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Till Divorce Do Us Part

The Consequences of Marital Dissolution on Stress and Employment Trajectories in Europe

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Abstract: With the ever-increasing divorce rates in Europe and beyond, discourse on the consequences of marital dissolution has been placed at the forefront of academic debate. This paper implements an event-study design using a multi-period difference-in-differences method to examine the effect of divorce on the development of stress and employment trajectories among European residents divorced in the 1980s. The main findings suggest that the probability of being in a stressful episode increases in the years leading up to divorce and decreases thereafter, with the effect being larger for women. Evidence also indicates that divorce has a significant negative impact on the likelihood of employment, with men facing a higher risk of unemployment than women.

Keywords: Divorce, Stress, Employment, Difference-in-Differences, Gender

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Acronyms

ATT Average Treatment Effect on the Treated. 20

CDR Crude Divorce Rate. 1

DiD Difference-in-Differences. 3

DSA Divorce-Stress-Adjustment. 11

EU European Union. 1

LHC Life History Calendar. 17

OECD Organisation for Economic Co-operation and Development. 6

SHARE Survey of Health, Ageing and Retirement in Europe. 3

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1. Introduction

The liberalization of divorce laws has fundamentally changed the definition and the scope of individual freedom in modern history (González, 2015; González & Viitanen, 2009; Smith, 2002). The introduction of a liberal, unilateral system made divorce easily accessible to spouses, permanently altering the ways in which marriages are formed and dissolved (González, 2015). With these changes came a steady increase in divorce rates in many countries that were forerunners in adopting liberal divorce laws (González, 2015; Kneip et al., 2009).

For example, a Crude Divorce Rate (CDR), as defined by the number of divorces per 1,000 people, has doubled between 1964 and 2024 across European countries (Eurostat, 2026). In 2024 alone, 0.7 million divorces occurred in the European Union (EU) (Eurostat, 2026). With divorce affecting an ever-increasing number of people, it has become particularly important to study its economic, social, and financial consequences.

While the above-mentioned developments in divorce laws are deserving of celebration, the question of fairness persists (Carbone, 1994). More precisely, does divorce lead to equal outcomes for men and women? This question can be approached from multiple angles, including economic, financial, and social perspectives. A union that does not ensure an equal distribution of domestic labor responsibilities can leave one partner more economically and financially vulnerable at divorce, ultimately opening the door to a discussion of the financial and economic consequences (Carbone, 1994).

With the rising financial difficulties coupled with the emotional uneasiness brought on by the marital separation, divorce becomes an event with potentially serious consequences for individuals' overall well-being. From a monetary perspective, researchers commonly identify, among other things, changes in income and employment as important outcomes of divorce (Broadway & Kalb, 2025; de Vaus et al., 2017; Kalmijn, 2005; Poortman, 2000; Raz-Yurovich, 2013). Moreover, divorce does not necessarily lead to equal outcomes for men and women, given the unequal division of household duties within couples and the consequent increase in women's economic dependence on marriage (Carbone, 1994).

As an important life event, divorce has far-reaching consequences that extend beyond monetary outcomes. A marital dissolution is often viewed as a process that begins before the divorce is legally concluded (Amato, 2000). During the uncoupling process, individuals may experience stress stemming from factors such as loss of emotional support and conflict with the partner (Amato, 2000). Consequently, in addition to financial and economic developments, a growing body of literature also examines how divorce affects psychological outcomes, such as stress and loneliness (Cavapozzi et al., 2020; Crowley, 2019; Rupšys et al., 2024).

The rising number of divorces, along with their far-reaching consequences, has made divorce, a now-common life event, an important and intriguing subject of study, bringing it to the forefront of discourse among researchers and policymakers. With that being said, this paper aims to study the consequences of divorce from a gender perspective. The following sections will outline the research problem, detail the specific aim and scope, discuss the topic's relevance in modern academic discourse, and conclude with a description of the paper's structure.

1.1. Research Problem

Individuals' experiences with divorce may not look the same across countries and regions. In fact, these experiences can differ significantly (Kalmijn, 2010). Different studies use varying administrative data, measurement approaches, and empirical methodologies, limiting comparability across existing studies (Mortelmans, 2020). As a result, developing a clear and comprehensive understanding of the outcomes of divorce remains challenging.

Consequently, studies often reach contradictory results, suggesting a lack of consensus in the literature (Mortelmans, 2020). For example, some studies find a negative effect of divorce on employment (Covizzi, 2008; Kalmijn, 2005; Raz-Yurovich, 2013), while others point to more insignificant or even positive outcomes (Broadway & Kalb, 2025; Dasgupta et al., 2025; van Damme et al., 2009). Discrepancies in empirical results are also observed from a gender perspective. With the persistent systematic and structural inequalities, it is often predicted that women's financial and economic positions are more adversely affected by divorce than those of men (Carbone, 1994). However, some studies, exemplified by the works of Covizzi (2008) and Raz-Yurovich (2013), suggest that men may face a higher risk of unemployment following divorce.

Much of the previous work is also characterized by a tendency to overlook psychological factors when studying the consequences of divorce. As with many major life events, divorce has significant emotional and behavioral implications (Amato, 2000). As such, more recent studies have begun to incorporate psychological outcomes related to overall well-being, such as stress and loneliness, into their empirical analysis (Cavapozzi et al., 2020; Crowley, 2019; Rupšys et al., 2024). However, even with the growing interest in the psychological consequences of divorce, the measures of well-being continue to vary across studies (Jessee & Carr, 2025; Rupšys et al., 2024), making the analysis of emotional aspects of divorce both relevant and intriguing.

Based on the discussion above, two key research gaps are identified. First, the absence of consensus on the effects of divorce in previous research points to a clear knowledge gap and indicates the need for further research, including from a gender perspective. Second, while economic and financial factors are extensively studied, their psychological counterparts remain relatively underexplored, suggesting avenues for future research to extend existing work.

1.2. Aim and Scope

With that being said, this paper aims to study the effect of divorce on stress and employment trajectories for individuals separated in different years in the 1980s, specifically from 1980 to 1990. To achieve this objective, data is retrieved from the Survey of Health, Ageing and Retirement in Europe (SHARE), the largest longitudinal social scientific study in Europe. The analysis specifically uses data from Waves 3 and 7, also known as the SHARE-LIFE modules. These waves, unlike other standard SHARE modules, collect information on individuals' retrospective life histories, allowing analysis of respondents' past circumstances, including, but not limited to, their health, housing, family, and employment histories (SHARE-ERIC, 2024).

As already mentioned, this paper examines a specific sample of individuals divorced in the 1980s. The sample includes participants from 27 EU countries and Switzerland, totaling 3873 individuals. Empirical analysis will be carried out on the entire group of respondents, as well as separately for men and women, to investigate gendered outcomes. Therefore, this research is guided by the following research question: *To what extent does divorce impact stress and employment trajectories for European residents, and how do the results differ between men and women?*

The empirical methodology in this paper includes the Difference-in-Differences (DiD) research design. In its restricted form, DiD only includes two periods and two groups. However, this research concerns a situation where different individuals enter treatment at different times. For this reason, an event study analysis is performed using a multiperiod DiD framework, which accommodates variations in treatment timing, following the methodological guidelines established by Callaway and Sant'Anna (2021).

1.3. Relevance

On the topic of divorce, there exist two key bodies of literature. The first studies the determinants of divorce, and the second concerns its consequences instead (Mortelmans, 2020). The relevance of this paper stems from its contribution to the latter. As noted elsewhere, the divorce affects many individuals. With an increasing number of affected people, the importance and the significance of understanding the consequences of divorce also rise.

Naturally, divorce carries important policy implications. While unilateral divorce laws based on no-fault grounds have made divorce easily accessible for both partners, Carbone (1994) argues that such changes must be paired with a system that recognizes the financial consequences of women's economic dependence on marriage. This argument, according to the author, is especially relevant for marriages where women are more involved in child-rearing and domestic duties, often leaving them more economically vulnerable at divorce.

Such circumstances can be addressed and regulated through adequate policies. Carbone (1994) emphasizes liberal feminists' perspective that existing policies must ensure people who are considering marriage do not make decisions that could leave them financially and economically deprived in the event of divorce. Workplace reforms must also actively pursue suitable arrangements for employees with children, allowing fathers to be more involved in their children's lives and supporting mothers' career pursuits (Carbone, 1994). Ultimately, effective policies can only be implemented with a clear understanding of the consequences of divorce.

1.4. Thesis Outline

This research is organized as follows: the first chapter introduces the topic and its relevance, describes the research gap, and defines the aim and scope. The second chapter provides a brief overview of the background context through a cultural and historical lens. The third chapter concerns the supporting theoretical framework and the relevant existing empirical work.

Chapter Four introduces the research design and describes the data, variables, and analytical methods. The fifth chapter presents the main results, followed by robustness checks in the sixth chapter. Chapter Seven will then discuss the interpretation of results and their alignment with theory and previous empirical work. Lastly, the paper will end with a brief conclusion and final remarks.

2. Background

The decision to divorce is inherently a result of human interactions influenced by a complex web of cultural, social, and legal factors. Therefore, it is reasonable to believe that the circumstances under which divorce takes place impact its outcome. As such, Chapter Two introduces the background context, organized into two sections: the first explores divorce from a cultural perspective, followed by an overview of the development of divorce laws in Europe.

2.1. Divorce in Cultural Context

Different cultures have varying perspectives on divorce and, as a result, approach the decision to divorce differently (Toth & Kemmelmeier, 2009). According to Toth and Kemmelmeier (2009), the existing literature often highlights a heightened sense of individualism within a society as a key determinant of divorce rates. In this line of thought, Inglehart (1990; as cited in Toth & Kemmelmeier, 2009) argues that people in individualistic cultures prioritize their personal interests and are more likely to leave unhappy marriages, even at the risk of experiencing financial and emotional distress post-divorce.

On the other side of the cultural spectrum, particularly in collectivist societies, divorce is approached more conservatively (Afifi et al., 2013; Toth & Kemmelmeier, 2009). Toth and Kemmelmeier (2009) note that in these societies, people usually place a higher value on traditions and are more likely to adhere to the wishes of their elders when it comes to maintaining family ties. As a result, people in collectivistic cultures often choose to remain in marriages even if they are not happy with the union (Toth & Kemmelmeier, 2009).

Instead of simply determining cultures as collectivistic or individualistic, Afifi et al. (2013) combine them with a social network approach to better understand the contexts in which divorce occurs across cultures and subcultures. This approach analyzes how individuals behave depending on the density of the social network surrounding them (Wellman, 1988; as cited in Afifi et al., 2013). In particular, in highly interconnected cultures, group expectations may influence personal decisions, and the fear of disrupting a strong social network may ultimately contribute to lower divorce rates (Afifi et al., 2013).

Overall, one may conclude that divorce is best understood as an outcome influenced by cultural and social factors. However, the ease with which individuals can divorce is largely determined by divorce laws and regulations. This paper studies European countries that rank high on the individualism spectrum. With cultural and traditional norms having relatively minor impact on divorce decisions in these countries, it is important to review the

development of their divorce laws in order to better understand individuals' experiences with separation.

2.2. The Development of Divorce Laws in Europe

Divorce rates have been increasing steadily over the past few decades across Europe and beyond. Figure 2.1 illustrates the development of the average CDR in 31 Organisation for Economic Co-operation and Development (OECD) and EU countries. In comparison to the year 1980, the divorce rate nearly doubled at its peak in 2005-2006. In conventional literature, much of this spike in divorce rates is attributed to the changes in divorce laws (González & Viitanen, 2009; Kneip et al., 2009).

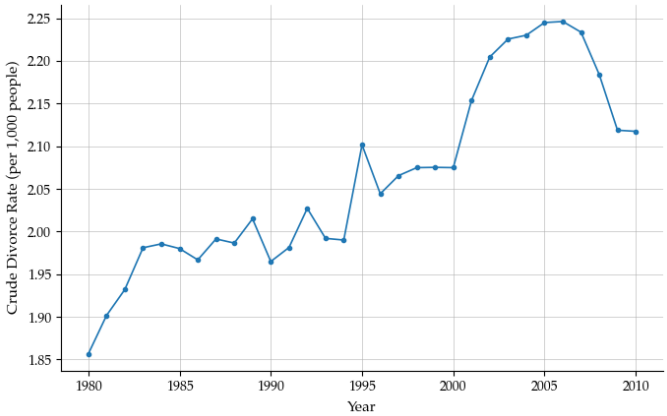


Figure 2.1. Mean Crude Divorce Rate Across 31 OECD and EU Countries, 1980–2010

Notes: The sample includes the following 31 countries determined by the data availability: Australia, Austria, Belgium, Canada, Czechia, Denmark, Estonia, Finland, Germany, Greece, Hungary, Iceland, Italy, Japan, Korea, Latvia, Lithuania, Luxembourg, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Sweden, Switzerland, United Kingdom, Bulgaria, Croatia, Cyprus, and Romania. *Source: Author's rendering of OECD (2024).*

Most countries studied in this paper legalized divorce before the 1950s. However, a few did so relatively recently. For example, Italy legalized divorce in 1970, followed by Portugal in 1976, Spain in 1981, and Malta in 2011 (González, 2015). The legalization of divorce is just one part of a series of important reforms in divorce law. Nearly all European countries have passed multiple divorce laws that regulate various aspects of marital dissolution (González, 2015).

A breakthrough in divorce law reforms was the widespread adoption of no-fault grounds for divorce in many European countries starting in the 1970s. This reform

replaced previous legislation that allowed divorce only when one spouse committed a wrongdoing against the other (González, 2015). These wrongdoings included adultery, cruelty, and abandonment (Carbone, 1994). With this new regulation in place, accessing divorce became easier in the latter half of the 20th century, leading to higher divorce rates in countries that adopted these changes early (González, 2015).

In some countries, no-fault divorce reform meant that with the consent of both spouses, divorce was granted almost immediately (González, 2015). However, even with the adoption of no-fault grounds, many countries in the 1980s still required a period of separation as proof of family breakdown to grant a divorce (González, 2015). More recently, divorce has been fully liberalized in many European countries, eliminating the need for fault, consent from the other spouse, and any separation period to obtain a divorce (González, 2015).

Because this paper focuses on individuals who divorced in the 1980s, particular attention will be paid to the divorce laws and regulations in effect at that time. In many jurisdictions in the 1980s, divorce was granted after a period of separation, usually three to five years, during which spouses lived apart (Smith, 2002). Smith (2002) provides a comprehensive overview of the development of divorce reforms in this period.

For example, Smith (2002) notes that Belgium required five years of separation in the 1980s. France and Austria allowed unilateral divorce after six and three years of separation, respectively, and West Germany permitted divorce with mutual consent after a year of separation, or after three years of separation if only one spouse consented. Even the more liberal of these countries, namely Denmark, Norway, and Finland, required a mandatory separation period before spouses could apply for divorce (Smith, 2002). In 2010, Finland, Spain, and Sweden were the only three countries where couples could file for divorce unilaterally without first demonstrating separation (González, 2015).

Based on the context presented above, several important points can be argued for. During the required separation period, spouses essentially live apart or prepare for a separation before obtaining a legal divorce. This process can change the context in which the consequences of divorce are studied. In anticipation of divorce, couples may adjust their labor force participation or reorganize their finances before the actual divorce takes place. Additionally, they may experience emotional distress during this period of anticipation, rather than solely at the time of the divorce itself.

While the no-fault system eliminated spousal wrongdoing as a prerequisite for divorce, Carbone (1994) argues that, in many countries, the new reforms did not provide an adequate mechanism for post-divorce financial settlements between spouses, which were typically well regulated under the former system. The author notes that with the unilateral divorce in place, women who had taken on more homemaking responsibilities during their marriages were now expected to become financially independent shortly after the divorce, often without receiving fair monetary compensation or support.

According to Smith (2002), in many jurisdictions, the emphasis on self-sufficiency has been increasing, while the role of financial support payments for economically disadvantaged wives has been diminishing. This setting, especially in the context of 1980s divorce laws, raises questions of fairness. More specifically, if the law assumes that both spouses are on equal economic footing, but the woman has taken on more household responsibilities during the marriage, the consequences of divorce may look significantly different for each partner (Carbone, 1994).

3. Literature Review

To deepen the understanding of the consequences of divorce in existing academic discourse, it is important to review the theories that predict changes in economic and psychological conditions following marital dissolution, including from a gendered perspective. Additionally, it is just as important to understand how theories test in practice. Therefore, Chapter Three will explore several relevant theories, followed by a review of the existing empirical research.

3.1. Theoretical Framework

3.1.1. A Theory of Marriage

In 1973, Becker (1973) put forward a theory of marriage, essentially treating marriage as a market and the household as a production unit. His theory relied on two fundamental assumptions. First, individuals select partners who help maximize the consumption of commodities produced within the household, and, hence, improve their overall well-being. Second, the "marriage market" is in an optimal state, meaning that individuals cannot find another partner without risking a decline in their well-being. In his theoretical setting, commodities produced within the household involve a wide range of human activities, such as companionship, love, health, as well as the number of children and their characteristics.

A critical contribution of Becker's Theory of Marriage relates to the question of why people marry. The author explains that people select their marriage partners based on compatibility in certain traits, such as education, physical capital, and height. He argues that while closeness on some characteristics is favorable for marriage, significant differences in others, such as wage rates, can, in theory, lead to more optimal household consumption and production outcomes. In this theoretical framework, high wage differentials within marriage lead to a more specialized division of labor, which eventually yields higher gains. Becker then concludes that compatibility increases the incentive to marry as the benefits of marriage surpass the gains from remaining single.

With a steady rise in divorce rates from the 1970s, the interest in reasons for marital dissolution also increased. If marriage is supposed to enhance well-being and provide economic benefits, why do people choose to divorce? The later research conducted by Becker et al. (1977) aims to answer this question. A central part of their theoretical framework is uncertainty about marital outcomes. According to the authors, individuals choose to divorce when their total utility, or well-being, is higher outside the marriage.

They argue that uncertainty about the outcomes of the marriage can create a large gap between expected and actual well-being within the relationship, ultimately contributing to separations.

A Theory of Marriage by Becker presented marriage as a market in which couples produce outputs and maximize their utilities. Therefore, his theoretical framework allowed researchers to analyze marriage and divorce not only through the lens of demography or sociology but as human interactions with significant economic consequences. As such, his work has become foundational for the fields of household, family, and labor economics.

While this theory predicts changes in utility and economic output after marital dissolution, it does not predict the outcomes of divorce from a gendered perspective. Moreover, the theory is based on simplified assumptions that do not reflect the significant shift in social context since the 1970s. The following sections will discuss other theoretical perspectives and frameworks tackling the complexity of outcomes of divorce.

3.1.2. The Feminist Perspective

As briefly overviewed in Section 2.2, a rhetoric on the feminist perspective on divorce is offered by Carbone (1994). Implications of divorce for women lie at the center of this perspective (Carbone, 1994). The author brings in two seemingly opposing feminist views on divorce: one that puts the gendered division of labor at fault for reinforcing stereotypical gender roles and encouraging the notion of women being inferior to men, and another that proposes that the problem is not the tendency of women taking on more homemaking and child-rearing duties but rather the fact that such duties are deeply overlooked in society.

Carbone (1994) agrees with both views and argues that gendered division of labor increases women's emotional and economic vulnerability at divorce, and existing judicial systems often fail to compensate women for homemaking work during the marriage. The author continues to explain that the increase in women's labor force participation in the 1990s was not met with a greater contribution from fathers to household duties and childcare. As such, regardless of their labor force status, women remained more involved in housework and child-rearing.

Naturally, with the unequal distribution of labor during marriage, women's employment and earning capacity are adversely affected, resulting in their increased vulnerability at divorce (Carbone, 1994). Carbone (1994) puts particular attention to child-rearing responsibilities during marriage and afterward. The author argues that not only do women tend to care for children more within the marriage, but divorce shifts the child-rearing responsibilities from parents to mothers. Therefore, when the system does not guarantee financial support for such vulnerable mothers after divorce, the consequence of divorce is more work, both paid and unpaid, for women (Carbone, 1994).

In this line of work, Fineman (1991) argues that the discourse surrounding divorce and its implications must always include the formal recognition of the care of children. The author continues to argue that it is unfair to expect women to succeed and become self-sufficient after divorce when, in reality, they hold fewer resources than their former partners. Fineman (1991) described equality as an "illusion," the primary purpose of which is to discourage the legal recognition of the financial support needs of women who are often primary caretakers of children.

Some may argue that the discourse presented above is outdated and the social context has changed since the 1990s. However, the feminist perspective on divorce presents a simple narrative: if the equal distribution of household and childcare labor cannot be guaranteed, then the assumption of equal opportunities and outcomes cannot be made (Carbone, 1994). Not only are the individuals in this paper divorced in the 1980s, and hence this discourse is likely to apply to them, but this narrative still holds, albeit imperfectly, to this day in many countries.

3.1.3. Divorce-Stress-Adjustment Framework

Theoretical discourse to this point has largely focused on the consequences of divorce for traditional economic conditions. However, divorce hardly ever has only monetary implications. This section introduces the Divorce-Stress-Adjustment (DSA) framework, which combines a wide range of conceptual theories on the consequences of divorce into a single comprehensive perspective, put together by Amato (2000).

One of the first established stress perspectives in the family setting is proposed by Hill (1949). He describes a family crisis as a rollercoaster that begins with the crisis itself, followed by a period of disorganization, recovery, and ends with either reorganization or dissolution, depending on the scale of the crisis, family resources, and their definition of the crisis. Even though Hill (1949) specifically focuses on the war separation and reunion, the DSA framework closely follows the crisis pattern previously described.

The stress process is studied more generally by Pearlin et al. (1981). According to the authors, certain life events can intensify pre-existing, persistent difficulties, resulting in increased stress. Emery (1999) then explicitly examines the stress stemming from the event of divorce. However, he states that divorce must be analyzed as a process, an assumption that becomes foundational for the DSA framework, rather than a stand-alone event, beginning before legal separation and continuing afterward. Emery (1999) also notes that divorce is a complex and nuanced process, and a single theory cannot possibly explain its potential implications.

With that being said, Amato (2000) draws on multiple branches of theory, including the three discussed above, and incorporates them into the DSA framework. The process of separation, according to Amato (2000), triggers the chain of stressful events. The author calls such events, including but not limited to the loss of emotional support, conflict with

the former partner, and financial loss, stressors. Amato (2000) also highlights the role of moderating factors, such as individual resources and social support, in determining the length and the magnitude of the stressful events. The presence of these moderators, in turn, determines an individual's ability to adjust to the divorce process (Amato, 2000).

Viewing divorce as a process has important implications. Amato (2000) argues that individuals do not typically enter marriages with the expectation that they will eventually divorce. As such, people can put significant effort into saving the marriage (Amato, 2000). This is one of many reasons why the effects of divorce on individuals can take place years before their final separation (Amato, 2000). Amato (2000) further notes that the stressful events do not end with divorce either, but rather can be felt two or three years after legal separation. Additionally, he emphasizes the conventional gendered narrative of divorce, according to which economic consequences are more severe for women than for men.

Important points to take away from the discourse above are as follows: first, divorce is a process that begins before the official dissolution of the marriage and continues long afterward. Second, divorce is a complex, multilayered process involving many factors that either intensify or simplify the adjustment process to the stressful events triggered by the divorce. The next section will provide an overview of empirical findings in this line of work to analyze how theory is realized in practice.

3.2. Previous Empirical Work

The existing empirical literature on the consequences of divorce often explores traditional economic variables in cross-sectional and longitudinal research designs. Poortman (2000) tracks 359 individuals who separated in the Netherlands between 1984 and 1995 using data from the Dutch Socioeconomic Panel survey. The author compares income before and after marital dissolution for both men and women. Her results suggest that women experience a larger income reduction even after receiving private and public transfers, such as welfare payments and alimony. Furthermore, the findings indicate that the gender disparities worsen when accounting for household size, as women tend to retain custody of their children, leading to higher household expenses.

Covizzi (2008) shifts the focus from income losses to disparities in employment trajectories for men and women. The author studies employed individuals who divorced from 1999 to 2004, using Cox proportional hazards regression models. The results indicate that separated individuals face a higher risk of unemployment, and this effect partially operates through a decline in health. The author also reveals that men are at a higher risk of unemployment than women, which challenges the standard narrative on the consequences of divorce by gender. Covizzi (2008) discusses this result in the context of work identity and economic necessity, both of which are important factors in stabilizing employment for women post-divorce.

The results discussed above are supported by Kalmijn (2005), who studies the divorce effect on men's employment trajectories in the Netherlands. Using a multivariate event history model, the author concludes that after divorce, men face higher risks of unemployment, disability, and downward mobility. He identifies a few mechanisms contributing to these results: first, increased emotional distress leads to an immediate rise in unemployment; and second, the loss of a supportive spouse and the loss of status as a provider result in sustained downward occupational mobility in the long run.

Rather intriguing results on women's employment after divorce are presented by van Damme et al. (2009). The authors use the European Community Household Panel survey to track a sample of women across 13 EU countries from 1994 to 2001. Using a discrete-time event history analysis, they observe that the employment status of women in the studied countries improves following separation, albeit not by a large amount. However, the authors note that factors such as the lack of investments in human capital during the marriage, the presence of children, and reduced health negatively affect the chances of employment after separation for women. They also find substantial cross-national variation: countries that apply employment-facilitating policies, such as public childcare, encourage women's entry into the labor market, while income-related institutions, such as allowances for single parents, increase women's dependency on such allowances, thereby discouraging their employment.

Additional perspective on women's employment path post-divorce is offered by Raz-Yurovich (2013). The author uses multiple methodologies, including fixed-effect and linear growth models, to study employment stability, monthly salary levels, and salary growth rates for men and women. Consistent with earlier studies, Raz-Yurovich (2013) observes that women's employment and monthly salary levels tend to be more stable after separation compared to those of men. However, her results indicate that women experience a higher reduction in salary growth rates following divorce, while men maintain stable salary growth rates. To explain these results, the author suggests that although women tend to increase their employment after divorce, their job quality and nature are often limited by their primary responsibilities as caregivers for their children. On the other hand, men may experience a reduction in employment stability due to their increased involvement in childcare after divorce (Raz-Yurovich, 2013).

The studies reviewed thus far focus on traditional economic consequences of divorce. Psychological factors as outcomes of marital dissolution have been included in the existing literature relatively recently, and fewer papers address them. Crowley (2019) uses the DSA framework and conducts a qualitative study to examine how divorce affects subjective life assessments over the three years post-separation for individuals aged 50 years and older. The author demonstrates that divorce leads to greater financial concerns, especially for women, and feelings of loneliness. Additionally, Crowley (2019) reports that respondents experience positive changes in their lives following divorce, including increased happiness, freedom from the former partner, and a heightened feeling of independence.

Moving on, some of the data used in this paper is also used by Cavapozzi et al. (2020) to examine the correlation between divorce and periods of stress, financial hardship, and happiness in 14 European countries. The authors employ Wave 3 of the SHARE data in fixed-effects linear probability models to estimate the likelihood of being in the above-mentioned periods. Their results indicate that both men and women are more likely to experience a period of happiness in the years following divorce, driven by a reduction in the likelihood of stressful and financially challenging episodes.

Eight waves of the SHARE data are also used by Rupšys et al. (2024) to investigate the connection between divorce and well-being. The paper uses a 12-item scale that measures well-being across four dimensions: control, autonomy, self-realization, and pleasure. The authors observe that formally separated respondents fare worse in terms of well-being relative to never-divorced individuals. However, no association is observed between divorce and well-being in the short run, suggesting that divorced individuals experience a decline in well-being long before formal separation, or that they may have had lower baseline well-being to begin with.

Using the same SHARE waves as Rupšys et al. (2024) and the standardized measurement of depression, Jessee and Carr (2025) document that divorced individuals who are not close with their adult children report symptoms of depression up to four years following marital dissolution. In contrast, the authors note that those divorced respondents who keep a close bond with their children do not experience worsening of depression symptoms. Their results exemplify the importance of moderating factors in navigating the divorce process, as indicated by the DSA framework.

The papers discussed above demonstrate an association between divorce and its consequences. Fewer papers estimate causal inference in this area of research. For example, Drewianka and Meder (2020) build a structural model and conclude that divorce reduces women's financial well-being, rather than the reverse. The authors also find evidence of anticipatory responses. More precisely, women at risk of divorce increase the quality of their jobs and the hours they work in advance. Additionally, Drewianka and Meder (2020) demonstrate that public transfers mitigate the negative financial outcomes of divorce for women.

The consequences of divorce have also been studied in DiD research design, which is methodologically the most relevant for this paper. Bonnet et al. (2021) develop a DiD framework in which divorced individuals are matched with their still-married counterparts on pre-divorce characteristics. Their results show that divorce causes a reduction in income growth for both women and men, with the former facing significantly larger reductions than the latter. The authors also note that, in line with the results from Drewianka and Meder (2020), public transfers partially offset gender inequalities following divorce. Counterintuitively, Bonnet et al. (2021) show that the number of children does not affect women's living standards and that the earnings gap during marriage is the main predictor of unequal gendered outcomes post-separation.

In contrast to Bonnet et al. (2021), Broadway and Kalb (2025) show that women's living standards after separation are strongly determined by their family situation. The authors balance divorced and never-divorced individuals on observable characteristics and compare their outcomes within a DiD framework. They argue that women with young children face the risk of poverty in the short run, whereas women without children or with more mature children are at risk of enduring impoverishment following divorce. The authors observe that the risk of poverty is lower for men and for women who were employed before the separation. Additionally, Broadway and Kalb (2025) find no changes in women's employment levels after divorce, while observing a small decline in men's employment due to their increased involvement with children.

Employment results from Broadway and Kalb (2025) are also supported by Dasgupta et al. (2025) in a matched DiD empirical design. The authors show that women's employment status improves after separation, while the opposite is true for men. Additionally, they suggest that the earnings follow a similar pattern. In contrast, Dasgupta et al. (2025) indicate that mental health begins to worsen before separation for both men and women, with psychological distress being most pronounced among women and children.

Evidently, the consensus on the consequences of divorce is elusive, with existing empirical literature often contradicting the conventional narrative on gender differences in employment outcomes. Moreover, most studies overlook psychological factors in this area of research and conduct associative analysis. This paper aims to expand the usage of retrospective life history modules from SHARE Waves 3 and 7 in the DiD framework to analyze stress and employment trajectories post-divorce. The following chapter will provide a detailed overview of the data, variables, and methodology used in this study.

4. Methodology

Following an overview of the existing literature in the previous chapter, this part of the paper will develop a methodology for empirical testing. The first section will describe the data and variables, present descriptive statistics, and formulate hypotheses to be tested. The second section will describe the empirical model and its identifying assumptions, followed by the final section that will address the limitations of the study.

4.1. Data and Variables

4.1.1. Description of Data

The data for this paper are retrieved from the largest European social science panel study, the SHARE. Access to this data is granted to registered users through the SHARE Research Data Center website (SHARE-ERIC, n.d.-c). SHARE has been collected since 2004 and conducts computer-assisted personal interviews to explore multidisciplinary topics related to the health, social, and economic status of individuals aged 50 and older (Bergmann et al., 2019a).

Most countries covered in the data are EU member states (Bergmann et al., 2019a). With the release of Wave 7 in 2019, SHARE researchers had completed more than 375,000 interviews involving about 140,000 survey participants (Bergmann et al., 2019a). In Waves 8 and 9, approximately 130,000 more interviews were conducted (Bergmann & Börsch-Supan, 2021; Bergmann et al., 2024). For methodological details on SHARE data, refer to Börsch-Supan et al. (2013). For information on response and retention rates, see Bergmann et al. (2019a).

Given its extensive scale and multidisciplinary nature, SHARE provides a novel dataset for researchers, policymakers, as well as for governmental and non-governmental organizations to explore the effectiveness of various policies spanning health to environmental issues (Bergmann et al., 2019a; SHARE-ERIC, 2023). SHARE also allows analysis of how external shocks and life events affect various aspects of life, ultimately providing a suitable dataset for studying the consequences of divorce (Bergmann et al., 2019a; SHARE-ERIC, 2023). The following sections will describe the specific modules and variables used in this paper.

4.1.2. Data Collection

To achieve the objective, data in this paper are collected from two SHARE modules: Waves 3 and 7 (SHARE-ERIC, 2024a, 2024b). SHARELIFE modules focus on respondents' past

experiences (SHARE-ERIC, 2024). Regular waves provide information on individuals' circumstances at the time of the interviews, while Waves 3 and 7 collect extensive data on respondents' past (SHARE-ERIC, 2024). This includes, but is not limited to, information on housing, employment, health, and family histories (SHARE-ERIC, 2024).

In Wave 3, respondents answered only retrospective life history questions (SHARE-ERIC, 2024). SHARELIFE modules were also collected from all respondents in Wave 7 who did not partake in Wave 3 (SHARE-ERIC, 2024). The unique dataset combined in this paper includes all individuals who answered the SHARELIFE modules in both Waves 3 and 7. Figure 4.1 illustrates the number of individuals in each wave and the modules they completed. There are 13,947 individuals who participated in both waves. These people are included only based on their participation in Wave 3, as they answered regular panel module questions in Wave 7. The combined dataset before any modification includes all participants from Wave 3 and those from Wave 7 who did not participate in Wave 3, totaling 91,688 unique individuals (28, 454 + 77, 181 − 13, 947).

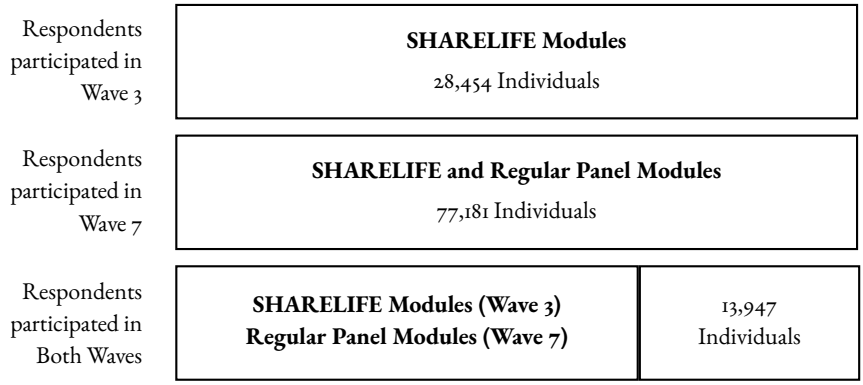


Figure 4.1. Number of Participants and Their Answered Modules in Waves 3 and 7
Notes: Figures are based on own calculations. *Source: Author's rendering of SHARE-ERIC (2024a, 2024b).*

Naturally, collecting data on individuals' pasts is difficult, as it relies on their ability to recall events accurately. To facilitate respondents' recollection of past events, SHARELIFE incorporates the Life History Calendar (LHC) approach (Bergmann et al., 2019b; Schröder, 2011). Bergmann et al. (2019b) explain that the simplest visualization of one's lifetime would be to record events sequentially along a horizontal axis. The authors continue to note that the LHC approach in SHARELIFE allows visualization of events on a horizontal time dimension, along with other key events, such as family and health histories, which are displayed as additional dimensions. This way, respondents can cross-reference certain events with others, ultimately improving their ability to remember past events (Bergmann et al., 2019b).

4.1.3. Data Modification

Divorces in the data appear as early as the 1940s. However, the specific period studied in this paper covers individuals divorced in different years from 1980 to 1990. Running a DiD analysis over the full divorce timeframe proved challenging due to computational limitations, as each additional year significantly increased processing time. However, restricting the timeframe does not invalidate the results for several reasons. First, the chosen time frame includes the largest number of divorces available in the data, as illustrated in Figure 4.2. More specifically, about 32% of all first-time divorces occurred between 1980 and 1990.

Furthermore, a restricted time frame provides relatively stable and comparable socioeconomic conditions across countries and individuals. Introducing more years from different decades would bring in substantial institutional heterogeneity. Lastly, looking at the existing literature, for example, Broadway and Kalb (2025) and Bonnet et al. (2021), the event study design commonly involves a limited number of periods relative to divorce.

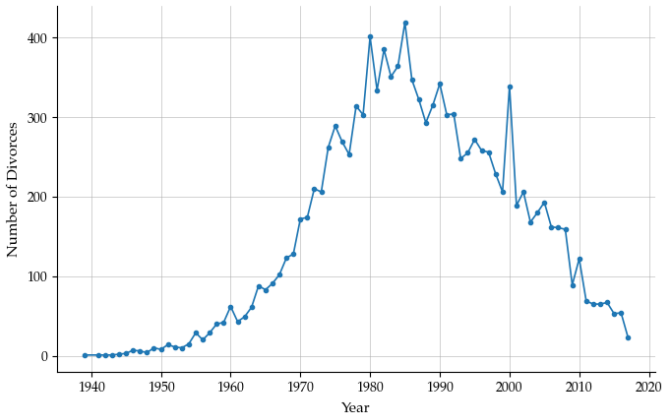


Figure 4.2. Number of Divorces Over Time

Notes: The figure shows the distribution of the first recorded divorce for each individual. *Source: Author's rendering of SHARE-ERIC (2024a, 2024b).*

That said, most of the data is excluded from the analysis. Table 4.1 presents descriptive statistics for individuals who were divorced between 1980 and 1990. There are a total of 3873 divorcees, comprising 59% women and 41% men. The ages of individuals at the time of divorce range from 16 to 70 years, with an average of 34. The age variable refers to the individuals' age at the time of the interviews. Overall, descriptive statistics indicate that the respondents are older individuals who divorced mostly in their late 20s to early 40s.

Table 4.1. Descriptive Statistics

	N	Mean	SD	Min	Max
Age	3872	64.25	7.46	42.80	96.80
Age at Divorce	3872	34.56	7.73	16.30	70.00
Women	3873	0.59	0.49	0.00	1.00
Men	3873	0.41	0.49	0.00	1.00

Notes: Table presents descriptive statistics for individuals divorced between 1980 and 1990. Data on age was not available for one individual in the sample. Data sources and related literature are listed in Appendix A.

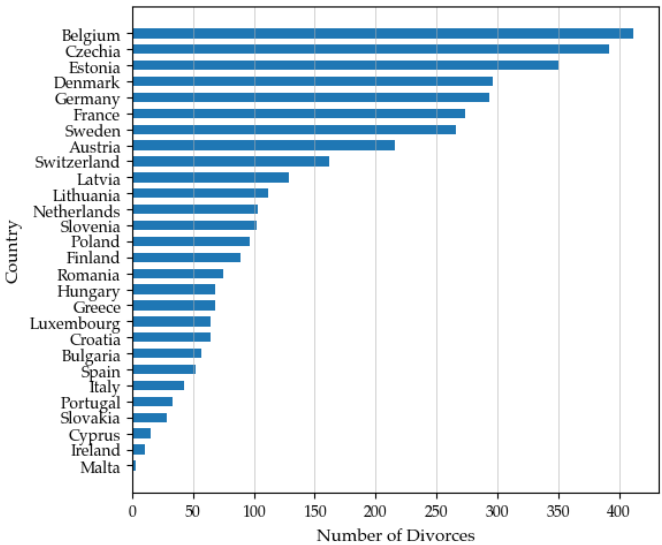


Figure 4.3. Total Number of Divorces by Country, 1980–1990

Notes: Estimates are based on the first recorded divorce for each individual.

Source: Author's rendering of SHARE-ERIC (2024a, 2024b).

Figure 4.3 illustrates the total number of divorces by country in this time period. There are 28 European countries in the data. Most divorces occurred in Belgium despite its relatively strict divorce laws in the 1980s, as discussed in Section 2.2. In contrast, Malta had the fewest divorces during this time, which is understandable since divorce was only legalized in Malta in 2011, as mentioned in Section 2.2.

4.1.4. Description of Variables

For each variable used in this paper, the questioning method follows the LHC approach, as outlined in the previous section. The treatment herein is defined as the first year of

divorce reported by the respondents. The year of divorce is collected through a generic questionnaire in which respondents are formally asked to indicate the year they were divorced (SHARE-ERIC, n.d.-a, n.d.-b).

Two key outcome variables on the retrospective history of stress and employment periods are collected in a similar manner. For the stress variable, respondents are asked to specify the starting and ending years of a period during which they experienced significantly more stress compared to other times in their lives (SHARE-ERIC, n.d.-a, n.d.-b). As for the employment variable, respondents report the year in which they began and ended each of their paid employment episodes, whether as employees or self-employed (SHARE-ERIC, n.d.-a, n.d.-b). Lastly, both outcome variables are binary, taking the value of one if the individual is experiencing stress or is employed in a given calendar year, and zero otherwise.

4.2. Analytical Methods

4.2.1. Research Design

A widely adopted methodology to study the effect of the intervention is the DiD research design (Callaway & Sant'Anna, 2021). DiD typically consists of two groups and two periods, with both groups being untreated during the first period and one of them receiving treatment in the next period (Callaway & Sant'Anna, 2021). Callaway and Sant'Anna (2021) propose a methodological extension of the DiD that allows for a variation in treatment timing and includes more than two time periods.

This paper examines individuals who divorced at different times between 1980 and 1990. This setup allows for the implementation of an event study design using the DiD approach with multiple time periods, as set forth by Callaway and Sant'Anna (2021). In this setting, the parameter of interest is the group-time average treatment effect, which measures the average treatment effect of the period in which units receive treatment for the first time, formally defined as the Average Treatment Effect on the Treated (ATT) (Callaway & Sant'Anna, 2021). The following section will specify the empirical model and discuss identifying assumptions.

4.2.2. Empirical Model and Identifying Assumptions

Following the methodological framework proposed by Callaway and Sant'Anna (2021), individuals are grouped by their first treatment period. As such, the group-time average treatment effect is as follows:

$$ATT(g,t) = \mathbb{E}[Y_t(g) - Y_t(0) \mid G_i = g] \tag{4.1}$$

Where $Y_t(g)$ is the outcome of the dependent variable at calendar time t for individuals who entered treatment in period g. $Y_t(0)$ is then the outcome of the dependent variable

for the treated group had they not divorced. For example, $ATT(1980, 1983)$ would be the average effect of treatment on the dependent variable for individuals who entered the treatment period in 1980, measured in calendar year 1983, relative to the counterfactual.

There are a few important identifying assumptions to address. First, the treatment period is allowed to begin three years before the divorce takes place. With this assumption, individuals who first divorce in period g enter the treatment period in period $g - 3$. This decision is made largely based on the background context for divorce laws and the theoretical background. Section 2.2 discusses the development of divorce laws in Europe. Herein, it is noted that in many European countries, divorce was permitted only after a mandatory separation period. The mandatory period often spanned several years. Therefore, it cannot be ruled out that individuals divorced in the 1980s were separated years before they formally divorced.

Moreover, Section 3.1.2 overviews the DSA framework. According to this theory, divorce is a process rather than an event, beginning long before the actual event takes place. As such, individuals are likely to adjust their expectations, change their labor-market behavior, and undergo an emotionally stressful period years before the divorce. It is also worth noting that a similar approach is not unheard of in the existing literature. For example, Dasgupta et al. (2025) focus on changes in the outcome variables two years prior to divorce to account for the two-year separation period requirement for divorce in New Zealand. Finally, with the pre-divorce treatment period of $\delta = 3$, equation formally becomes:

$$ATT(g, t) = \mathbb{E}[Y_t(g) - Y_t(0) \mid G_i = g] \quad \text{for all } t > g - \delta \tag{4.2}$$

Note that the reference period in the dynamic DiD model always refers to the year immediately preceding the treatment period. In this case, the reference period for each cohort is $g - 1$, where g denotes the effective treatment start year (g = divorce year $- 3$). Therefore, to complete the above example, $ATT(1980, 1983)$ is the average effect on the dependent variable for individuals who divorced in 1983 and entered the treatment period in 1980, measured in calendar year 1983, compared to the reference period 1979 ($g - 1 = 1980 - 1$), relative to the counterfactual of remaining married.

Another identifying assumption concerns the comparison group. In this paper, the comparison group consists of individuals who were not yet divorced in a specific calendar year, as opposed to individuals who never divorced. Callaway and Sant'Anna (2021) note that if untreated individuals are not sufficiently similar to treated individuals, researchers might prefer to use not-yet-treated units as a comparison group. This paper assumes that individuals who never divorce have more distinct characteristics compared to those who eventually do divorce, supporting the decision to use not-yet-divorced individuals as the comparison group.

Using a comparison group similar to the eventually treated group is especially important because of the parallel trend assumption, an essential condition for the validity of

the DiD design. The parallel trend assumes that in the absence of treatment, the treated and not-yet-treated comparison groups would have followed the same trend (Callaway & Sant'Anna, 2021). This paper implements the unconditional parallel trends based on not-yet-treated groups that, following Callaway and Sant'Anna (2021), formally equate to:

$$\mathbb{E}[Y_t(0) - Y_{t-1}(0) \mid G_i = g] = \mathbb{E}[Y_t(0) - Y_{t-1}(0) \mid D_t = 0, G_i \neq g] \tag{4.3}$$

Callaway and Sant'Anna (2021) argue that parallel trends are more likely to hold after conditioning for observed covariates. However, as noted elsewhere, divorced individuals are likely to be more similar to eventually divorced people across unobserved covariates. Moreover, the data covers a relatively homogeneous demographic of European individuals divorced in the 1980s.

With a more or less similar economic and social environment, dependent variables are unlikely to have systematically different baseline trends across cohorts of divorcees, ultimately justifying testing the unconditional parallel trends assumption. That being said, the parallel trends assumption will be formally tested through a joint test of zero pre-treatment effects. The details of this test and associated caveats will be discussed in later sections.

Moreover, results will be presented in two forms: pooled ATT coefficients and event study plots illustrating the cohort-size weighted averages of the ATTs before and after the treatment. Pooled ATT is a single comprehensive result that estimates the average treatment effect across all groups and all time periods (Callaway & Sant'Anna, 2021). Following Callaway and Sant'Anna (2021), pooled ATT is formally written as:

$$\theta^O_{sel} = \sum_g \theta_{sel}(g) \cdot P(G = g \mid G \leq T) \tag{4.4}$$

Where $\theta_{sel}(g)$ is the average divorce effect across all post-treatment years for individuals in specific group g. As such, θ^O_{sel} estimates the average effect of being treated for all ever-divorced individuals, taking into account group-specific cohort weights. Given that the pooled ATT estimate is a broad average, and event study plots provide a more detailed understanding of the development in outcome variables in proximity to the year of divorce, the latter will be considered the main result.

Finally, it must be noted that the calendar period in the model starts in 1973 to ensure at least three pre-treatment periods leading up to the earliest divorce period in 1977 for individuals divorced in 1980, accounting for the three-year pre-divorce treatment period. For the same reason, data includes individuals divorced up to 1992 to have a sufficient number of post-treatment periods for the last divorce period in the data, which is 1987 for people divorced in 1990.

In other words, the data include individuals divorced in different years from 1980 to 1990, with their treatment period beginning three years before the divorce year, and

the development of their outcome variables is observed from calendar year 1973 to 1992. Additionally, people divorced in 1991 and 1992 are included only as controls. Furthermore, each individual enters the treatment period based on their first reported divorce only. Any subsequent repartnering or separation is treated as part of their post-divorce outcome, an approach adopted from Broadway and Kalb (2025).

4.3. Limitations

Before presenting the main results, the limitations of this research will be addressed. First and foremost, retrospective life history data are more susceptible to recall bias. Even though SHARE researchers use the LHC methodology, which involves respondents cross-referencing events with other key events to aid their memory of specific dates, responses based on memory still carry a risk of measurement error. More precisely, individuals are asked to recall dates of events that happened three to four decades ago. In this context, it is possible that respondents may misremember exact dates or view their past experiences differently based on their current circumstances.

Another limitation concerns the nature of the stress variable. As mentioned elsewhere, stress is a binary variable indicating whether an individual is in a stress episode or not. With this setup, the stress variable does not capture variation in its intensity and levels. Additionally, the measure of stress is inherently subjective as it is based on self-reported stress experiences, and the definition of stress can vary significantly among individuals. Another important limitation to address regarding the stress variable is the possibility of respondents associating stress with divorce as a major life event, thereby recalling the years of stress systematically in proximity to the divorce year, which can artificially inflate the effect of divorce on stress episodes. The employment variable, constructed similarly, carries the same risks.

Moreover, this paper focuses on individuals whose divorce happened between 1980 and 1990. With the sample restricted to this particular decade, the question of external validity must be considered. Specifically, given the changes in gender roles and social norms since the 1990s, findings based on the above-mentioned sample may not be fully applicable to more recent periods. This limitation will be partially addressed in the robustness analysis documented in Chapter Six.

Another factor potentially limiting the applicability of the results concerns the comparison group, which consists of people who eventually divorce. As argued elsewhere, respondents who divorce in different years within a restricted timeframe are more likely to be similar in their individual characteristics, thereby making them proximate to one another. However, the results for outcome variables from this setup cannot be directly compared with those for other groups, such as individuals who never divorce or never marry.

Lastly, it must be acknowledged that employment is only one of many measures of economic status. Other economic variables, such as income growth, might follow different trajectories after divorce (Bonnet et al., 2021; Poortman, 2000; Raz-Yurovich, 2013). Therefore, observing employment outcomes does not provide a complete understanding of the economic status of women and men following marital dissolution.

5. Results

Based on the research design outlined in Chapter Four, Chapter Five will present the main results of the paper. The first section details the results for the stress variable, both for the entire sample and separately for men and women. The second section will provide the results for the employment variable in the same manner. Caveats, interpretation, and discussion of the results will be provided in Chapter Seven.

5.1. Results on Stress

Before presenting the main results, a parallel trend is tested for each sample. In line with the work of Callaway and Sant'Anna (2021) and Roth (2022), the standard test for joint significance of pre-treatment effects is conducted to assess the validity of the parallel-trends assumption. The null hypothesis states that all pre-treatment estimates of the average treatment effects are jointly equal to zero:

$$H_0 : ATT(g,t) = 0 \quad \forall\, g \in G,\ t < g - 3 \tag{5.1}$$

Against the alternative that at least one pre-treatment average treatment effect is non-zero. If the result does not reject the null hypothesis, the validity of the parallel trends assumption cannot be formally rejected. Table 5.1 presents the pooled ATT estimates, along with the pre-trend test results for the entire dataset and for separate samples of men and women.

Looking at the results on stress for the overall sample, the ATT coefficient indicates that, on average, divorce reduced the probability of being in a stress period by 1.2 percentage points across all cohorts and post-treatment years. This result came out statistically significant at the five percent level. The ATT effect is somewhat larger in magnitude for women. Being divorced decreased the probability of undergoing stressful times by 1.9 percentage points among all treated women and time periods, with this estimate being highly significant at the one percent level.

In contrast, the findings for men tell a different story. The coefficient here is smaller in both size and significance compared to the other two results discussed previously. Specifically, for the sample of men, treated individuals show only a 0.3 percentage point decline in the likelihood of experiencing stress. Additionally, this result is not statistically significant.

Table 5.1. Pre-trend Test and Pooled ATT Results on Stress

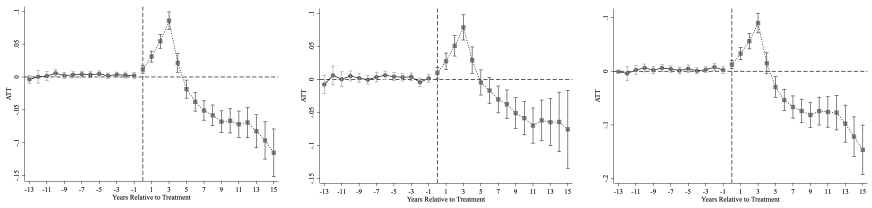
	Pre-trend p	ATT
Overall	0.436	-0.012** [0.005]
Women	0.001	-0.019*** [0.007]
Men	0.003	-0.003 [0.007]

Notes: *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$. Standard errors in brackets. ATT estimates are computed using a not-yet-treated comparison, showing average ATTs across all cohorts and post-treatment periods. Data sources and related literature are listed in Appendix A.

Pre-trend test results are also presented in Table 5.1. As mentioned elsewhere, this test checks the hypothesis that all pre-treatment ATTs are equal to zero. The p value of 0.436 for the overall sample indicates that the above hypothesis cannot be rejected, thereby supporting the identifying assumption of parallel trends. This implies that treated and not-yet-treated individuals did not have statistically distinguishable stress trajectories before the divorce.

Pre-trend results for samples of men and women, however, are significant. Here, the null hypothesis is rejected, indicating that at least one pre-treatment period ATT is different from zero. Therefore, it cannot be formally argued that, for men and women separately, the stress variable followed a statistically indistinguishable path across the treatment and comparison groups in the pre-treatment period. Caveats regarding this test and alternative support for the parallel trends assumption will be discussed in the upcoming chapter.

Figure 5.1 illustrates an event plot for the overall data sample and for men and women separately. Note that the vertical line at period zero denotes the beginning of the treatment period, which, as explained in the previous chapter, is three years before divorce. The actual year of divorce is the third period on the plot. For the overall sample, the visually pre-trend looks flat with narrow confidence intervals. Additionally, most pre-treatment coefficients are small and insignificant. The probability of being in a stress period increases at the onset of the treatment period and peaks in the year of divorce, with treated individuals showing an 8.6 percentage point increase in the probability of being stressed. ATTs show a steady decrease afterward, with all post-treatment period coefficients being highly statistically significant. See Table 10.2 in Appendix B for detailed coefficients and their significance in each period.



(a) Overall Sample (b) Men (c) Women

Figure 5.1. Event Study: Effect of Divorce on Stress

Notes: Estimates show cohort-size weighted averages of the ATTs at each time period, with 95% confidence intervals. ATT estimates are computed using a not-yet-treated comparison group based on individuals divorced between 1980 and 1990 and observed in the calendar period from 1973 to 1992. Additionally, respondents who divorced in 1991 and 1992 are included as controls. The treatment period starts three years before the divorce event. Data sources and related literature are listed in Appendix A.

Event study analysis for men and women shows a similar pattern, with the likelihood of being stressed peaking in the year of divorce, and decreasing from period four onwards. For women, the ATT coefficient at its peak is the largest, reaching a 9 percentage-point increase in the likelihood of being stressed, while for men, it peaks at 7.9 percentage points. The pre-trend for both plots looks flat, with small and mostly insignificant coefficients, while nearly all post-treatment coefficients are highly statistically significant. Notably, even though pooled ATT is insignificant for men, significant effects are observed on the event study plot, which serves as the main result of the analysis. See Tables 10.3 and 10.4 in Appendix B for detailed coefficients and their significance in each period.

5.2. Results on Employment

Table 5.2 presents pre-trend test and pooled ATT results on employment. For all individuals in the data, divorce, on average across all periods and cohorts, decreases the probability of being in the employment period by 11.3 percentage points. Pooled ATT is the largest for men, with divorce reducing the likelihood of being employed by 14 percentage points. In contrast, the pooled ATT coefficient is smallest for women, indicating a 9.4 percentage-point reduction in the employment probability post-treatment. Additionally, all results are highly statistically significant.

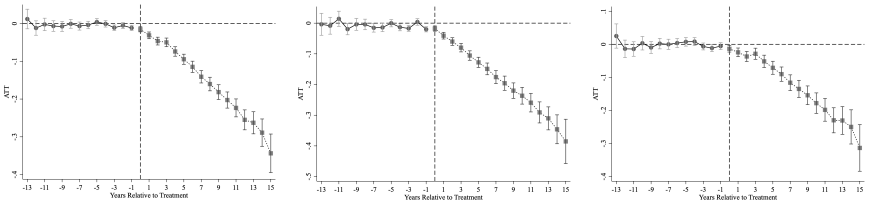
Moreover, a pre-trend test is completed for each sample analysis. A low p values for the sample of men suggest that at least one pre-treatment period is non-zero, indicating that for this sample, treated and comparison groups' employment trajectories did not follow a statistically indistinguishable path in the pre-treatment periods. As such, the parallel trends assumption cannot be validated through formal testing. On the other hand, a high p value for the full sample and women suggests that the null hypothesis that all

pre-treatment ATTs are equal to zero cannot be rejected. Therefore, the parallel trends assumption can be formally validated for these samples.

Table 5.2. Pre-trend Test and Pooled ATT Results on Employment

	Pre-trend p	ATT
Overall	0.086	-0.113***[0.006]
Women	0.358	-0.094***[0.009]
Men	0.000	-0.140***[0.008]

Notes: *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$. Standard errors in brackets. ATT estimates are computed using a not-yet-treated comparison, showing average ATTs across all cohorts and post-treatment periods. Data sources and related literature are listed in Appendix A.



(a) Overall Sample (b) Men (c) Women

Figure 5.2. Event Study: Effect of Divorce on Employment

Notes: Estimates show cohort-size weighted averages of the ATTs at each time period, with 95% confidence intervals. ATT estimates are computed using a not-yet-treated comparison group based on individuals divorced between 1980 and 1990 and observed in the calendar period from 1973 to 1992. Additionally, respondents who divorced in 1991 and 1992 are included as controls. The treatment period starts three years before the divorce event. Data sources and related literature are listed in Appendix A.

Figure 5.2 illustrates aggregated dynamic treatment effects over relative time periods. The overall sample figure depicts a flat pre-treatment trend, followed by a steady decrease in the probability of employment post-treatment. Moreover, ATT coefficients before treatment are small and most are statistically insignificant. In the post-treatment period, these coefficients are larger and highly statistically significant. See Table 10.5 in Appendix B for all ATT coefficients before and after treatment.

As for women, pre-trend looks visually flat, with most ATT coefficients being statistically insignificant and small in magnitude, whereas they are larger and highly statistically significant post-treatment. At the onset of the treatment, the probability of being in the employment period is reduced by 1.4 percentage points, while reaching a 2.9 percentage point decline in the third period, which is the year of divorce. A similar pattern can be

observed in the figure for men. Although a reduction in the likelihood of employment is also observed for them, many of the ATT coefficients are significant in the periods before treatment. Moreover, the probability of employment is lower for men both at the onset of the treatment period and in the year of divorce. See Tables 10.6 and 10.7 in Appendix B for all ATT coefficients before and after treatment.

6. Robustness Checks

In Chapter Six, the sensitivity of the main results against alternative specifications will be checked. First, even though most divorces in the data occurred in the 1980s, the same analysis will be performed on the next best samples, given the number of observations, to check whether the results are also applicable to other time periods. Second, the feminist perspective on divorce, as well as existing empirical studies, as overviewed in Chapter Three, identify the existence of children as an important mechanism in changes in employment trajectories following divorce. For this reason, as a part of the robustness check, a separate analysis of employment will be conducted for men and women who had at least one child at the time of their divorce, excluding those without children from the data.

6.1. Alternative Sample Specification

6.1.1. Results on Stress

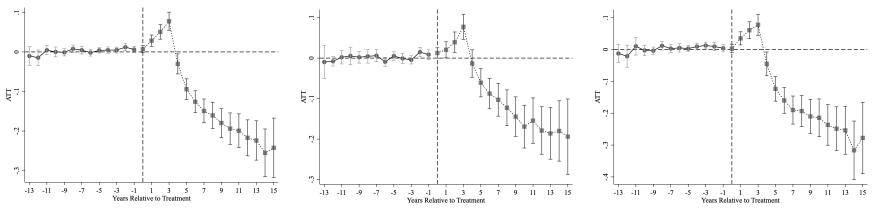
Table 6.1 reports results for the stress variable for individuals divorced between 1998 and 2008, with respondents divorced in 2009 and 2010 included only as controls. For the overall sample, the effect of divorce on stress remains negative and statistically significant, with only the coefficient being larger than before. Moreover, the pre-trend still holds, with the p-value being weakly significant at 10%. For women, the ATT coefficient is higher but still tells the same story: divorce negatively affects stress at highly statistically significant levels. The only notable change from the main results appears to be for men, where the ATT coefficient has increased in both size and significance.

Table 6.1. Pre-trend Test and Pooled ATT Results on Stress: Alternative Sample

	Pre-trend p	ATT
Overall	0.055	-0.081*** [0.012]
Women	0.001	-0.101*** [0.017]
Men	0.033	-0.058*** [0.015]

Notes: *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$. Standard errors in brackets. ATT estimates are computed using a not-yet-treated comparison, showing average ATTs across all cohorts and post-treatment periods. Data sources and related literature are listed in Appendix A.

Moving on, Figure 6.1 illustrates event study plots for an alternative sample specification. The plots show a very similar trend in the stress trajectories before and after treatment. As before, for all three samples, the pre-trend appears visually flat, and the likelihood of being in the stress episode increases at the onset of the treatment period and peaks in the year of divorce, followed by a steady decrease afterward. Although the pooled ATT for men is different from the main results, the event study plot confirms that the development of stress surrounding divorce remains the same. Overall, it can be argued that the main results on stress are robust to an alternative sample specification.



(a) Overall Sample (b) Men (c) Women

Figure 6.1. Event Study: Effect of Divorce on Stress – Alternative Sample

Notes: Alternative sample specification includes individuals divorced between 1998 and 2008 and observed in the calendar period from 1991 to 2010. Additionally, respondents who divorced in 2009 and 2010 are included as controls. Estimates show cohort-size weighted averages of the ATTs at each time period, with 95% confidence intervals. ATT estimates are computed using a not-yet-treated comparison group. The treatment period starts three years before the divorce event. Data sources and related literature are listed in Appendix A.

6.1.2. Results on Employment

Table 6.2 shows pre-trend and pooled ATT results for employment on an alternative sample. All ATT coefficients remain negative and statistically significant, but they are smaller in magnitude. As before, on average, it appears that men face a higher risk of unemployment following divorce.

Moreover, in contrast to the main results, pre-trend holds for all three samples, with the parallel trends assumption holding at least at the 10% significance level. The results from Table 6.2 are confirmed by the event study plots shown in Figure 6.2. The pre-trends for all three samples appear visually flat. However, the decline in the likelihood of employment appears less steep than before, with larger confidence intervals.

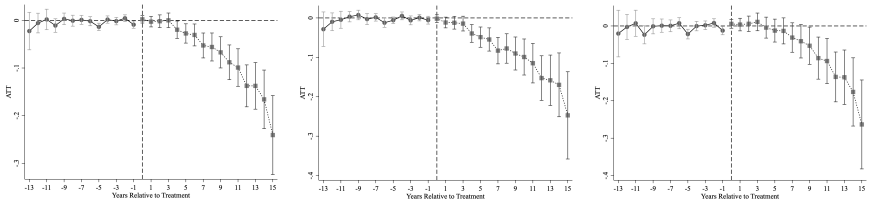
Smaller average ATT coefficients than in the main results and a less steep decline in the likelihood of employment may reflect the changing social norms and gender roles from the late 1990s to mid-2000s, with people, especially women, maintaining more financial independence and developing stronger attachment to the job market. However, note that the results may have been compromised due to relatively fewer employment episodes appearing from the 1990s onwards, hence why the confidence intervals are larger

for an alternative sample. See Figure 10.1 in Appendix C for the full distribution of the employment spells over time. Nevertheless, the overall picture remains the same as in the main results. As such, it can be concluded that the employment results are robust to this alternative specification.

Table 6.2. Pre-trend Test and Pooled ATT Results on Employment: Alternative Sample

	Pre-trend p	ATT
Overall	0.248	-0.042***[0.010]
Women	0.057	-0.033** [0.015]
Men	0.427	-0.058***[0.012]

Notes: *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$. Standard errors in brackets. ATT estimates are computed using a not-yet-treated comparison, showing average ATTs across all cohorts and post-treatment periods. Data sources and related literature are listed in Appendix A.



(a) Overall Sample (b) Men (c) Women

Figure 6.2. Event Study: Effect of Divorce on Employment – Alternative Sample

Notes: Alternative sample specification includes individuals divorced between 1998 and 2008 and observed in the calendar period from 1991 to 2010. Additionally, respondents who divorced in 2009 and 2010 are included as controls. Estimates show cohort-size weighted averages of the ATTs at each time period, with 95% confidence intervals. ATT estimates are computed using a not-yet-treated comparison group. The treatment period starts three years before the divorce event. Data sources and related literature are listed in Appendix A.

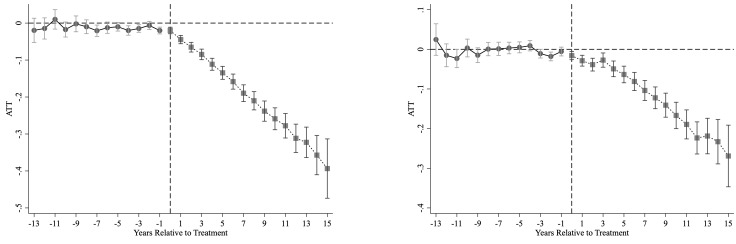
6.2. Results Excluding Individuals Without Children

In this section, an analysis of employment is performed for those men and women who had at least one child in the year of divorce. In the data, around 66% of individuals had one or two children at the time of divorce, while only 18% had zero. See Figure 10.2 in Appendix C for the full overview of the number of children across individuals divorced between 1980 and 1990.

Table 6.3. Pooled ATT Results on Employment for Men and Women With Children

	ATT
Women	-0.087*** [0.010]
Men	-0.148*** [0.010]

Notes: *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$. Standard errors in brackets. ATT estimates are computed using a not-yet-treated comparison, showing average ATTs across all cohorts and post-treatment periods. Data sources and related literature are listed in Appendix A.



(a) Men (b) Women

Figure 6.3. Event Study: Effect of Divorce on Employment For Individuals With One or More Children

Notes: Estimates show cohort-size weighted averages of the ATTs at each time period, with 95% confidence intervals. ATT estimates are computed using a not-yet-treated comparison group based on individuals divorced between 1980 and 1990 and observed in the calendar period from 1973 to 1992. Additionally, respondents who divorced in 1991 and 1992 are included as controls. The treatment period starts three years before the divorce event. Data sources and related literature are listed in Appendix A.

Figure 6.3 shows the results after removing individuals without children from the data. Looking at the plots and comparing them with the main results, the pattern in the employment trend appears nearly identical to the main findings for both men and women. Pooled average results reported in Table 6.3 also appear to be in line with the main results. Here too, on average, men face a higher risk of unemployment than women, with differences being slightly larger than before. Overall, the results of the robustness analysis may indicate that the presence of children negatively affects the employment outcomes for men while mitigating some of the adverse consequences for women. However, differences are modest, suggesting that the employment consequences of divorce may not be primarily driven by the presence of children at the time of marital dissolution.

7. Discussion

To interpret the results as actionable insights, caveats with the standard pre-trend tests and alternative support mechanisms for parallel trends must be addressed. The findings from Roth (2022) suggest that standard pre-trend tests, including a test of joint significance, could have low statistical power in detecting violations of parallel trends, ultimately increasing the chance of falsely concluding that the assumption of the parallel trends holds. This caveat implies that a failure to reject the null of zero pre-treatment effects can not be seen as conclusive evidence supporting the parallel trends assumption.

Roth (2022) explains that reporting results based on passing a pre-trend test can introduce significant selection bias, a potentially bigger problem than the violation of the parallel trends itself. The author recommends not relying solely on pre-trend tests, but rather using results from such tests as evidence alongside alternative support mechanisms for parallel trends. In this regard, Roth (2022) encourages researchers to base their judgment of the plausibility of parallel trends also on economic, social, and institutional arguments for why treated and control groups would have followed similar trajectories in the absence of treatment.

With that being said, the likelihood of the parallel trends will be discussed based on the joint significance test, ATT coefficients before and after the treatment, as well as the economic, social, and demographic context of the sample of individuals and the time period studied. As reported in Chapter Five, the parallel trends assumption is formally validated through the joint significance test for three results: the stress outcome for the full sample and the employment outcomes for women and the overall sample. However, looking at the specific periods, ATT coefficients for stress are nearly zero in the pre-treatment period for both men and women, with only a few being weakly significant. These stress trajectories are also validated later in the robustness analysis. For employment outcomes, the full sample and women pass the pre-test, while the results for men are less convincing, as many of their pre-treatment coefficients are relatively large and statistically significant. However, pre-test holds for men in an alternative specification.

Aside from statistical evidence, parallel trends can be supported through context-specific arguments. More precisely, the analysis includes elderly European individuals divorced in the 1980s whose treatment and outcome variables are constructed retrospectively based on their ability to recall dates and events. As such, the restricted timeframe and demographic conditions create a relatively stable and comparable group of individuals, further supporting the parallel trends assumption.

While there are arguments in favor of the parallel trends assumption, they are not definitive. Previous studies often match control and treatment groups on a wide range of

individual characteristics to establish a clean parallel trend (Bonnet et al., 2021; Broadway & Kalb, 2025). However, this paper does not include such an approach. Therefore, given the limitations of the identifying assumptions and other limitations addressed in section 4.3, the results should be interpreted with caution, even though the research design aims to isolate the causal effect of divorce.

The main results on stress across all individuals, including separately for men and women, suggest that the likelihood of being in a stress episode increases three years before divorce and peaks in the year of divorce, then steadily decreases afterward, with women experiencing a higher probability of being in the stress period years leading up to divorce. These results on stress align with the DSA framework, according to which divorce is a stressful process with its negative emotional consequences felt before formal separation. The results also align with the findings from Cavapozzi et al. (2020), who suggest that stress episodes increase in the years leading up to divorce and decrease thereafter. The findings in this paper can also be compared to those from Dasgupta et al. (2025), who conclude that the mental health problems grow gradually before separation, with these problems being more pronounced for women.

The divorce consequences of stress hold regardless of the time period. In both the 1980s and the 1990s onwards, divorce remains a stressful event in the years leading up to formal separation. Given that stress effects are more pronounced for women, the results may indicate that women remain more emotionally invested in marriage initially. However, after a divorce, they seem to recover better than men. Such results can be attributed to increased happiness and newly acquired independence and freedom following marital dissolution, as noted by Crowley (2019).

The findings for employment suggest that divorce reduces the probability of employment at statistically significant levels across all three specified samples. In the main analysis, the divorce effect on employment, on average, is larger for men than it is for women. This is also confirmed in the robustness analysis. The conventional narrative of gendered consequences of separation, rooted in the gendered division of labor and the greater involvement of women in child-rearing and domestic tasks, as overviewed in Chapter Three, predicts the greater vulnerability of women at divorce. Hence, women may face more severe economic consequences, especially if the divorce arrangements involve mothers retaining primary custody of their children, which may move child-rearing responsibilities from parents to mothers following formal separation. The reduction in the likelihood of employment for women following separation is aligned with this narrative. The results also fit in the Theory of Marriage, which predicts changes in economic output following marital dissolution. However, the negative employment consequences for men are difficult to explain through the conventional theories.

Nevertheless, the results are comparable to findings in the existing empirical literature. Covizzi (2008), Kalmijn (2005), and Raz-Yurovich (2013) all suggest that men face a higher risk of unemployment after divorce. Some of the underlying mechanisms identified in

the literature concern the loss of the marriage premium for men, stemming from the loss of a supportive partner (Kalmijn, 2005). Raz-Yurovich (2013) also suggests that men's employment stability is negatively affected after divorce due to their frequent visitations with children and arranged overnight stays, ultimately indicating that divorced men may be more involved with their children and housework. This intuition is partially confirmed by the findings in the robustness analysis, in which men's employment outcomes worsened after removing individuals without children and improved for women.

However, the robustness analysis also suggests that the above-mentioned differences are modest and the presence of children may not be the primary driver of changes in the employment trajectories for men and women. While counterintuitive, Bonnet et al. (2021) suggest that the effect of children on the outcomes of divorce may be mitigated by the public and private transfer allowances, especially for women. However, since the number of individuals without children at the time of divorce is low, the impact of children may not be fully captured. Moreover, the main analysis also shows that the reduction in employment begins before the year of divorce for both men and women. These results suggest that the individuals may have been separated years before formally ending their marriages.

Additionally, comparing employment results for the individuals divorced in the 1980s and those divorced from the late 1990s onwards, one can note that gender differences persist. However, on average, the impact of divorce on the adverse employment outcomes decreases. This may reflect the shift in the social context. More precisely, with changing expectations of gender roles and the growing importance of economic independence and self-reliance, spouses may be less vulnerable to separation in recent years.

Finally, to formally answer the research question proposed in Chapter One, the results indicate that the probability of stress episodes significantly increases in the years leading up to divorce and peaks in the year of formal separation for all individuals, including for men and women separately, followed by a steady decrease thereafter. The probability of being stressed is slightly higher for women than men in the years leading up to divorce. As for employment, the divorce significantly reduces the likelihood of being in the employment episode, starting in the periods before formal separation, with men facing a higher risk of unemployment than women.

8. Conclusion

Divorce rates have nearly doubled in Europe and beyond since the 1980s, and with that came increased interest in the consequences of marital dissolution among researchers and policymakers. Aside from the absence of conclusive evidence on the outcomes of divorce in the literature, shortcomings in existing studies include a tendency to focus on traditional economic outcomes and to overlook psychological factors. Additionally, evidence from previous empirical studies tends to be largely associative, using cross-sectional analysis, while causal inference with an event-study design is relatively rare. With that being said, this paper aimed to study the effect of divorce on the development of self-reported stress and employment episodes among individuals divorced in different years in the 1980s, using the SHARE data, the largest social science panel study in Europe.

Results from the multiperiod DiD model indicated that the stress increases in the years leading up to divorce and decreases thereafter, with the effect being slightly larger for women. Moreover, the likelihood of being employed begins to reduce before formal separation, with the negative consequences being more pronounced for men. The results in this paper carry theoretical and practical implications. From a theoretical point of view, this study contributes to the body of literature examining the consequences of divorce. The contribution is most pronounced in the use of relatively overlooked psychological factors and in the extension of SHARELIFE modules on divorce, stress, and employment within a dynamic DiD research design.

Aside from theoretical, practical implications can also be identified. First and foremost, young people must be educated about the importance of financial independence and self-sufficiency, including during marriage, to avoid economic deprivation in the event of divorce (Carbone, 1994). Furthermore, workplaces should be more accommodating of people with different family structures (Carbone, 1994). The results also reinforce the importance of employment-facilitating policies, such as accessible childcare, in encouraging the employment of separated parents and mitigating stress (van Damme et al., 2009). Lastly, formal training programs for people who worked only part-time, experienced frequent interruptions in their employment, or were unable to work during their marriage could help them enhance their professional skills and find suitable job opportunities (Cavapozzi et al., 2020).

Finally, this paper offers several directions to expand the analysis. Future research can examine the effects of divorce on working individuals depending on the type and intensity of their employment during the marriage. More precisely, separate jobs by industry classification and whether they are part-time or full-time, as these distinctions are likely to lead to significantly different outcomes. More nuanced analysis can also be

performed on the outcomes of divorce for people with different numbers of children, as the results in this regard are inconclusive in this paper. Additionally, future studies could include various measures of emotional well-being and examine how the effects of divorce vary across different countries and institutional contexts.

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SHARE Data Acknowledgement

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Appendices

1. AI Appendix

Table 10.1. Disclosure of AI and Software Tools Used

Tool	**Purpose**
Python 3.8.18	Used to generate Figures 2.1, 4.2, 4.3, 10.1 and 10.2
StataSE 17.0	Used for data collection, cleaning, and modification, as well as for DiD analysis and respective tables and figures
Overleaf	Used to write and edit the thesis document using a LaTeX editor
Claude Code Pro	Used to assist in writing Python and Stata code as well as LaTeX scripts for tables, figures, and equations; usage focused on identifying errors and generating correct syntax
Grammarly Pro	Used to correct grammar, spelling, and punctuation of written text

2. Appendix A

Data Sources

SHARE-ERIC (2024). Survey of Health, Ageing and Retirement in Europe (SHARE) Wave 3 – SHARELIFE. Release version: 9.0.0. SHARE-ERIC. [Data set]. DOI: 10.6103/SHARE.w3.900

SHARE-ERIC (2024). Survey of Health, Ageing and Retirement in Europe (SHARE) Wave 7. Release version: 9.0.0. SHARE-ERIC. [Data set]. DOI: 10.6103/SHARE.w7.900

Data Literature

Bergmann, M., Kneip, T., De Luca, G., & Scherpenzeel, A. (2019). *Survey participation in the Survey of Health, Ageing and Retirement in Europe (SHARE), Wave 1–7* (SHARE Working Paper Series No. 41-2019) (Based on Release 7.0.0). SHARE-ERIC. Munich: MEA, Max Planck Institute for Social Law and Social Policy.

Bergmann, M., Scherpenzeel, A., & Börsch-Supan, A. (Eds.). (2019). *SHARE Wave 7 methodology: Panel innovations and life histories*. MEA, Max Planck Institute for Social Law; Social Policy.

Börsch-Supan, A., Brandt, M., Hank, K., & Schröder, M. (Eds.). (2011). *The individual and the welfare state: Life histories in Europe*. Springer.

Börsch-Supan, A., Brandt, M., Hunkler, C., Kneip, T., Korbmacher, J., Malter, F., Schaan, B., Stuck, S., & Zuber, S. (2013). Data resource profile: The Survey of Health, Ageing and Retirement in Europe (SHARE). *International Journal of Epidemiology, 42*(4), 992–1001. https://doi.org/10.1093/ije/dyt088

Schröder, M. (Ed.). (2011). *Retrospective data collection in the Survey of Health, Ageing and Retirement in Europe: SHARELIFE methodology*. Mannheim Research Institute for the Economics of Ageing (MEA).

3. Appendix B

Table 10.2. ATT on Stress by Periods Before and After Treatment - Overall Sample

Period	Coef.	SE	*p*	Period	Coef.	SE	*p*
Pre_avg	0.002***	0.001	0.000	Tp1	0.031***	0.004	0.000
Post_avg	-0.033***	0.006	0.000	Tp2	0.054***	0.005	0.000
Tm13	-0.004	0.003	0.230	Tp3	0.086***	0.007	0.000
Tm12	0.000	0.005	0.950	Tp4	0.021***	0.007	0.003
Tm11	0.001	0.003	0.669	Tp5	-0.019***	0.007	0.008
Tm10	0.006**	0.003	0.032	Tp6	-0.038***	0.007	0.000
Tm9	0.002	0.002	0.365	Tp7	-0.051***	0.008	0.000
Tm8	0.003	0.002	0.168	Tp8	-0.058***	0.008	0.000
Tm7	0.004*	0.002	0.087	Tp9	-0.068***	0.008	0.000
Tm6	0.004	0.002	0.117	Tp10	-0.067***	0.009	0.000
Tm5	0.005*	0.002	0.054	Tp11	-0.072***	0.010	0.000
Tm4	0.002	0.002	0.362	Tp12	-0.069***	0.012	0.000
Tm3	0.003*	0.002	0.096	Tp13	-0.082***	0.013	0.000
Tm2	0.003	0.002	0.240	Tp14	-0.097***	0.014	0.000
Tm1	0.002	0.002	0.375	Tp15	-0.115***	0.018	0.000
Tp0	0.011***	0.003	0.000				

Notes: *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$. ATT estimates are computed using a not-yet-treated comparison group based on individuals divorced between 1980 and 1990 and observed in the calendar period from 1973 to 1992. Additionally, respondents who divorced in 1991 and 1992 are included as controls. The treatment period starts three years before the divorce event. Data sources and related literature are listed in Appendix A.

Table 10.3. ATT on Stress by Periods Before and After Treatment - Women

Period	Coef.	SE	*p*	Period	Coef.	SE	*p*
Pre_avg	0.003***	0.001	0.001	Tp1	0.033***	0.006	0.000
Post_avg	-0.043***	0.009	0.000	Tp2	0.056***	0.007	0.000
Tm13	-0.001	0.002	0.637	Tp3	0.090***	0.009	0.000
Tm12	-0.004	0.007	0.539	Tp4	0.015	0.010	0.137
Tm11	0.002	0.004	0.577	Tp5	-0.029***	0.010	0.003
Tm10	0.006*	0.004	0.097	Tp6	-0.054***	0.010	0.000
Tm9	0.002	0.003	0.511	Tp7	-0.067***	0.011	0.000
Tm8	0.006*	0.003	0.076	Tp8	-0.074***	0.011	0.000
Tm7	0.004	0.003	0.168	Tp9	-0.081***	0.012	0.000
Tm6	0.001	0.003	0.650	Tp10	-0.074***	0.013	0.000
Tm5	0.005	0.003	0.162	Tp11	-0.076***	0.015	0.000
Tm4	0.001	0.003	0.784	Tp12	-0.077***	0.016	0.000
Tm3	0.003	0.003	0.298	Tp13	-0.098***	0.018	0.000
Tm2	0.008**	0.003	0.021	Tp14	-0.122***	0.019	0.000
Tm1	0.002	0.003	0.492	Tp15	-0.146***	0.023	0.000
Tp0	0.012***	0.004	0.001				

Notes: *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$. ATT estimates are computed using a not-yet-treated comparison group based on individuals divorced between 1980 and 1990 and observed in the calendar period from 1973 to 1992. Additionally, respondents who divorced in 1991 and 1992 are included as controls. The treatment period starts three years before the divorce event. Data sources and related literature are listed in Appendix A.

Table 10.4. ATT on Stress by Periods Before and After Treatment - Men

Period	Coef.	SE	*p*	Period	Coef.	SE	*p*
Pre_avg	0.002*	0.001	0.074	Tp1	0.027***	0.006	0.000
Post_avg	-0.021**	0.009	0.018	Tp2	0.051***	0.008	0.000
Tm13	-0.008	0.007	0.267	Tp3	0.079***	0.010	0.000
Tm12	0.006	0.007	0.409	Tp4	0.029***	0.010	0.004
Tm11	0.000	0.006	0.975	Tp5	-0.005	0.010	0.631
Tm10	0.005	0.004	0.181	Tp6	-0.017*	0.010	0.089
Tm9	0.002	0.003	0.575	Tp7	-0.030***	0.010	0.003
Tm8	-0.001	0.003	0.878	Tp8	-0.038***	0.011	0.001
Tm7	0.004	0.004	0.335	Tp9	-0.051***	0.012	0.000
Tm6	0.006*	0.003	0.051	Tp10	-0.059***	0.013	0.000
Tm5	0.004	0.003	0.192	Tp11	-0.070***	0.014	0.000
Tm4	0.003	0.003	0.264	Tp12	-0.062***	0.016	0.000
Tm3	0.004	0.003	0.191	Tp13	-0.065***	0.018	0.000
Tm2	-0.004	0.003	0.176	Tp14	-0.064***	0.023	0.005
Tm1	0.001	0.003	0.623	Tp15	-0.076**	0.030	0.012
Tp0	0.010**	0.004	0.018				

Notes: *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$. ATT estimates are computed using a not-yet-treated comparison group based on individuals divorced between 1980 and 1990 and observed in the calendar period from 1973 to 1992. Additionally, respondents who divorced in 1991 and 1992 are included as controls. The treatment period starts three years before the divorce event. Data sources and related literature are listed in Appendix A.

Table 10.5. ATT on Employment by Periods Before and After Treatment - Overall Sample

Period	Coef.	SE	p	Period	Coef.	SE	p
Pre_avg	-0.004***	0.002	0.008	Tp1	-0.031***	0.005	0.000
Post_avg	-0.155***	0.008	0.000	Tp2	-0.046***	0.005	0.000
Tm13	0.012	0.013	0.366	Tp3	-0.050***	0.006	0.000
Tm12	-0.012	0.010	0.222	Tp4	-0.074***	0.006	0.000
Tm11	-0.002	0.008	0.779	Tp5	-0.095***	0.007	0.000
Tm10	-0.007	0.007	0.350	Tp6	-0.115***	0.008	0.000
Tm9	-0.008	0.007	0.253	Tp7	-0.141***	0.008	0.000
Tm8	-0.001	0.006	0.887	Tp8	-0.160***	0.009	0.000
Tm7	-0.007	0.005	0.215	Tp9	-0.182***	0.010	0.000
Tm6	-0.004	0.005	0.428	Tp10	-0.203***	0.011	0.000
Tm5	0.004	0.005	0.377	Tp11	-0.223***	0.012	0.000
Tm4	-0.001	0.004	0.855	Tp12	-0.255***	0.013	0.000
Tm3	-0.011***	0.004	0.003	Tp13	-0.263***	0.015	0.000
Tm2	-0.005	0.004	0.175	Tp14	-0.289***	0.019	0.000
Tm1	-0.012***	0.004	0.001	Tp15	-0.344***	0.026	0.000
Tp0	-0.015***	0.003	0.000				

Notes: *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$. ATT estimates are computed using a not-yet-treated comparison group based on individuals divorced between 1980 and 1990 and observed in the calendar period from 1973 to 1992. Additionally, respondents who divorced in 1991 and 1992 are included as controls. The treatment period starts three years before the divorce event. Data sources and related literature are listed in Appendix A.

Table 10.6. ATT on Employment by Periods Before and After Treatment - Women

Period	Coef.	SE	*p*	Period	Coef.	SE	*p*
Pre_avg	-0.001	0.002	0.670	Tp1	-0.024***	0.007	0.000
Post_avg	-0.133***	0.011	0.000	Tp2	-0.037***	0.008	0.000
Tm13	0.025	0.019	0.182	Tp3	-0.029***	0.009	0.001
Tm12	-0.014	0.013	0.307	Tp4	-0.052***	0.009	0.000
Tm11	-0.014	0.011	0.203	Tp5	-0.071***	0.010	0.000
Tm10	0.003	0.010	0.754	Tp6	-0.090***	0.011	0.000
Tm9	-0.010	0.009	0.284	Tp7	-0.116***	0.012	0.000
Tm8	0.002	0.008	0.802	Tp8	-0.135***	0.013	0.000
Tm7	-0.000	0.008	0.987	Tp9	-0.154***	0.014	0.000
Tm6	0.004	0.007	0.578	Tp10	-0.178***	0.016	0.000
Tm5	0.007	0.007	0.260	Tp11	-0.198***	0.018	0.000
Tm4	0.008	0.006	0.178	Tp12	-0.230***	0.019	0.000
Tm3	-0.007	0.005	0.218	Tp13	-0.230***	0.021	0.000
Tm2	-0.012**	0.005	0.031	Tp14	-0.250***	0.026	0.000
Tm1	-0.006	0.005	0.295	Tp15	-0.313***	0.036	0.000
Tp0	-0.014***	0.005	0.006				

Notes: *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$. ATT estimates are computed using a not-yet-treated comparison group based on individuals divorced between 1980 and 1990 and observed in the calendar period from 1973 to 1992. Additionally, respondents who divorced in 1991 and 1992 are included as controls. The treatment period starts three years before the divorce event. Data sources and related literature are listed in Appendix A.

Table 10.7. ATT on Employment by Periods Before and After Treatment - Men

Period	Coef.	SE	p	Period	Coef.	SE	p
Pre_avg	-0.008***	0.002	0.000	Tp1	-0.041***	0.006	0.000
Post_avg	-0.188***	0.010	0.000	Tp2	-0.060***	0.006	0.000
Tm13	-0.004	0.018	0.834	Tp3	-0.080***	0.007	0.000
Tm12	-0.008	0.014	0.546	Tp4	-0.106***	0.008	0.000
Tm11	0.014	0.013	0.259	Tp5	-0.128***	0.008	0.000
Tm10	-0.020**	0.009	0.036	Tp6	-0.149***	0.010	0.000
Tm9	-0.004	0.010	0.685	Tp7	-0.176***	0.011	0.000
Tm8	-0.004	0.009	0.633	Tp8	-0.196***	0.012	0.000
Tm7	-0.015**	0.007	0.031	Tp9	-0.220***	0.013	0.000
Tm6	-0.014**	0.007	0.041	Tp10	-0.237***	0.014	0.000
Tm5	-0.000	0.006	0.979	Tp11	-0.259***	0.015	0.000
Tm4	-0.013**	0.006	0.024	Tp12	-0.291***	0.018	0.000
Tm3	-0.017***	0.005	0.000	Tp13	-0.310***	0.019	0.000
Tm2	0.004	0.006	0.488	Tp14	-0.346***	0.024	0.000
Tm1	-0.020***	0.004	0.000	Tp15	-0.385***	0.037	0.000
Tp0	-0.018***	0.004	0.000				

Notes: *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$. ATT estimates are computed using a not-yet-treated comparison group based on individuals divorced between 1980 and 1990 and observed in the calendar period from 1973 to 1992. Additionally, respondents who divorced in 1991 and 1992 are included as controls. The treatment period starts three years before the divorce event. Data sources and related literature are listed in Appendix A.

4. Appendix C

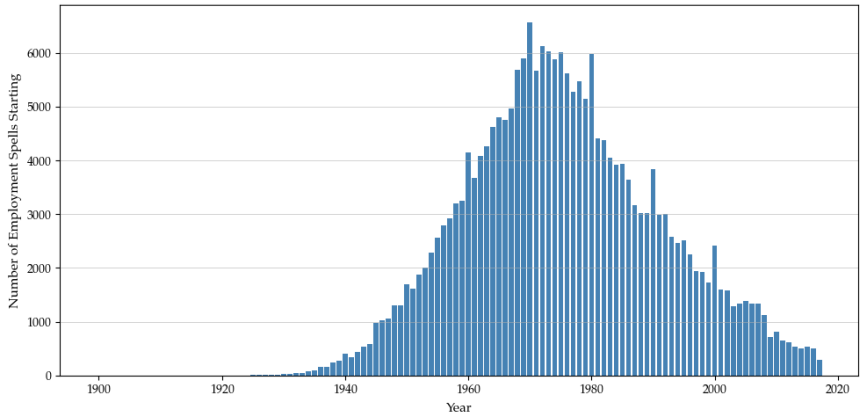


Figure 10.1. Number of Jobs Over Time

Notes: The figure shows the distribution of employment spells over time. *Source: Author's rendering of SHARE-ERIC (2024a, 2024b).*

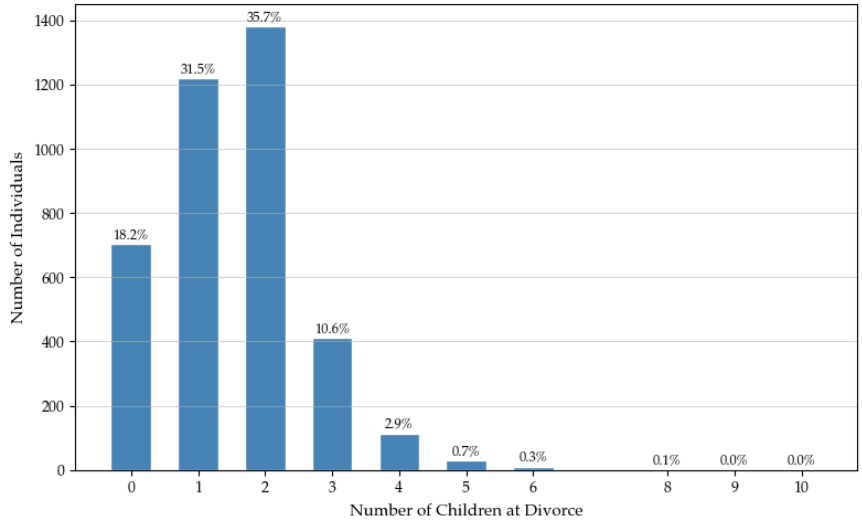


Figure 10.2. Number of Children at Divorce for Individuals Divorced Between 1980 and 1990

Notes: The figure shows the number of children respondents had in the year of divorce. *Source: Author's rendering of SHARE-ERIC (2024a, 2024b).*