50$ ,  $Pr>\chi^2=0.0000$ ; and couple's relative earnings:  $\chi^2(2)=19.74$ ,  $Pr>\chi^2=0.0000$ .

A more in-depth look at gender reveals different patterns with respect to educational level and relative earnings. The percentage of divorce among couples in which the wife is more educated than her husband is about the same as among couples in which the husband has the higher education, whereas divorce rates when women out-earn men are higher than among other couples. That is, so far we found a more gender-symmetric pattern with regard to education than to earnings. Taken together, results suggest that the likelihood of divorce is higher among the lower (educational and income) strata, as well as among couples in which the wife earns more than her spouse.

## 4.2 Multivariate analysis

Table 1 presents the results of a set of logistics models obtained from a discrete-time event-history analysis. The baseline model (Appendix B), which includes all the control variables, supports previous findings (e.g., Cooke 2006; Lewin 2006; Raz-Yurovich 2012): the log odds of divorce increase with marriage cohort and marriage duration, and decrease with the woman's age (in baseline model), number of children (in some models), home ownership, among couples in which the age difference is less than 9 years, and among couples in their first marriage. These effects tend to hold across all models.

**Table 1: Logistic regression coefficients (clustered standard errors) predicting odds of divorce, 1995–2008 combined Israeli census data**

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7
Year of marriage	0.09 ** (0.03)	0.82 ** (0.03)	0.08 ** (0.03)	0.08 ** (0.03)	0.08 ** (0.03)	0.08 ** (0.03)	0.08 ** (0.03)
Woman's age at marriage	-0.01 (0.007)	-0.009 (0.007)	-0.09 (0.007)	-0.07 (0.007)	-0.007 (0.007)	-0.007 (0.007)	-0.007 (0.007)
First marriage (base=first marriage)	0.80 *** (0.11)	0.80 *** (0.12)	0.80 *** (0.11)	0.80 *** (0.12)	0.80 *** (0.12)	-0.80 *** (0.12)	-0.80 *** (0.11)
Couple's age difference (base= < 9 years)	0.35 ** (0.11)	0.32 ** (0.11)	0.33 ** (0.11)	0.31 ** (0.11)	0.31 ** (0.11)	0.32 ** (0.11)	0.32 ** (0.11)
Marriage duration (base=up to one year)							
1-3	0.20 ^ (0.10)	0.19 ^ (0.10)	0.19 ^ (0.10)	0.19 ^ (0.10)	0.20 ^ (0.10)	0.19 ^ (0.10)	0.19 ^ (0.10)
4-5	0.35 * (0.16)	0.33 * (0.16)	0.33 * (0.16)	0.34 * (0.16)	0.34 * (0.16)	0.33 * (0.16)	0.34 * (0.16)
6-10	1.07 *** (0.57)	1.04 ** (0.31)	1.04 ** (0.31)	1.04 ** (0.31)	1.04 ** (0.31)	1.04 ** (0.31)	1.04 ** (0.31)
11+	2.16 *** (.57)	2.04 *** (.57)	2.04 *** (0.57)	2.05 *** (0.57)	2.04 *** (.57)	2.04 *** (.57)	2.04 *** (.58)
Number of children	-0.05 (0.04)	-0.06 (0.04)	-0.06 (0.04)	-0.07 ^ (0.04)	-0.07 ^ (0.04)	-0.07 ^ (0.04)	-0.07 ^ (0.04)
Home ownership (base= no)	-0.26 *** (0.06)	-0.24 *** (0.06)	-0.23 *** (0.06)	-0.23 *** (0.06)	-0.22 *** (0.06)	-0.23 *** (0.06)	-0.23 *** (0.06)
<b>Couple's educational level (base=both have university education)</b>							
Wife has university education/husband less	0.36 ** (0.12)	0.34 ** (0.12)	0.34 ** (0.12)	0.33 ** (0.12)	0.31 ** (0.12)	0.31 ** (0.12)	0.31 * (0.12)
Wife has less than university education / husband is less educated	0.79 *** (0.10)	0.74 *** (0.10)	0.73 *** (0.11)	0.67 *** (0.11)	0.65 *** (0.11)	0.65 *** (0.11)	0.64 *** (0.11)
Homogamy, both less than university education	0.68 *** (0.10)	0.64 *** (0.10)	0.65 *** (0.11)	0.57 *** (0.11)	0.56 *** (0.11)	0.57 *** (0.11)	0.57 *** (0.11)
Husband more educated	0.54 *** (0.11)	0.54 *** (0.11)	0.55 *** (0.11)	0.48 *** (0.11)	0.50 *** (0.11)	0.49 *** (0.11)	0.49 *** (0.11)



**Table 1: (Continued)**

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7
<b>Employment stability</b> (base= stable)							
Wife		-0.02 (0.06)	-0.003 (0.06)	-0.22 ** (0.07)	-0.21 ** (0.07)	-0.09 (0.06)	-0.08 (0.06)
Husband		0.54 *** (0.05)	0.56 *** (0.08)	0.54 *** (0.06)	0.47 *** (0.08)	0.41 *** (0.07)	0.45 *** (0.08)
<b>Couple's relative earnings</b> (base=husband earns more)							
About equal earnings			0.13 ^ (0.07)		0.25 ** (0.08)		0.11 (0.07)
Wife earns more			-0.02 (0.09)		0.14 (0.09)		-0.07 (0.09)
<b>Log of wife's annual earnings</b>							
				-0.14 *** (0.03)	-0.16 *** (0.03)		
<b>Income class</b> (base=upper tertile)							
Lower tertile						0.35 *** (0.09)	0.35 *** (0.09)
Middle tertile						0.19 ** (0.07)	0.19 * (0.07)
Intercept	-13.11 *** (2.91)	-12.65 *** (2.89)	-12.69 *** (2.89)	-11.01 *** (2.89)	-10.73 *** (2.88)	-12.50 *** (2.87)	-12.53 *** (2.86)
Number of observations	120,563	120,563	120,563	120,563	120,563	120,563	120,563
Wald chi <sup>2</sup> (df)	287.69 (21)	384.68 (23)	391.32 (25)	411.24 (24)	426.68 (26)	398.67 (25)	404.49 (27)
Prob> chi <sup>2</sup>	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Log likelihood	-7259.819	7216.3185	-7214.2158	-7204.0311	-7198.7461	-7208.5047	-7206.2281

Note: All models control for ethnicity and immigration variables. For the baseline model, which includes all control variables, see Appendix B.

^p<0.10; \* p<0.05; \*\*p<0.01; \*\*\*p<0.001

Model 1 (see Table 1) adds the couple's educational level to the baseline model. The findings show a clear negative educational gradient of divorce. All coefficients are significant and positive, indicating that when both spouses have a university degree (the reference category), this decreases the log odds of divorce relative to all other couples. The positive and significant coefficient of low educated homogamous couples ( $b=0.68$ ,  $SE=0.10$ ) suggests that it is not educational homogamy per se that decreases the odds of divorce, but rather a specific pattern – namely, homogamy in university education. These differences remain significant across all models. To test the robustness of results, we also examined the separate effect of each spouse's educational level on the likelihood of divorce. Again, we found that women's and men's university education reduces the odds of divorce compared to all other levels of education (results not shown in table).

In short, our findings suggest that equality in educational level between spouses is a stabilizing mechanism only when both partners have a university education. This finding adds to studies of Israel in the 1980s to the mid-1990s (Lewin 2006; Raz-

Yurovich 2012), which showed that couples were more likely to divorce when the wife held a university degree and was more educated than her husband.

Next, we examined the effects of each spouse's employment stability on the likelihood of divorce (model 2 in Table 1). In accordance with our expectations and previous studies (Poortman 2005; Raz-Yurovich 2012), the husband's employment instability increases the couple's log odds of divorce compared to couples in which the husband has stable year-round employment. The effect of the wife's employment stability tends to work in the opposite direction. However, this effect is insignificant in the second model, becoming significant in models that control for the wife's earnings (models 4 and 5 in Table 1). This might indicate that the positive effect of the wife's employment is related to her own earnings, as Oppenheimer (1997) suggests.

Next, we examined the wife's relative and absolute earnings in two separate models (3 and 4, respectively), as well as in the same model (model 5). Surprisingly, given the descriptive statistics, our expectations and previous studies on Israel of the mid-1990s (Raz-Yurovich 2012), we find couples in which the wife out-earns her spouse to have the same risk of divorce as couples in which the husband earns more. We also found the log odds of divorce to increase among equal-earner couples, as compared to those in which the husband out-earns his wife ( $p=0.07$ ). This pattern becomes significant and stronger when the model includes both the wife's relative and absolute earnings (model 5). This again supports Oppenheimer's (1997) argument that we should control for absolute earnings if we wish to identify how relative earnings affect divorce. The effect of the wife's absolute earnings is significant and negative, indicating that the higher her earnings, the lower the log odds of divorce.

Model 6 includes household income-class categories instead of the wife's relative and absolute earnings. As Table 1 shows, being in the lower tertile increases one's log odds of divorce compared to couples in the middle and upper tertiles. In addition, couples in the upper tertile have lower log odds of divorce than those in the middle tertile, in keeping with previous findings on class effects on divorce (Amato 2010).

Model 7 (Table 1), which adds relative earnings to the household's class position, indicates that the effect of income class remains about the same: the higher the household earnings, the lower the log odds of divorce, with significant differences among all three categories. Relative earnings have no effect on the risk of divorce.

In sum, the higher the household's socioeconomic resources, the lower the odds of divorce, as couples in which both spouses have an academic education and couples from the upper tertile have lower log odds of divorce than other couples. The husband's employment stability decreases the likelihood of divorce, as do the wife's earnings, while her employment stability in some models tends to have the opposite effect. Interestingly, we found that couples in which the husband earns more have a lower risk

of divorce than equal-earner couples (but not a lower risk than couples in which the wife's earnings are higher).

Our second research question concerns intersectionality between gender inequality within households (measured by the wife's relative earnings) and the household's economic position. This is examined in Table 2, by adding interactions between relative earnings and household class position to model 7 from Table 1 (the effects of all other independent variables remain about the same as in model 7). As can be seen, we find significant interactions between relative earnings and income-class location of the household, which improves the model's fit. The  $-2LL$  value associated with this model (14,396.93) is significantly lower than in model 7 (14,412.46,  $X^2 = 15.5$  with 4 degrees of freedom), indicating that a couple's relative earnings are differentially related to the likelihood of divorce in different income classes, as expected.

With regard to the main effects, couples in the upper tertile have a lower log odds of divorce than those in the lower and middle tertiles. We also find that, when interactions are taken into account, couples in which the wife out-earns her spouse have increased log odds of divorce compared to those in which the husband outearns his wife. However, a wife who earns more than her husband increases the log odds of divorce, compared to couples in which the husband out-earns his wife, more so in the upper tertile than in the the lower tertile. In addition, equal-earner couples decrease the log odds of divorce, compared to couples in which the wife out-earns her spouse, more so in the lower and middle tertiles than in the upper tertile.

To present gender and class interactions more clearly, we ran separate discrete-time event-history analysis models, testing the effects of women's relative earnings on the odds of divorce in each tertile separately (Figure 2). As can be seen, in the lower tertile, couples in which the wife earns more have a lower risk of divorce than couples in which the husband earns more, or equal-earner couples ( $p=0.07$ ). However, in the middle tertile equal-earner couples have a higher risk of divorce than couples in which the husband outearns his wife. While equality in earnings is important in both lower and middle tertiles, in the upper tertile, the only significant difference is that couples in which the man earns more are less likely to divorce than couples in which the woman earns more. That is, when the wife out-earns her spouse, it allows her to exit marriage only when she belongs to the upper tertile.

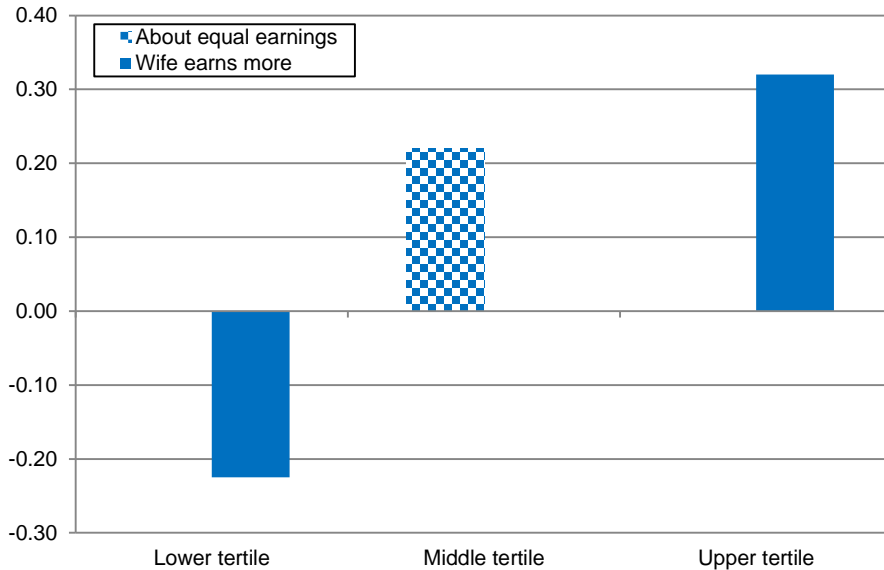
**Table 2: Logistic regression coefficients (clustered standard errors) predicting likelihood of divorce by interaction models, 1995-2008 Israeli census data**

Variable	b (S.E)
<b>Couple's relative earnings</b> (base=husband earns more)	
About equal earnings	0.11 (0.13)
Wife earns more	0.38 * (0.17)
<b>Income class</b> (base=upper tertile)	
Lower tertile	0.54 *** (0.11)
Middle tertile	0.18 ^ (0.09)
<b>Interactions</b>	
Income class * relative earnings	
Lower tertile * about equal earnings	-0.17 (0.18)
Middle tertile * about equal earnings	0.13 (0.17)
Lower tertile * wife earns more	-0.69 *** (0.19)
Middle tertile * wife earns more	-0.32 (0.2)
Intercept	-12.56 *** (2.84)
Number of observations	120,563
Wald $\chi^2$ (df)	415.49 (31)
Prob> $\chi^2$	0.0000
Log likelihood	-7198.4668

Note: The models control for all variables in model 7 of Table 1, as well as ethnicity and immigration variables. For the baseline model, see Appendix B.

^p<0.10; \*p<0.05; \*\*p<0.01; \*\*\*p<0.001

**Figure 2: Logistic regression coefficients predicting the likelihood of divorce by household income class, 1995-2008 Israeli combined census data**



\* Only statistically significant coefficients are presented.

Note: Reference category: husband earns more.

To check the robustness of results, we repeated the analysis for income class divided into quartiles. Results remained the same across all models, including the interactions (analysis not shown). We also repeated the analysis using the wife's and the husband's levels of education (in two separate analyses) as an indication of household socioeconomic position (not shown). We found the positive effect of relative earnings (when the wife earns more compared to when the husband does) on the log odds of divorce to be stronger among couples in which the husband has a university education than when he has a low level of education. The direction of the interactions were similar when examining women's level of education, but did not reach significance levels.

## 5. Discussion

The current study aimed at revealing relations between dimensions of inequality in Israeli society and divorce. As such, we examined, first, the effect of the household's income-class position, the couple's educational levels, each spouse's employment stability and the wife's relative earnings on the risk of divorce. Second, we looked at interactions between the wife's relative earnings and the household income-class position with respect to the risk of divorce.

Regarding the first research question, we found that in the time period under study (1995–2008), couples from lower socioeconomic positions have, on the whole, a higher risk of divorce, as in other countries (Chan and Halpin 2005; De Graaf and Kalmijn 2006; Esping-Andersen 2009; Härkönen and Dronkers 2006; Hoem 1997; Matysiak, Styrac, and Vignoli 2014; Raley and Bumpass 2003; Stevenson and Wolfers 2007). Specifically, in keeping with Hypothesis 1, we found lower-class couples (measured by tertiles and quartiles of household income) to be at higher risk of divorce than upper-class couples. Hypothesis 2 was supported as well: university education in general, and higher education homogamy in particular, was found to decrease the risk of divorce, compared to all other educational levels and homogamy/heterogamy patterns. That is, when both partners have a university education, they tend to divorce less. We also found that the husband's employment stability decreases the odds of divorce, while the wife's employment stability has a less strong pattern: although the direction of the relation was negative across all models, in keeping with Hypothesis 3, the effect reaches the significance level only in some models.

These findings point to a gender-symmetric pattern only with regard to high levels of education. Thus, they do not fully support the Flexibility Hypothesis (Cooke and Gash 2010; Oppenheimer 1997), gender display theory (Brines 1994), the institutional approach (Amato et al. 2007) or the specialization thesis (Becker 1981). However, they do fit the “class effect” argument, according to which higher levels of income or education, as well as husband's employment stability, decrease marital strain because of lower socioeconomic hardship (Hoem 1997; Jalovaara 2003; Mäenpää and Jalovaara 2014; Oppenheimer 1997). As was found in earlier studies (Esping-Andersen 2009; Mäenpää and Jalovaara 2014), educationally homogamous couples with university degrees are more stable since, in addition to a cultural and social match, they have access to greater social and economic resources. In contrast, homogamy may not have the same consequences among less-educated couples, because both spouses often have restricted access to such resources. The market opportunities for men and women with little education are limited, adding more strain and less flexibility to the marriage than in any other educational pattern. Another possible explanation is that the cost of divorce increases for the higher economic strata because there is much more to lose. In couples

with marital strain, higher education might improve other resources, such as social, cultural and economic capital, and thus decreases the likelihood of divorce (Härkönen and Dronkers 2006; Hoem 1997). Further, divorce continues to be stigmatized and the social costs of a “failed” marriage are potentially greater for families at the higher end of the socioeconomic distribution (Raymo, Fucuda, and Iwasawa 2013).

Lastly, when we examined the effect of wife’s relative earnings in the total sample, we found either a lack of effect or that equal-earner couples had the higher risk of divorce, contrary to Hypothesis 4 and to previous studies in Israel (Raz-Yurovich 2012). We also found an increase in the wife’s (absolute) earnings to reduce the risk of divorce. This is not to suggest that the wife’s relative earnings are not of importance in regard to divorce. Quite the contrary, as we found in response to our second research question.

With regard to the question of interactions, the findings are in congruence with Hypothesis 5. Namely, significant interactions were found between the socioeconomic position of the household (measured by income class or educational level) and relative earnings. This may indicate that the wife’s relative earnings have a different effect on the likelihood of divorce in different income classes, as Oppenheimer (1997) and the intersectionality perspective suggest. More specifically, we found that a wife who out-earns her husband increases the log odds of divorce more so in the upper tertile than in the lower tertile. In the lower tertile, and even the middle tertile, wives who out-earn their spouses may not earn enough money to exit the marriage (Hobson 1990). In addition, we found that equality in earnings between spouses serves as a stabilizing mechanism more so in the middle than the upper class, while in the lower class women’s relative earnings decrease the likelihood of divorce. That is, in the lower strata, where both spouses have relatively low earnings, the women’s wages may be necessary for the economic survival of the household, as Oppenheimer (1997) claims and as Kaplan and Stier (2012) also found. This could create economic dependency on each other’s earnings and thus decrease the risk of divorce. These findings may indicate that, in Israeli society, the relation of relative earnings to divorce is embedded more in economic resources, as suggested by Becker (1981), Oppenheimer (1997) and Hobson (1990), than in cultural ones, as suggested by the gender display theory (Brines 1994; Goffman 2007) and the institutional approach (Amato et al. 2007; Sayer et al. 2011).

The difference between the current findings and those from studies of Israel from the 1950s to the mid-1990s (Lewin 2006; Peres and Katz 1991; Raz-Yurovich 2012) – although they may be related to different data sets and model specifications – nevertheless suggests that, similar to other countries (Härkönen and Dronkers 2006; Matysiak, Styrac, and Vignoli 2014), as divorce becomes more accessible in Israeli society (Fogiel-Bijaoui 1999) and socioeconomic inequality increases (Swirsky, Konor-Attias, and Ophir 2014), the social composition of divorce changes. Up-to-date data

shows that the most highly educated and homogamous couples are those who divorce less. Given the negative economic consequences of divorce for women and their dependent children (for a review, see Andreß et al. 2006), divorce may be part and parcel of the increased inequality that Israeli society has witnessed over the last two decades.

More research is needed to capture the mutual relationships between social inequality and family transitions. Moreover, future studies, examining spouses' perceived reasons for their divorce, could shed more light on the mechanism underlying the class effect found in our study. In the US, as Raley and Bumpass claim (2003: 256-257), "those who have the least resources to overcome the costs of family dissolution are experiencing the highest levels and the most increase in the risk." It seems that Israeli society has taken the same path.

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## Appendix A: Descriptive statistics of research variables, 1995–2008 combined Israeli census data

Variable	Mean (SD) or %
Woman's age	34.1 (5.2)
Man's age	37.4 (5.8)
Woman's age at marriage	24.1 (4.5)
Number of marriages	
First marriage	95.5%
Second and third marriages	4.5%
Couple's age difference ( $\geq 9$ years)	5.7%
Marriage duration (years)	2.8 (2.34)
Marriage duration squared (years)	13.2 (45.8)
Number of children	1.02 (0.9)
Home ownership	61.5%
Employment stability (1=unstable, 0=stable)	
Wife - % employment stability	61.8%
Husband - % employment stability	73.9%
Log of wife's annual earnings	10.9 (1.21)
Wife annual earnings	89,415 (94,243.9)
Median	69,151.5
Wife's educational level	
Low education	10.0%
High school without matriculation	24.6%
High school with matriculation	26.0%
Post-secondary	15.5%
University	23.9%
Husband's educational level	
Low education	17.5%
High school without matriculation	27.9%
High school with matriculation	17.9%
Post-secondary	15.7%
University	21.0%
Couple's educational level	
University education homogamy	13.5%
Wife has university education/husband less than university	10.4%
Wife has less than university education/husband less educated	25.4%
Homogamy, both less than university education	29.2%
Husband more educated	21.5%



**Appendix A: (Continued)**

<b>Variable</b>	<b>Mean (SD) or %</b>
Wife's ethnicity	
Mizrachim	43.1%
Ashkenazim	19.9%
FSU from 1989	3.8%
FSU until 1989	3.8%
2 <sup>nd</sup> -generation Israeli	11.8%
Mixed ethnicity	4.9%
Israeli-Palestinian	12.8%
Couple's ethnic homogamy	58.4%
Couple's relative earnings	
Husband earns more	59.9%
About equal	20.9%
Wife earns more	19.2%
Number of couple-year files	120,563
Number of cases	16,061

**Appendix B: Baseline logistic regression coefficients (clustered standard errors) predicting the likelihood of divorce, 1995–2008 combined Israeli census data**

<b>Variable</b>	<b>b (S.E)</b>
Year of marriage	0.10 ** (0.03)
Woman's age at marriage	-0.02 ** (0.007)
First marriage (base=first marriage)	0.86 *** (0.11)
Couple's age difference (base= < 9 years)	0.38 ** (0.11)
Marriage duration (base=up to one year)	
1-3	0.17 ^ (0.10)
4-5	0.31 ^ (0.16)
6-10	1.08 ** (0.31)
11+	2.26 *** (0.55)
Number of children	-0.01 (0.04)
Home ownership (base= no)	-0.26 *** (0.06)

**Appendix B: (Continued)**

<b>Variable</b>	<b>b (S.E)</b>
Wife's ethnicity	
Mizrachim	0.13 (0.08)
FSU from 1989	0.35 ** (0.13)
FSU until 1989	0.12 (0.14)
2 <sup>nd</sup> -generation Israeli	0.29 ** (0.10)
Mixed ethnicity	0.28 * (0.13)
Israeli-Palestinian	-1.33 *** (0.19)
Couple's ethnic homogamy (base=none)	-0.03 (0.06)
Intercept	-13.55 *** (2.92)
Number of observations	120,563
Wald chi <sup>2</sup> (df)	223.06 (17)
Prob> chi <sup>2</sup>	0.0000
Log likelihood	-7294.0697

^p<0.10; \*p<0.05; \*\*p<0.01; \*\*\*p<0.001

