

# The Divorced and Who Divorces?

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## **Editorial Note**

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## Abstract

In this study we pose two broad questions: what are the characteristics of the currently divorced; and who divorces? Divorce is used as an inclusive term to include separations from marriages and from cohabiting unions. In the first part data from the Family Resources Survey is used to identify the characteristics of the divorced population. In the second part two longitudinal studies, the British Household Panel Survey (BHPS) and the National Child Development Study (NCDS) are used to address the question “who divorces?”.

The BHPS allowed us to examine this issue for individuals and couples of all ages whereas the data from the NCDS allowed us to examine background factors from childhood and adolescence associated with partnership dissolution in adulthood. A number of insights emerged from our longitudinal analyses as well as from the cross-sectional analysis of the Family Resources Survey.

Unemployment, reliance on state benefits and disability featured as characteristics of the currently divorced in the FRS and these factors, along with financial difficulties, were also found to be important precursors of divorce in the BHPS.

This suggests that poor economic and somatic well-being may be important stressors in a relationship and that the selection of vulnerable groups into divorce may be an important aspect of the poverty observed amongst the erstwhile married, as well as the deprivation that may be a by-product of the divorce itself.

There was evidence from both the BHPS and the NCDS of an association between emotional factors and subsequent partnership breakdown. The analysis of the BHPS showed that men and women with lower psychological well-being were more likely to divorce in the ensuing few years and analysis of the NCDS data suggested that pre-existing emotional problems in childhood were important signposts for subsequent partnership breakdown. Again these two findings speak to the possibility of selection effects and emerging emotional problems post-partnership being implicated in the lower emotional well-being of the divorced.

From these relatively rich data sets we were able to identify only a few important and direct factors associated with divorce. People who embark on partnerships at an early age, cohabitants, those who have experienced parental divorce, and those who are economically, somatically and emotionally vulnerable had higher risks, but beyond these factors, which in several instances pertain only to small sub-sets of the population, there was little else that clearly distinguished between those who divorce and those who do not.

## Introduction

The rise of divorce is one of the most important social developments of recent decades which brings to the fore quite fundamental questions about the relations between men and women and the rearing of children in modern societies. Moreover, Britain has one of the highest divorce rates in Europe. Yet, there are surprisingly few recent British studies on the characteristics of the divorced population or information on which men, women and couples are more prone to divorce. However, from existing research on Britain and other countries there are some well-known features of the divorcing population. One of the most robust and consistent findings in divorce research is that the earlier a partnership is formed the more likely it is to breakdown and this tendency persists up to high durations of marriage (Murphy, 1985; Hoem, 1991). Other demographic factors that have been implicated in marital breakdown include having a pre-marital birth (Kravdal, 1988; Bracher *et al*, 1993) cohabiting prior to marriage (Bennett, Blanc and Bloom, 1988; Haskey, 1992; Ermisch, 1995), and having a spouse who has been previously married (Martin and Bumpass, 1989; Haskey, 1983). These two tendencies, having a child prior to marriage or cohabiting prior to marriage may reflect a weaker adherence to traditional norms about marriage, particularly the permanence of marriage. The greater fragility of marriages where one partner has been married before may also be due to the willingness of those with a prior experience to be more ready to dissolve an unsatisfactory marriage. Some also argue (Martin and Bumpass, 1989) that the attributes that may have increased the chances of the first marriage terminating are also carried into the second marriage, whilst others (White and Booth, 1985) argue that second marriages are more complicated, especially if their are children from a previous marriage. Additionally, there is evidence that divorce begets divorce in that individuals who experienced divorce in childhood are themselves more likely to experience divorce in adulthood (Mueller and Pope, 1977; Kiernan, 1986; McLanahan and Bumpass, 1988).

Economic factors have also been found to be related to divorce, the main ones being wives' participation in the labour market (Ermisch, 1989) and husband's unemployment (Haskey, 1984) both of which have a positive effect on the risk of separation. There are a number of explanations for the link between women's employment and marital disruption. For example, working outside the home increases the chances of meeting alternative partners; having one's own earnings may lower economic barriers to dissolution; and the strains of combining work and family life may also be implicated. Strains, both financial and emotional

may well be implicated in the higher probability of divorce found amongst couples where the husband is unemployed.

There are various consequences of divorce both positive and negative although the negative ones tend to get more attention (see Kitson, 1990, for a review). For example, marital breakdown can adversely affect the economic, social and psychological well-being and health status of those who experience it. For many this may only be a temporary situation whilst others may spend a considerable part of their life dealing with the repercussions of divorce.

In this study we pose two broad questions: what are the characteristics of the currently divorced; and who divorces? We use divorce as an inclusive term to include separations from marriages and separations from cohabiting unions. In the first part of our study we use data from a large national cross-sectional survey, the Family Resources Survey, and in the second part we use two longitudinal studies, the British Household Panel Survey (BHPS) and the National Child Development Study (NCDS). The BHPS covers men and women of all ages, and has information on both partners prior to the separation which permits the prospective examination of partnerships prior to and subsequent to their breaking up. The NCDS, which is a longitudinal study of a birth cohort followed from birth into adulthood allows us to examine childhood and adolescent factors that may be associated with partnership breakdown in adulthood.

## **Data**

### ***The Family Resources Survey***

The Family Resources Survey is an annual large-scale survey with interviews running from April in one year to March in the following year carried out by the Department of Social Security (for further information see DSS, Family Resources Survey, 1996). For our analysis we have used the first such survey, the one carried out in 1993/1994. Unfortunately for the purposes of our study the FRS records only very basic information on marital status and there is no information on marriage and family histories. Thus it is impossible to determine how long people have been divorced or identify those who have experienced divorce or separation in the past - as even the basic identifier of re-marriage is not included as a marital status category. This inevitably limits our analysis. However, on the plus side the large sample size (over 26,000 households and 47,000 adults) makes the survey a good source to investigate the characteristics of a relatively small population such as the currently divorced. In addition, the survey has a special interest in the financial circumstances of the respondents, an important domain with respect to divorce.

### ***The British Household Panel Study***

For the first part of our examination of “who divorces?” and the dynamics of marital disruption we use data from the British Household Panel Study (BHPS). The BHPS has been conducted annually since 1991 and collects a wide range of information from a sample of about 5000 British households (see Buck *et al*, 1994, for further information). In 1992, in the second wave of the study marriage and cohabitation histories were collected for all persons aged over 16. We take this year as a baseline and examine partnership dynamics over the next few years. At the time we carried out this study there were 5 waves of data available to the research community and we make use of waves 2 through 5. Thus the scope of our analysis is inevitably limited permitting only the analysis of partnership dynamics over a relatively short time span. Despite this limitation, at present, the BHPS is the best British source for the prospective study of marital disruption amongst men and women of different ages and is one of the few studies that has more than minimal information on both partners in the relationship.

### ***The National Child Development Study***

In the second part of our analysis on the antecedents of divorce we used the National Child Development Study (NCDS) which is a longitudinal study of children born in 1958 who have been followed up from birth to age 33 years. They were contacted on five occasions after birth at ages 7, 11, 16, 23 and 33. Over the years a wealth of information has been collected on the members of the cohort and their families (Fogelman, 1983; Shepherd, 1985; Ferri, 1993). At age 33, complete partnership histories were collected which included dates of starting of and ending of all marriages and any co-residential cohabiting unions lasting longer than a month. In this research we confine our analysis to those cohort members who provided a union history at age 33 and who had entered their first partnership (10344). By age 33, 91 per cent of the cohort members who were interviewed had entered a first partnership and 60 per cent of these partnerships began as marriages, and 40 per cent began as cohabitations. For more recently born cohorts more of their first partnerships would have begun as cohabitations than was the case for the 1958 cohort, who passed through their teens during the late 1970s and their twenties during the 1980s, which was a period when rates of cohabitation were increasing dramatically. For the purposes of this analysis we have focused in on first partnership and whether the first partnership has ended.

## **The Currently Divorced**

The composition of the divorced population at any given time is unlikely to be random. For example, different social groups may vary in their propensity to divorce and the likelihood of re-partnering may not be evenly distributed amongst the divorced population. Moreover, some characteristics or experiences may enhance or mitigate against divorce or re-marriage whilst others may be emanate directly or indirectly from the marital breakdown itself. In other words, who we find among the divorced population at any given moment is the result of a complex weave of factors: the propensity to divorce; the 'turnover rate', or how long members of various social groups or categories tend to stay divorced; as well as the impact that marital breakdown may have on them. In this part of the study, while we may speculate about the factors that may be operating, we do not attempt to disentangle their effects. We focus instead on the cross-sectional description of the pool of the divorced individuals in Great Britain in the early 1990s and in particular draw out differences between divorced men and women. In this analysis we use 'divorced' as an inclusive term that includes those who are separated but not legally divorced.

A range of research has shown that the married tend to enjoy higher material well-being, better health and lower mortality rates than the unmarried (Waite, 1995). However, when divorce occurs major differences in the position of men and women both within the labour market and domestic domain is brought sharply into focus. It is well known that women's economic situation worsens dramatically after divorce whilst men's is affected to a much lesser extent (Hoffman and Duncan, 1988; Taylor *et al*, 1994), whereas in the health domain divorced men seemingly do less well than divorced women, with men tending to have higher morbidity and mortality rates (Lillard and Waite, 1995). Additionally, men have a higher rate of re-marriage than women. Given these findings one might expect differences between the sexes in the divorced population.

### ***Evidence from the Family Resources Survey***

So to what extent do the currently divorced men and women differ or resemble each other? As the probabilities of divorce and remarriage, as well as their impact, vary across the life span we conducted our comparisons within four groups, differentiated on the bases of age and presence of dependent children. The age breakdowns were 25 to 39 and 40 to 59 years respectively. Although somewhat arbitrary these breakdowns give sample sizes that are sufficiently large and moreover



differentiate between two broad stages in the family life cycle: that of formation and building; and rearing and shrinking.

Parenthood, is difficult to establish with certainty in this data set as the survey did not include a fertility history. As a proxy we have used the information on whether there is a dependent child in the family, and whether the respondent pays maintenance for children in order to identify individuals who have current parental responsibility. As in the majority of the cases custody of the children is awarded to women after divorce, we are likely to have identified most mothers with dependent children. This is less likely to be the case in relation to men. Not all non-resident fathers pay maintenance. However, those who do, are more likely to be the ones who have continuing parental responsibilities.

The sample sizes and the percentage distribution in these four ‘life span’ categories are shown in Table 1. In this FRS sample, the share of the currently divorced amongst those aged between 25 and 59 years is about 9%, or 2638 persons. Divorced women within this age range outnumber the men by a ratio of 2:1. However, as can be seen in Table 1, this imbalance between the sexes is primarily amongst the groups with children. Whereas divorced women and men under 40 without dependent children are roughly equal in absolute numbers and as a share of the respective group, the rest of the divorced population is around 60 per cent female. This difference is probably due in large part to men being more likely than women to re-marry and to re-marry sooner after a divorce.

**Table 1: Sample sizes and percentage distribution by marital status and sex for four ‘life span’ categories**

	No children				‘With children’			
	25-39		40-59		25-39		40-59	
	Men	Women	Men	Women	Men	Women	Men	Women
Married	32	43	73	77	85	74	91	84
Cohabiting	14	16	3	3	10	6	4	2
Never Married	49	35	13	6	1	7	0	1
Divorced	5	6	10	13	4	13	5	13
Total N	2831	2098	4173	4772	3850	5239	2983	2391

In the following sections we examine the educational, employment, hours of work, earnings, occupation and health aspects for the different

groups of divorced men and women and make comparisons with the other marital status categories.

### *Educational attainment*

The only information on educational attainment included in the FRS is age at leaving continuous full-time education. In terms of the proportions who stayed beyond the minimum school leaving age, the divorced mirrored the general population. Minimum school leaving age is the minimum operating when that generation reached school leaving age. Thus, for those born before 1958 it was age 15 and those born subsequently it was age 16. From Table 2 we see that the proportion of women who stayed on beyond the minimum was higher amongst those with no dependent children, irrespective of marital status. Among those not currently in partnerships, including the divorced, sex differences tended to be greater, with women living on their own tending to be more educated than the analogous group of men. For example, amongst the childless divorcees under age 40, 56 per cent of these women left school at above the minimum age as compared with 44 per cent of men. When we consider those who have dependent children, the picture changes. With the exception of the married population, women no longer have an educational advantage and amongst the younger divorced, men outperform women.

**Table 2: Proportion left full time education above minimum school leaving age**

	No children				'With children'			
	25-39		40-59		25-39		40-59	
	Men	Women	Men	Women	Men	Women	Men	Women
Married	53	62	40	43	44	48	58	64
Cohabiting	52	63	51	55	29	30	54	54
Never Married	49	64	49	60	--	26	--	--
Divorced	44	56	36	48	37	32	57	56

**Note:** -- Sample size too small for reliable analysis.

### *Employment, hours of work and earnings*

Marriage and parenthood are major factors affecting the labour force participation of women so not surprisingly we see major differences between the sexes in employment status according to family situation. Table 3 shows that the proportion of women in employment is much

lower amongst those who have dependent children than amongst those with no dependent children. Employment amongst the younger divorced and never-married mothers is significantly lower than that amongst married women. Among those without children, the older cohort of women is less likely to be in work. In all the 'life span' categories, married women tend to have higher rates of employment than divorced women.

**Table 3: Activity status: percentage distribution**

	No children				'With children'			
	25-39		40-59		25-39		40-59	
	Men	Women	Men	Women	Men	Women	Men	Women
<i>Married</i>								
In work	92	84	74	61	85	56	85	69
Unemployed	4	3	8	3	9	6	7	3
Inactive	3	10	16	34	5	35	6	26
<i>Cohabiting</i>								
In work	90	90	75	73	65	44	69	74
Unemployed	6	4	9	3	26	9	21	6
Inactive	3	4	13	22	7	44	10	20
<i>Never married</i>								
In work	70	76	55	59	--	25	--	--
Unemployed	17	10	16	8	--	13	--	--
Inactive	10	12	26	29	--	59	--	--
<i>Divorced</i>								
In work	68	81	50	59	65	37	67	59
Unemployed	24	9	18	12	12	12	14	9
Inactive	6	7	29	27	22	49	14	31

**Note:** -- Sample size too small for reliable analysis.

Divorced men are also less likely to be in employment than their married counterparts. Unemployment is noticeably higher amongst the unmarried, both single and divorced, and cohabiting men with children are also more likely to be unemployed. For example, younger childless male divorcees were over twice as likely to be unemployed than the analogous group of women: 24 per cent of these men were unemployed as compared with 9 per cent of the women.

The relationship between unemployment and divorce may operate through selection or consequence. There is research that shows unemployment to be amongst the factors that precipitate divorce (for a review see Lampard, 1994). Additionally, in our analysis of the BHPS data which follows we show that unemployment is a precursor to

divorce. It may be that the deterioration of a marital relationship that precedes divorce can affect performance at work and increase the risk of unemployment. On the other hand, this may be a spurious association, if repartnering is more common amongst employed divorcees, or if there are other characteristics associated with people becoming both divorced and unemployed: such as alcoholism, violent behaviour, and mental or physical ill-health.

Caring for children appears to constrain the labour force participation of men too. Divorced men who live with dependent children are more likely than men in partnerships, with or without children, to be outside the labour force. The majority of these fathers (70 per cent) report looking after children as the reason for them not being in the labour force. For comparison, illness or disability is the most common reason given for why other men are not in employment or seeking it.

As we have seen, divorced childless women are more likely to be employed in comparison to their male counterparts. Does this also mean they have a comparative advantage in terms of the type of employment in which they are engaged? The FRS provides information on hours of work, earnings and occupational affiliation which provides some insights.

In terms of number of hours worked (Table 4), men invariably work longer hours on the average than women and this is as true for the childless divorcees as for other family categories. To control for differences in the number of hours worked we compared the hourly earnings of men and women. On average women earn about 74 per cent of men's earnings but as can be seen in Table 5 there was substantial variation according to family situation and age bands. The gender difference was greatest amongst the married, but this is mainly due to married men being amongst the highest earners. Older divorced men and divorced fathers have an advantage over divorced women, but this is not the case amongst the younger childless divorcees.

A major reason for gender differences in earnings is that women tend to be clustered in female-dominated, low-paid occupations. However, when we examined the proportions employed in professional and managerial occupations (Table 6) we found that childless divorced women were similar to childless divorced men in the extent to which they were employed in high status occupations, (which may account for the smaller difference in the earnings ratio that we observed earlier) but the gender gap in the extent of being in professional and managerial occupations increased among those who had responsibilities for dependent children.

**Table 4: Mean hours of work and percentage working over 30 hours per week**

	No children				'With children'			
	25-39		40-59		25-39		40-59	
	Men	Women	Men	Women	Men	Women	Men	Women
<i>Married</i>								
Mean hours	44	37	45	30	46	25	46	27
> 30 hrs	98	86	95	52	97	35	96	41
<i>Cohabiting</i>								
Mean hours	44	38	45	35	45	29	45	30
> 30 hrs	98	93	94	75	97	47	96	53
<i>Never married</i>								
Mean hours	42	38	42	38	--	26	--	--
> 30 hrs	95	90	93	82	--	47	--	--
<i>Divorced</i>								
Mean hours	42	37	47	36	44	26	43	30
> 30 hrs	94	86	96	75	96	44	90	53

**Note:** -- Sample size too small for reliable analysis.

**Table 5: Mean hourly earnings in pounds**

	No children				'With children'			
	25-39		40-59		25-39		40-59	
	Men	Women	Men	Women	Men	Women	Men	Women
<i>Married</i>								
£	7.68	6.74	7.62	5.24	7.71	5.42	9.12	5.96
F/M%		87.8		68.6		70.3		65.4
<i>Cohabiting</i>								
£	7.10	6.80	8.51	5.86	6.08	4.97	8.26	6.22
F/M%		95.8		68.9		81.7		75.3
<i>Never married</i>								
£	7.00	6.77	6.73	7.80	--	4.84	--	--
F/M%		97.1		115.9	--		--	--
<i>Divorced</i>								
£	7.05	6.77	7.33	5.80	6.74	4.97	8.37	5.79
F/M%		96.0		79.1		73.7		69.2

**Note:** -- Sample size too small for reliable analysis.

**Table 6: Proportion in professional and managerial occupations**

	No children				'With children'			
	25-39		40-59		25-39		40-59	
	Men	Women	Men	Women	Men	Women	Men	Women
Married	31	26	34	19	29	16	42	24
Cohabiting	30	27	39	32	17	14	44	23
Never married	25	26	29	36	--	4	--	--
Divorced	23	22	30	26	24	12	38	26

**Note:** -- Sample size too small for reliable analysis.

### *Living standards*

Moving beyond those in employment, we now consider the economic circumstances of all respondents using the available information on income, housing tenure and receipt of benefits. As the distribution of personal incomes is related to employment patterns, one would expect, and as can be seen in Table 7, differences between men and women, and between parents and non-parents. With respect to the divorced population we see that the pay differentials we saw earlier between employed men and women are largely replicated. However, there is one noteworthy difference. Amongst the divorced with children, we see relatively little change in the male/female income ratio. It may be that alternative sources of income, such as state support, help divorced women with dependent children to maintain their financial position relative to men in a similar situation.

Looking at the patterns of receipt of income support as would be expected lone mothers are the most likely to be receiving income support (Table 8). Divorced mothers with children are twice as likely as divorced men with children to receive income support and divorced men themselves are much more likely to be in receipt of income support than married men. Divorced men and women appear more economically disadvantaged than people in partnerships even when they do not support dependent children. The gender difference which favoured men, however is no longer present.

**Table 7: Mean weekly gross personal income in pounds**

	No children				'With children'			
	25-39		40-59		25-39		40-59	
	Men	Women	Men	Women	Men	Women	Men	Women
<i>Married</i>								
£	313	227	299	120	319	113	376	146
F/M%		73		40		35		37
<i>Cohabiting</i>								
£	288	247	299	177	216	106	288	185
F/M%		86		59		49		64
<i>Never married</i>								
£	229	218	205	220	--	148	--	--
F/M%		95		107	--		--	--
<i>Divorced</i>								
£	232	218	219	176	264	174	304	215
F/M%		94		80		66		71

**Note:** -- Sample size too small for reliable analysis.

**Table 8: Proportion receiving income support**

	No children				'With children'			
	25-39		40-59		25-39		40-59	
	Men	Women	Men	Women	Men	Women	Men	Women
Married	3	1	6	1	13	2	8	1
Cohabiting	5	3	7	4	32	8	22	2
Never married	22	15	23	18	--	82	--	--
Divorced	25	17	28	27	32	69	23	44

**Note:** -- Sample size too small for reliable analysis.

Turning to housing issues we examined two elements: the extent to which the different groups of men and women were home owners; and the extent to which those who were not home owners were in receipt of housing benefit. As we see in Table 9 divorced men and women are less likely to be home owners than couples. Whether this was the case prior to divorce or as a consequence of the divorce cannot be ascertained from these data. Although, there is other evidence that both selection and post-divorce factors are at work (Grundy, 1989; Symons, 1990). With respect to

receipt of housing benefit (Table 10) we see that the childless divorced of both sexes are more likely to be in receipt of housing benefit than those in partnerships and divorced mothers are more likely to be in receipt of housing benefit than divorced fathers and partnered mothers.

**Table 9: Proportion home owners: householders only**

	No children				'With children'			
	25-39		40-59		25-39		40-59	
	Men	Women	Men	Women	Men	Women	Men	Women
Married	83	89	85	88	78	83	86	91
Cohabiting	80	79	79	75	54	49	67	72
Never married	60	60	60	63	--	12	--	--
Divorced	64	59	52	55	39	33	64	57

**Note:** -- Sample size too small for reliable analysis.

**Table 10: Proportion receiving housing benefit: householders non-home owners**

	No children				'With children'			
	25-39		40-59		25-39		40-59	
	Men	Women	Men	Women	Men	Women	Men	Women
Married	13	17	32	37	36	45	40	42
Cohabiting	18	11	36	36	53	51	62	54
Never married	50	30	54	55	--	90	--	--
Divorced	50	40	61	63	49	86	44	83

**Note:** -- Sample size too small for reliable analysis.

### *Health*

There is evidence that divorce has a negative impact on health and that this effect has been found to be stronger for men than for women (Dominian *et al*, 1991). Did we observe such gender differences among the currently divorced? The FRS provides three types of information for examining this issue. One relates to the presence of a long-standing illness which limits usual activities, another focuses on whether such illness restricts the type or amount of work one can perform and the third records the receipt of disability benefits. All three, therefore, involve



rather stringent criteria, and relate to more severe conditions which can be classified as disabilities.

According to the definitions used in the FRS, we note from Table 11 that the divorced do not appear to differ much from the never married in terms of these health indices. There is some indication that the younger divorced might be healthier than the never married, while the opposite is true among the older cohorts. As expected, there are sex differences in health status among the divorced. But such differences are also found amongst the other marital status categories. Women on average tend to report the presence of disabling conditions less often than men and this is somewhat more the case amongst the divorced. But all three indices reveal a common pattern, namely that people in partnerships are less likely to be affected by disability than those living alone. This is in accordance with research claiming that marriage has ‘protective’ and/or ‘selective’ effect on health (Lillard and Waite, 1995). Our analysis also suggests that this claim might also be extended to cohabiting unions.

**Table 11: Health status**

	No children				‘With children’			
	25-39		40-59		25-39		40-59	
	Men	Women	Men	Women	Men	Women	Men	Women
<i>Percentage not suffering long-standing illness, disability or infirmity</i>								
Married	91	91	71	74	89	91	82	85
Cohabiting	92	92	73	73	87	91	82	85
Never married	83	83	64	61	--	82	--	--
Divorced	83	88	61	60	79	84	76	76
<i>Percentage not restricted by health on amount or type of work</i>								
Married	96	92	79	80	94	92	89	91
Cohabiting	94	96	84	84	91	92	87	87
Never married	87	87	68	71	-	87	--	--
Divorced	89	94	64	68	83	87	83	84
<i>Proportion receiving disability benefit</i>								
Married	1	1	12	8	2	3	5	4
Cohabiting	1	1	10	9	3	2	6	2
Never married	6	7	17	16	--	4	--	--
Divorced	5	2	22	14	6	5	7	4

**Note:** -- Sample size too small for reliable analysis.

The Family Resources Survey has provided valuable information on the current status and situation of the divorced population now we change our focus and enquire whether there are particular background factors that increase the chances of partnership breakdown.

## **Determinants of Divorce: Evidence from the BHPS**

The research literature on divorce suggests that there are three broad groups of factors associated with marital dissolution (South and Lloyd, 1995). One relating to the characteristics of the individual partners, including various demographic and socio-economic characteristics, which differentiate between people in terms of their propensity to divorce. A second group relating to family structure and the internal dynamics of a relationship that may lead to partnership breakdown. And, a third group of contextual factors that shape the structure of constraints, incentives and opportunities that affect decisions to end a partnership. Our analysis of the BHPS data is concerned with the first two of these groups of factors.

We start the clock with wave two of the BHPS survey which took place in 1992, as this was the first instance when union histories were included, and examine which partnerships ended in divorce or separation in the following three years and what factors were associated with these events. The background information included in the analyses also come from the 1992 interview and thus pre-dates the break-up of the partnership. Information about outcomes comes from the subsequent three annual interviews. Some of the respondents in the original sample were lost after wave 2 and we included them as a separate category in our analysis. For the statistical analysis we use a multinomial logit model which compares the odds of 4 types of outcomes in the case of cohabitation (remained in the same partnership, left partner, married partner, and not known due to attrition) and 3 types in the case of marriage (remained married, divorced or separated, and unknown). The focus in each case is on the comparison between the first two types of outcomes, i.e. on the likelihood of a partnership breaking up versus it continuing and it is this comparison that is reported in the tables.

Our analyses of the BHPS was conducted on two levels: one at the level of the individual respondent and the other at the level of the couple.<sup>1</sup> We selected two types of samples as shown in Table 12 which included individuals and couples who were “at risk” of partnership dissolution at wave 2 of the BHPS, i.e. persons who were married or cohabiting and the

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1 The samples of individuals and couples are not necessarily equivalent. To be included in the couple sample both partners had to be aged under 60 and both to have provided information at the interview. There were also differences according to marital status between the individual and couple samples.

marriages and cohabiting unions that existed at the time of the second interview. To simplify the analysis we confined our attention to men and women in their first marriage and to cohabitants who had never been married. After excluding respondents with no usable information on marital status in subsequent waves, we were left with 1977 women and 1731 men who were in their first marriage and a total of 242 never-married cohabiting women and 237 men. The total number of couples available for analysis was 1577 married couples and 187 cohabiting couples. Amongst the couples 3 per cent of the married couples (n=48) and 20 per cent of cohabiting couples (n=38) were known to have experienced a separation over the three year period. Such small samples are not ideal as they place constraints on the analysis and raise questions about the generalisability of the findings.

**Table 12: Sample sizes by type of outcome: BHPS, 1992-1995**

	Individuals		Couples
	Men	Women	
<b><i>Marriage</i></b>			
Continuing	1379	1589	1259
Broken	52	84	48
Unknown (widowed)	293 (7)	285 (19)	265 (5)
<i>All</i>	<i>1731</i>	<i>1977</i>	<i>1577</i>
<b><i>Cohabitation</i></b>			
Continuing	77	77	59
Broken	45	40	38
Converted into marriage	68	73	57
Unknown	47	52	33
<i>All</i>	<i>237</i>	<i>242</i>	<i>187</i>

For our examination of partnership stability we considered the following individual characteristics: demographic ones, including age and age at time of entry into the union; socio-economic status as measured by education level, employment status, income, housing tenure, receipt of benefits; perceived economic well-being; health and psychological well-being; religiosity and family oriented values and attitudes. In all our analyses, an assessment is made of the simple bivariate association between these factors and partnership stability (Model 1) as well as their effect net of, first, the age of the respondent (Model 2) and second, the respondent's age at time of interview and at the

start of the partnership (Model 3). Age at start of partnership is an important control given the largely undisputed finding in divorce research that marital instability varies by age at marriage. Additionally, we wanted to assess the extent to which other factors operated independently and to what extent they operated through the timing of marriage.

***Demographic factors***

The results shown in Tables 13 and 14 for men and women respectively are consistent with numerous other studies in showing that marriage instability is inversely related to current age, and that the younger people are when they marry the more likely they are to experience divorce or separation. We also see that cohabiting unions are also more likely to be continuing the older the partners (Tables 15 and 16). However, the stability of these non-marital partnerships unlike marriages do not seem to be linearly related to the age at which they were formed. This suggests that cohabiting unions may be intrinsically more fragile than marriage regardless of age at start of the partnership.

**Table 13: Odds ratio from multinomial logistic regressions of partnership dissolution on selected demographic and socio-economic variables: Men in first marriages, BHPS, 1992-1995**

Independent variable	Odds ratio		
	Model 1	Model 2	Model 3
Age	.89**	-	-
Age at marriage	.90***	.93	-
<i>Housing tenure</i>			
Owner occupier	1	1	1
Public rented	2.00H	1.48	1.36
Private rented	1.38	.82	.78
<i>Educational qualifications</i>			
Degree or higher	.47	.32H	.39
Intermediate	1.15	.92	.98
A level	1.54	.94	1.03
O level	.98	.59	.62
Below O level	1.07	.67	.71
None	1	1	1
<i>Personal income (thousands)</i>			
Last month	.89	.98	1.01
Last year	.98	.99	.99
<i>Current financial situation</i>			
Living comfortably	.30*	.35*	.36*
Doing alright	.92	.80	.81
Just about getting by	1	1	1
Finding it difficult	.79	.76	.75
Finding it very difficult	.98	.80	.76

**Note:** Hp<.10, \*p<.05, \*\*p<.01, \*\*\*p<.001 (two-tailed tests).

**Table 14: Odds ratio from multinomial logistic regressions of partnership dissolution on selected demographic and socio-economic variables: Women in first marriages, BHPS, 1992-1995**

Independent variable	Odds ratio		
	Model 1	Model 2	Model 3
Age	.90***	-	-
Age at marriage	.91***	.91*	-
<i>Housing tenure</i>			
Owner occupier	1	1	1
Public rented	1.89*	1.46	1.28
Private rented	.73	.48	.48
<i>Educational qualifications</i>			
Degree or higher	1.02	.50	.71
Intermediate	1.06	.58	.71
A level	1.14	.41H	.48
O level	1.29	.58	.66
Below O level	1.64	.80	.88
None	1	1	1
<i>Personal income (thousands)</i>			
Last month	.82	.79	.92
Last year	.99	.99	1.00
<i>Current financial situation</i>			
Living comfortably	.42*	.52H	.58
Doing alright	.99	.96	.98
Just about getting by	1	1	1
Finding it difficult	1.37	1.18	1.13
Finding it very difficult	2.76*	2.43*	2.43*

**Note:** Hp<.10, \*p<.05, \*\*p<.01, \*\*\*p<.001 (two-tailed tests).

**Table 15: Odds ratio from multinomial logistic regressions of partnership dissolution on selected demographic and socio-economic variables: Never married cohabiting men, BHPS, 1992-1995**

Independent variable	Odds ratio		
	Model 1	Model 2	Model 3
Age	.92*	-	-
Age at current union	.99	1.17*	-
<i>Housing tenure</i>			
Owner occupier	1	1	1
Public rented	.78	.61	.71
Private rented	1.79	1.36	1.29
<i>Educational qualifications</i>			
Degree or higher	.83	.77	.56
Intermediate	2.48	2.24	1.63
A level	1.78	1.35	1.29
O level	1.72	1.34	1.04
Below O level	2.00	1.58	1.47
None	1	1	1
<i>Personal income (thousands)</i>			
Last month	1.01	1.17	1.05
Last year	1.00	1.02	1.01
<i>Current financial situation</i>			
Living comfortably	.69	.73	.74
Doing alright	.95	.94	.98
Just about getting by	1	1	1
Finding it difficult	1.12	1.02	.95
Finding it very difficult	.6	.67	1.03

**Note:** Hp<.10, \*p<.05, \*\*p<.01, \*\*\*p<.001 (two-tailed tests).

**Table 16: Odds ratio from multinomial logistic regressions of partnership dissolution on selected demographic and socio-economic variables: Never married cohabiting women, BHPS, 1992-1995**

Independent variable	Odds ratio		
	Model 1	Model 2	Model 3
Age	.91**	-	-
Age at current union	.94	1.11	-
<i>Housing tenure</i>			
Owner occupier	1	1	1
Public rented	.84	.60	.63
Private rented	2.04	1.53	1.38
<i>Educational qualifications</i>			
Degree or higher	1.83	2.69	2.14
Intermediate	1.96	2.18	1.94
A level	2.04	1.79	1.48
O level	2.98	2.89	2.45
Below O level	1.67	1.66	1.49
None	1	1	1
<i>Personal income (thousands)</i>			
Last month	.98	1.23	1.17
Last year	.98	1.00	1.00
<i>Current financial situation</i>			
Living comfortably	.71	.81	.84
Doing alright	1.43	1.35	1.29
Just about getting by	1	1	1
Finding it difficult	.91	1.02	1.04
Finding it very difficult	1.50	1.45	1.50

**Note:** Hp<.10, \*p<.05, \*\*p<.01, \*\*\*p<.001 (two-tailed tests).

### ***Socio-economic factors***

If the samples used in this analyses adequately represent the general population, then the evidence suggests that there are relatively few socio-economic factors associated with partnership dissolution (Tables 13-16). Level of educational attainment, type of housing tenure and amount of



personal income do not appear to be associated with the propensity to experience partnership breakdown.

However there was some evidence, that married men and women who thought their financial situation was comfortable ( 27 per cent of married men and women) were less likely to separate over the next few years. Amongst the men this finding survived the introduction of controls for age and age at marriage. There was also evidence that married women who said that their financial situation was very difficult (4 per cent of married women) were also more likely to separate.

The higher probabilities of partnership breakdown amongst the socio-economically disadvantaged was more clearly visible when we looked at couples rather than individuals. As can be seen in Table 17 there is evidence that married couples where the family was in receipt of benefits or were unemployed were more likely to separate and that cohabiting couples in receipt of benefits also had a higher rate of breakdown.

**Table 17: Odds ratios from multinomial logistic regressions of partnership dissolution on selected socio-economic variables: couples, BHPS, 1992-1995**

Independent Variable	Odds ratio		
	Model 1	Model 2	Model 3
<i>First marriage</i>			
Either partner receives benefits	2.72**	2.04†	1.95†
Either partner unemployed	3.02**	2.28*	2.19*
Both partners working	.70	.74	.77
<i>Pre-marital cohabitation</i>			
Either partner receives benefits	3.18*	2.78*	3.13*
Either partner unemployed	1.75	1.48	1.98
Both partners working	.35*	.43	.32*

**Note:** †p<.10, \*p<.05, \*\*p<.01, \*\*\*p<.001 (two-tailed tests).

### ***Health and wellbeing***

The strongest divorce differentials with respect to health in our analyses were found amongst men in their first marriages (Table 18). Men, particularly those under age 40, who were registered as disabled at the time of the interview in 1992 had significantly higher rates of divorce in the ensuing few years. The proportion of men with disabilities is small (3 per cent of the sample) but the higher observed risk of divorce suggests

that the stressors associated with being disabled may place additional strains on the marital relationship. Women who are registered as disabled also had higher odds of marital breakdown but this difference was not statistically significant, which may be due to the very small sample size.

**Table 18: Odds ratios from multinomial logistic regressions of partnership dissolution on health status and subjective wellbeing: married and cohabiting men and women, BHPS, 1992-1995**

Independent Variable		Odds ratio		
		Model 1	Model 2	Model 3
<b>Men</b>				
<i>Married</i>				
Registered disabled	all	1.45	2.68	2.48
	under 40	5.06 <sup>†</sup>	5.94 <sup>*</sup>	5.63 <sup>*</sup>
Subjective wellbeing index		1.08 <sup>**</sup>	1.10 <sup>***</sup>	1.10 <sup>***</sup>
<i>Cohabiting</i>				
Registered disabled		--	--	--
Subjective wellbeing index		1.09 <sup>*</sup>	1.10 <sup>*</sup>	1.12 <sup>*</sup>
<b>Women</b>				
<i>Married</i>				
Registered disabled	all	1.59	2.18	2.02
	under 40	3.75	3.81	3.58
Subjective wellbeing index		1.07 <sup>***</sup>	1.08 <sup>***</sup>	1.07 <sup>***</sup>
<i>Cohabiting</i>				
Registered disabled		--	--	--
Subjective wellbeing index		1.04	1.05	1.05

**Notes:** -- Sample size too small for reliable analysis. <sup>†</sup>p<.10 <sup>\*</sup>p<.05 <sup>\*\*</sup>p<.01 <sup>\*\*\*</sup>p<.001 (two-tailed tests).

One of the most clear-cut and not unexpected findings from this analysis, was that people whose relationships were about to end (at some point over the next three years) were more likely to feel generally unhappy and to have higher scores on the 12-item version of the General Health Questionnaire (GHQ). The GHQ was originally developed to screen for psychiatric illness and is used in the BHPS as a general

indicator of psychological well-being (Corti, 1994). The questions asked respondents how they had been feeling over the last few weeks. The items included related to concentration, lost sleep, usefulness, decisiveness, strain, overcoming difficulties, enjoyment, problems, depression, confidence, worthlessness and happiness. It is clearly apparent from Table 18 that married men and women who subsequently break up had lower psychological well-being than their contemporaries who did not break up. This is pronounced amongst the married but is also present amongst cohabiting men. Lower emotional resiliency may be one of the reasons why partnerships fail, but lower emotional well-being may also represent a deterioration that occurs on the way to separation. As we will see in our subsequent analysis of the NCDS there is evidence that lower emotional well-being in adolescence is associated with partnership breakdown in adulthood.

### ***Family-oriented values***

If one was to argue that divorce is an expression of the decreased importance of the family in the pursuit of personal happiness at the individual level, then we might expect to find that traditional attitudes towards family life reduces the chances of divorce. If, on the other hand, the general social climate of lower social support and expectations associated with the family, as well as the increased acceptance of divorce are more important, then such individual differences would matter less.

The BHPS asked respondents the extent to which they supported four statements describing family life: “It is better to divorce than to continue an unhappy marriage”; “Living together outside marriage is always wrong”; “Adult children have an obligation to look after their elderly parents”; “The man should be the head of the household” On all items the dominant view tended to be towards the more liberal end. The greatest level of agreement amongst the respondents related to the divorce question: with 72 per cent of men and 78 per cent of women agreeing with the statement that divorce was better than an unhappy marriage (see Table 19). The nature of the relationship between adult children and their parents was the issue on which opinions were the most divided.

**Table 19. Attitudes of married and cohabiting men and women: BHPS, 1992**

	Men		Women	
	%	N	%	N
<b>Married</b>				
<i>Divorce is better than unhappy marriage</i>				
Strongly agree	55.3	944	57.5	1126
Agree	16.2	277	20.5	401
<i>Cohabiting is wrong</i>				
Disagree	35.8	612	35.2	689
Strongly disagree	16.0	274	14.6	287
<i>Adult children should care for parents</i>				
Disagree	22.8	389	32.6	638
Strongly disagree	4.3	74	7.8	152
<i>Man should be head of household</i>				
Disagree	28.3	483	39.4	773
Strongly disagree	6.2	106	16.4	321
<b>Cohabiting</b>				
<i>Divorce is better than unhappy marriage</i>				
Strongly agree	34.2	81	30.8	74
Agree	40.9	97	48.8	117
<i>Cohabiting is wrong</i>				
Disagree	31.6	75	29.0	70
Strongly disagree	57.4	136	58.5	141
<i>Adult children should care for parents</i>				
Disagree	16.5	39	27.4	66
Strongly disagree	7.6	18	5.4	13
<i>Man should be head of household</i>				
Disagree	27.8	66	36.9	89
Strongly disagree	16.9	40	38.2	92

Tables 20 and 21 show how some of these family related attitudes are associated with partnership dissolution. Attitudes to cohabitation are not included as they were not associated with partnership breakdown for either sex, or type of partnership.

**Table 20: Odds ratios from multinomial logistic regressions of partnership dissolution on family attitudes: men and women in first marriages, BHPS, 1992-1995**

Independent Variable	Odds ratio		
	Model 1	Model 2	Model 3
<b>Men</b>			
<i>Divorce is better than unhappy marriage</i>			
(Strongly) disagree	.73	.64	.64
Neither	.68	.66	.66
Agree	1	1	1
Strongly agree	1.78 †	1.54	1.55
<i>Adult children should care for parents</i>			
(Strongly) agree	1.21	1.44	1.53
Neither	1	1	1
(Strongly) disagree	1.46	1.54	1.58
<i>Man should be head of household</i>			
(Strongly) agree	.72	.78	.78
Neither	1	1	1
Disagree	1.15	.99	.98
Strongly disagree	1.98	1.33	1.36
<b>Women</b>			
<i>Divorce is better than unhappy marriage</i>			
(Strongly) disagree	.71	.70	.68
Neither	.82	.74	.72
Agree	1	1	1
Strongly agree	2.16 **	1.79 *	1.75 *
<i>Adult children should care for parents</i>			
(Strongly) agree	.72	.77	.76
Neither	1	1	1
(Strongly) disagree	1.45	1.68 †	1.70 †
<i>Man should be head of household</i>			
(Strongly) agree	.90	1.02	.98
Neither	1	1	1
Disagree	1.41	1.16	1.18
Strongly disagree	3.30 ***	2.08 *	2.25 *

**Note:** †p<.10 \*p<.05 \*\*p<.01 \*\*\*p<.001 (two-tailed tests)

**Table 21: Odds ratios from multinomial logistic regressions of partnership dissolution on family attitudes: cohabiting never married men and women, BHPS, 1992-1995**

Independent Variable	Odds ratio		
	Model 1	Model 2	Model 3
<b>Men</b>			
<i>Divorce is better than unhappy marriage</i>			
(Strongly) disagree	.72	.68	.68
Neither	1	1	1
(Strongly) agree	1.43	1.56	1.52
<i>Adult children should care for parents</i>			
(Strongly) agree	1.22	1.26	1.20
Neither	1	1	1
(Strongly) disagree	.89	.90	1.03
<i>Man should be head of household</i>			
(Strongly) agree	.83	.81	1.06
Neither	1	1	1
(Strongly disagree)	1.29	1.20	1.22
<b>Women</b>			
<i>Divorce is better than unhappy marriage</i>			
(Strongly) disagree	--	--	--
Neither	1	1	1
(Strongly) agree	.59	.57	.56
<i>Adult children should care for parents</i>			
(Strongly) agree	1.79	1.76	1.73
Neither	1	1	1
(Strongly) disagree	1.58	1.44	1.39
<i>Man should be head of household</i>			
(Strongly) agree	3.75	4.16	3.98
Neither	1	1	1
(Strongly disagree)	3.09 †	2.97	2.69

**Note:** -- Sample size too small for reliable analysis; †p<.10 \*p<.05 \*\*p<.01 \*\*\*p<.001 (two-tailed tests).

Despite the broad consensus on attitudes towards divorce, it was still an issue which differentiated between people with respect to their risk of marital disruption. Those who expressed strong support for the

proposition that divorce was preferable to an unhappy marriage were more likely to experience divorce in the next 3 years compared with those who did not (Table 20). Amongst men this was the only attitude amongst the set asked of the BHPS respondents that was associated with divorce propensity amongst married men, although the association was not statistically significant once age and age at first partnership were entered into the equation. Amongst married women marital stability also varied with other attitudes (Table 20), for example the role of adult children in the care of parents and gender roles within the family. Those who rejected the traditional division of gender roles encapsulated in the view that “men should be the head of the household” were more likely to divorce, as were the women who believed that adult children had no obligation to care for their parents. Cohabitation, unlike marriage, is a less traditional family form and as a consequence it might be expected that the association between the stability of such unions and values and attitudes that support the family would be weaker. Not surprisingly, this is what we broadly find (Table 21).

In sum, we find some limited evidence, especially amongst women, that traditional family-oriented values and attitudes are related to marital stability. The attitudinal data in our analysis was collected prior to separation. However, marital separation can be viewed as a process that develops over time and culminates in the act of separation. Thus, it is difficult to say whether these attitudes precede or facilitate the decision to end the marriage or the two have developed in parallel.

### ***The domestic domain***

In the BHPS, there is little direct information collected on the quality of the partnership or on the internal dynamics of the partnership or on the degree of interaction between the partners. However, it does contain some information on the ways in which household finances and tasks are organised and the division of child care between the partners. Respondents were also asked to assess the fairness of domestic arrangements. We used this information to examine how the structure of everyday life within the family might be related to marital disruption. The upshot of our extensive analysis was that these factors were neither consistently nor robustly associated with either a reduced or heightened propensity to dissolve either a marital or cohabiting union. There were indications that married men who reported that child care arrangements were ‘fair’ rather than ‘very fair’ or saw themselves as the ones responsible for organising the household finances as opposed to sharing this responsibility with their wives had a higher risk of divorce over the next 3 years. Similarly, cohabiting never married women who thought that their partners have ‘the last word in financial decisions’ were more

likely to separate. These findings are similar to those reported by Kurdek (1993) for a US sample who found that couples who did not pool their finances were more likely to subsequently separate. These findings suggest that the less egalitarian partnerships are more unstable. However, there were also findings that pointed in the opposite direction. For example, in the BHPS sample the risk of divorce was greater amongst couples where married women reported that housework was shared rather than being solely their own responsibility or when a third party was responsible for child care when the mother works.

Overall, our analysis of the BHPS data uncovered considerably fewer factors associated with the dissolution of cohabiting unions than marital unions. In some cases, such as family related attitudes, this was to be expected. However, the substantially smaller number of cohabiting unions as compared with marital unions in the survey makes it difficult to know whether the differences between the findings with respect to *de jure* or *de facto* unions are genuine or a statistical artefact.

## **Determinants of Divorce: Evidence from the NCDS**

The BHPS provides valuable prospective information on the characteristics of people who subsequently experience partnership breakdown and the National Child Development Study (NCDS) provides prospective information on childhood and family of origin factors that may be associated with partnership breakdown in adulthood.

By age 33, 91 per cent of the NCDS cohort contacted at that age (11405) had entered a first partnership and 30 per cent of these partnerships had ended by this age. For this analysis we used hazard models to estimate the duration of first partnerships. These models are the appropriate ones to use when the outcome variable is the duration of time until an event occurs, in this case the dissolution of a marriage or cohabiting union, and when there is censoring at the time of interview. In the NCDS sample, although 30 per cent of first partnerships had ended by age 33, the other 70 per cent were still at risk of dissolving at a later stage in their lives. The hazard models use two pieces of information to construct the outcome variable: firstly, the duration of the partnership at the last time the person was observed to be still in a partnership and; secondly whether at the last observation the partnership had dissolved or had been intact when the study ended. Our results are given in terms of relative risk ratios, namely the excess risk for a particular group compared with a reference group.



### **Demographic factors**

The first factor examined was whether there was different risks of dissolution according to type of first union. We divided the sample into three groups: those whose first union was a marriage not preceded by a period of cohabitation i.e. those who married directly and 60 per cent of the cohort members who had a partnership fell into this category; those who cohabited and then married their partner so their first union was a marriage preceded by cohabitation 25 per cent of first partnerships, and the third group were those whose first union was a cohabitation that was still continuing or had dissolved by the time of the interview, 15 per cent of first partnerships.

As can be seen in Table 22 similar proportions of first unions that were direct marriages or were preceded by a period of cohabitation had dissolved by age 33 and the relative risks of these pre-marital cohabitations dissolving were similar to the reference group, those who married directly. The group with high and a significantly different risk of dissolution from either of the other two groups was not surprisingly the group who did not or had not married their first partner. Thus at least for this British cohort there is little evidence that those in their first union who cohabited prior to converting it into a marriage had a higher risk of dissolution than those whose first union was a marriage. This was the case for both men and women in the sample.

**Table 22: Type of first union and partnership dissolution**

	% dissolved	Relative risk of dissolution
Married directly #	23	1
Cohabited-married	23	0.95
Cohabiting union continues or dissolved	72	4.9***
Number in sample	10324	

**Note:** # Reference group; \*\*\*  $p < 0.001$ .

In Table 23 we also show the relative risks of partnership breakdown according to age at first partnership. The reference group contains those who formed their first partnership at ages 27 to 33 years. It is clearly apparent that compared with the reference group those who formed partnerships at younger ages were more likely to have experienced partnership breakdown. For example, nearly 1 in 2 of first

partnerships entered into in the teenage years had broken up by age 33 as compared with 1 in 5 of those formed in the mid-twenties (24-26 years). Obviously, those groups of men and women who entered partnerships at late ages will have had a shorter exposure time in which to have experienced a dissolution by the time of interview, which is an intrinsic problem in longitudinal surveys. However, a more stringent test limiting the analysis to those who had entered a partnership under age 25 (80 per cent of the cohort) so that they all had a minimum exposure time of 8 years showed the same highly significant pattern as portrayed in Table 23.

**Table 23: Partnership dissolution according to age at first partnership**

Age at first partnership	% Dissolved	Relative risk
Age 19 or younger	48	4.6***
20-21 years	34	2.66***
22-23 years	27	1.96***
24-26 years	21	1.47***
27 or older #	15	1

**Note:** # Reference group. \*\*\*  $p < 0.001$

### ***Childhood and adolescent factors***

Beyond the examination of these demographic parameters our main interest in executing this research was to ascertain whether there were factors or experiences in childhood and adolescence that enhanced or reduced the risk of partnership dissolution in adulthood. Here we examine educational attainment, financial circumstances, emotional well-being and whether the child's parents had separated before they were age 16.

#### ***Educational attainment***

Educational attainment is undoubtedly a major influence on future lives. We examined this factor in two ways: first using the children's scores on mathematics and reading tests at ages 7 and 16 and secondly their level of highest qualification as reported at the age 23 interview. In Table 24 we present the relative risks of experiencing partnership dissolution for young people in the different educational attainment groups at age 7 and age 16 and for level of qualifications attained and recorded at age 23. Model 1 shows the simple relative risk for the individual factors and subsequent partnership breakdown and Model 2 shows the relative risk taking into account age at first partnership. We see that educational

performance at age 7 is not associated with partnership breakdown in adulthood whereas educational performance at age 16 and subsequent level of qualifications are associated. With respect to level of highest qualification in the case of model 1 it is clear that the relative risk of partnership dissolution is highest amongst those with below A-level qualifications, in that compared to the reference group, namely those with degrees, cohort members with no qualifications were 1.6 times more likely to have experienced a partnership dissolution, and those with "O" levels were 1.4 times more likely to have had such an experience. In Model 2, which includes a control for age at first partnership, the relative risks across all educational groups become very similar. This suggests that the risk of partnership dissolution amongst the less educated is in large measure due to the fact that they form partnerships at an early age and if they do not form youthful partnerships their chances of experiencing partnership dissolution are similar. However, this also tells us something that is salient from a policy perspective, namely that young people who experience partnership dissolution, are other things equal, disproportionately drawn from the more educationally disadvantaged and as a consequence may be more economically disadvantaged in adulthood.

**Table 24: Educational attainment and partnership dissolution - Relative risk ratios**

	Model 1	Model 2
<i>Age 7 test scores:</i>		
Lowest available	1.06	
Second quartile	1.08	-
Third quartile	1	-
Upper quartile #	1	-
<i>Age 16 test scores:</i>		
Lowest quartile	1.32 ***	0.96
Second quartile	1.25 ***	1.01
Third quartile	1.12*	0.99
Upper quartile #	1	1
<i>Educational qualifications:</i>		
None	1.61 ***	0.97
Sub 'O' level	1.32 ***	0.85
'O' level or equivalent	1.38 ***	0.98
'A' level or equivalent	1.13	0.97
Higher level	0.99	0.85
Degree #	1	1

**Note:** # Reference groups; \* p< 0.05; \*\*\*, p< 0.001.

*Emotional well-being, parental divorce and financial circumstances*

The association between educational attainment and partnership breakdown in adulthood was largely indirect, operating in the main through age at first partnership. However, this was not the case for some of the other background factors we go on to examine. The first factor was whether the parents of the cohort member had experienced marital dissolution before the cohort member was age 16. Amongst those who had experienced parental divorce 43 per cent had themselves experienced a partnership dissolution by age 33 compared with 29 per cent who had lived with both their parents to age 16. The second, was a measure of emotional well-being at age 16 derived from a factor analysis which incorporated various measures of behaviour as assessed by parents and teachers, as well as the Rutter Home Behaviour Scale. High scores on this index indicated lower emotional well-being. In our analysis we compare

those with scores in the top two deciles with the rest. Thirty-eight per cent of the high scoring group had had a partnership dissolution compared with 29 per cent of those with lower scores. The third factor was whether the cohort member's family had financial difficulties at the time of the age 7 and age 16 interview. Among those with financial difficulties 37 per cent had experienced partnership dissolution compared with 28 per cent without reported financial problems.

In Table 25 we present three models. Model 1 gives the relative risk ratios of partnership dissolution for the individual attributes. Given that these three factors, emotional well-being, parental divorce and financial difficulties are likely to be inter-related Model 2 includes all the individual factors together. Model 3 includes all three factors as in Model 2 together with a control for age at first partnership. Let us consider behavioural scores at age 16. Here we compare cohort members in the upper two deciles of the distribution with their peers with lower scores. Amongst those with high scores, we see that their relative risk of partnership breakdown was 1.41 or 41 per cent greater than those in the lower part of the behavioural index. However when age at first partnership was introduced into the equation as shown in Model 2, the excess risk was reduced to 20 per cent. This suggests that some of the effect of emotional well-being operates through age at first partnership, but some may be a more direct effect. This analysis suggests that there may be a greater tendency for young people with emotional problems at age 16 to form partnerships at a young age which places them at greater risk of experiencing a partnership breakdown in later life and that young people with emotional problems may be more likely to separate regardless of when they form partnerships.

Turning to consider whether the cohort members had experienced parental divorce during childhood we see a similar pattern. For example, those who had experienced parental divorce during childhood were nearly 1.7 as likely as those brought up with both parents to experience partnership breakdown in adulthood but again there was a reduction in the excess risk (to 1.35) when age at first partnership was taken into account.

Children who had experienced financial difficulties whilst growing up also had a higher risk of partnership dissolution in adulthood. However, as is clear from Model 2 this effect operated through other factors. In this example we see that the excess risk associated with financial difficulties is significantly reduced when parental divorce and emotional well-being are included in the model. It is also clear that once age at first partnership is taken into account there is no excess risk associated with financial deprivation and later dissolution.

**Table 25: Background factors and partnership dissolution - Relative risk ratios**

	Model 1	Model 2	Model 3
<i>Emotional well-being age 16</i>			
High scores (top 20%)	1.41***	1.42***	1.2**
<i>Parental divorce 0-16 years</i>			
Yes	1.68***	1.56***	1.35**
<i>Financial problems at either age 7 or 16</i>			
Yes	1.4***	1.11	1.01
Parental divorce and high scores on emotional well being	1.8***	1.02	1.09

**Note:** All the variables are dichotomous; \*\* p< 0.01; \*\*\*, p< 0.001.

Children who have experienced parental divorce are more likely to have emotional problems and not surprisingly children who experienced parental divorce had higher scores on the emotional index at age 16 than their peers without such an experience. In the NCDS sample, men and women who had experienced parental divorce were twice as likely to be in the top two deciles of the emotional index than their peers who had not experienced parental divorce: 40 per cent of those who had experienced parental divorce were in the top twenty per cent of the distribution as compared with 20 per cent who had not had such an experience. Thus we examined to what extent emotional well-being and divorce in combination were associated with subsequent partnership breakdown. As we see at the bottom of Table 25 the relative risk for those with high emotional scores and who had also experienced parental divorce experiencing partnership disruption in adulthood was 1.8 times that of the rest of the sample. The next question is whether it is the lower emotional well-being or the parental divorce or the interaction that lies behind this heightened propensity to partnership dissolution in adulthood. The results in Model 2, which includes the separate factors parental divorce and emotional scores at age 16 as well as an interaction term for parental divorce and emotional scores, clearly point to both parental divorce and emotional well-being being independently associated with partnership breakdown in adulthood.

Our analysis of the NCDS data only identified two factors from childhood and adolescence directly associated with the risk of partnership

breakdown in adulthood: namely a parental divorce and whether the young people had high scores on an index of emotional well-being. In an earlier study which addressed a similar question, using data from the National Survey of Health and Development a longitudinal study of a cohort of children born in 1946 (Kiernan, 1986), again we found only two factors that were directly related to the probability of marriage breakdown in adulthood. These were whether the cohort member had experienced parental divorce during childhood and their psychological well-being assessed at age 15 and again both factors made an independent contribution to the risk of later marriage breakdown.

## **Discussion**

In this study we have used the two main extant national longitudinal studies available to the research community that permit the investigation of the question Who Divorces? The BHPS allowed us to examine this issue for individuals and couples of all ages whereas the birth cohort data from the NCDS allowed us to examine background factors from childhood and adolescence associated with partnership dissolution in adulthood. A number of insights emerged from our longitudinal analyses as well as from the cross-sectional analysis of the Family Resources Survey.

Unemployment, reliance on state benefits and disability featured as characteristics of the currently divorced in the FRS sample and these factors along with financial difficulties were also important precursors of divorce as shown in our analysis of the BHPS. This suggests that poor economic and somatic well-being may be important stressors in a relationship and that the selection of vulnerable groups into divorce may be an important aspect of the poverty observed amongst the erstwhile married, as well as the deprivation that may be a by-product of the divorce itself. This suggests that the deprived are more at risk of divorce and that divorce may well compound their deprivation.

There was also evidence from both the BHPS and the NCDS of an association between psychic factors and subsequent partnership breakdown. The analysis of the BHPS showed that men and women with lower psychological well-being were more likely to divorce in the ensuing few years and analysis of the NCDS data suggested that pre-existing emotional problems were important signposts for subsequent partnership breakdown. Again these two findings speak to the possibility of selection effects and emerging emotional problems post-partnership, but preceding separation, being implicated in the lower emotional well-being of the divorced. These together with the lowered mental well-being associated with the event and its aftermath add to the potentiality of further

lowering in the psychic well-being of the divorced. The legacy of pre-partnership and post-partnership emotional problems may also differ and affect the extent to which the mental health of the divorced improves or not.

Previous demographic research led us to expect that type of first partnership and age at first partnership would be associated with the risk of divorce. This was confirmed explicitly in the NCDS sample. However, for our analysis of type of first union we differentiated between cohabiting first unions that led to marriage and cohabiting unions that did not. If such a distinction is made then we find that those who cohabited prior to their first marriage did not have a higher rate of marital dissolution. This suggests that in considering the role of pre-marital cohabitation in subsequent divorce that it is important to make a clear distinction between the groups who had more than one partnership prior to marriage and those who did not. The heightened propensity of those who pre-maritally cohabit to divorce may arise from the sub-set who have experienced partnership turnover prior to marrying.

The other demographic factor implicated in partnership breakdown was whether men and women in the NCDS sample had experienced parental divorce during childhood. Subsequent analyses (Kiernan and Cherlin, forthcoming) that has looked at this issue in more detail has also shown that children whose parent's divorce when they are grown-up are also more likely to experience partnership dissolution. If divorce begets divorce in the sense of partnership dissolution then we would expect divorce to increase still further for later generations of children who were reared under a higher divorce regime than was operating when the NCDS sample born in 1958 were growing up.

In sum, from these relatively rich data sets we were able to identify only a few important and direct factors associated with divorce. People who embark on partnerships at an early age, cohabitants, those who have experienced parental divorce, and those who are economically, somatically and emotionally vulnerable have higher risks, but beyond these factors, which in several instances pertain only to small sub-sets of the population, there was little else that clearly distinguished between those who divorce and those who do not. It may be that there are other factors that are not measured in these wide-ranging surveys which would enlighten us further. Echoing White (1990) in her review of research in the 1980s on the determinants of divorce, "Although we have made substantial progress in the last decade, we still know comparatively little about how divorce is related to relationship quality, family structure or socio-psychological factors" (p907). To date, the relationship between demographic and economic variables and divorce has been extensively examined but this needs to be matched by empirical research in other



domains. The prominence of demographic and economic correlates in divorce research probably reflects the absence of appropriate surveys of representative samples of the population for studying family processes. Much of what we know comes from secondary analysis of more general purpose surveys rather than ones designed to examine family dynamics, relationships and processes, and if we are to enhance our understanding of the divorce process this situation needs to be rectified.

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