

The Employment of Separated Women in Europe: Individual and Institutional Determinants

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Studies on the economic consequences of divorce for women have paid little attention to changes in employment. In this article, we investigate changes in employment for separating women and the impact of individual and institutional factors on these changes using data on 13 countries from the European Community Household Panel (1994–2001). Our dynamic analyses of the odds of employment entry and exit, and changes in working hours demonstrate that European women only modestly increase employment after separation, although in some countries this change is larger than in others. Important individual-level determinants of employment changes are education and labour market experience (positive effects), health (positive effect), and the presence of young children (negative effect). Institutional factors have opposing influences: more generous public childcare provisions encourage the employment of separated women, whereas more generous allowances for single parents discourage employment. The results underline the importance of distinguishing between income- and employment-related institutions in studying outcomes of union dissolution.

Introduction

In the past decades, many studies have examined the effect of divorce on women's income. Studies have shown that the majority of women experience a large income-drop after separation (Holden and Smock, 1991; Poortman, 2000; Uunk, 2004; Andreß *et al.*, 2006). The income loss can be up to 50 per cent, depending on how income is measured (Poortman, 2000). Important determinants of income decline are loss of economies of scale, lack of women's human capital investments, and the presence of children after divorce. Institutional arrangements like welfare benefits and childcare provisions mitigate the negative income consequences for women (Uunk, 2004). Divorce is also found to increase poverty rates (Duncan and Hoffman, 1985; Finnie, 1993; Dewilde, 2002) and welfare dependency among women (Poortman and Fokkema, 2001).

Although employment reduces the negative financial consequences of divorce (Poortman and Fokkema, 2001; Bouman, 2005), in the literature on the economic consequences of divorce, little attention is paid to changes in women's employment. Studies by Mueller (2005), Bouman (2005), Bradbury and Katz (2002), Duncan and Hoffman (1985), Finnie (1993), Haurin (1989), and Jenkins (2008) described changes in labour supply after divorce using longitudinal data, yet did not examine in detail which factors explain these changes. Two older studies from the US by Johnson and Skinner (1986) and Peterson (1989) tried to explain employment changes by age, human capital, and the presence of children, but they hardly found significant effects. A more recent study by Covizzi (2008) for Switzerland used longitudinal data to look into the odds of unemployment after divorce but did not address other employment changes.

In this article, we describe and explain changes in employment after union dissolution for European women. We first focus on individual-level explanations, notably the impact of financial incentives, human capital investments, and time restrictions. Our second focus is on macro-level explanations, in particular the role played by institutions that aim to improve women's socio-economic position. Cross-national comparative studies for Europe on the financial consequences of divorce for women have shown that more generous social welfare and public childcare provisions diminish the negative income effects of divorce (Dewilde, 2002; Uunk, 2004). We study whether such institutional factors also have an impact on separated women's employment. This is important because we expect that institutions have opposing effects on employment. Employment-related institutions—like public childcare provisions—may enhance separated women's employment as these institutions lower the costs associated with employment, yet income-related institutions—like social welfare—may have a negative effect. High levels of social spending could form a disincentive for separated women to find a job.

This article addresses the following research questions: (a) To what extent do women change their labour supply after separation? (b) To what extent can these changes be explained by individual and institutional factors? With changes in labour supply, we refer to entry into employment for non-working women and changes in working hours (including exit) for working women. We answer these questions using longitudinal data from the European Community Household Panel (1994–2001) on 13 European countries. We include dissolutions of both marriages and consensual unions since more and more people in (Northern and Western) Europe live in cohabitation and never get married.

Theoretical Background and Hypotheses

Research findings on the labour supply changes of divorced women are not fully consistent. Most studies observed an increase in employment (Duncan and Hoffman, 1985; Johnson and Skinner, 1986; Haurin, 1989; Peterson, 1989; Finnie, 1993; Poortman and Fokkema, 2001; Bradbury and Katz, 2002; Bouman, 2005), but some found no change (Mueller, 2005), or even a decrease (Covizzi, 2008; Jenkins, 2008). This inconsistency is initially surprising. Most divorced women face a substantial reduction in adjusted

household income and employment can be a way to reduce financial distress.

There are two possible reasons for the inconsistent outcomes. A first reason is that women anticipate a divorce by increasing their employment before the divorce. Evidence for this explanation is mixed, however (Johnson and Skinner, 1986; Finnie, 1993; Poortman, 2005). Another reason is country variation in the divorce effect. In some countries, the majority of women may respond to divorce with an increase in employment, whereas in other countries women may reduce their working hours or stop working. Such cross-national variance in women's response to separation might be due to differences in the institutional context. Women-friendly employment policies increase women's employment (Gornick *et al.*, 1998; Stier *et al.*, 2001; Van Dijk, 2001; Uunk *et al.*, 2005). Yet, income-related policies may decrease women's labour supply after separation since these policies moderate the income drop after union dissolution (Uunk, 2004), and therefore the economic need to work.

Divorce Effect

Why do some women increase labour supply after separation, others decrease labour supply, and still other women do not change? We expect that divorce generally has a positive effect on women's employment, because women's financial situation deteriorates after divorce. Such deterioration occurs because of a loss of economies of scale (for example, housing expenses) and because of the traditional, gender-based task specialization in the prior marriage (Holden and Smock, 1991; Sørensen, 1994; Poortman, 2000). Women who lived in traditional male-breadwinner-type households can no longer rely on their men's income and experience a drop in adjusted household income. According to the micro-economic labour supply theory these financial cutbacks give divorced women an increased financial incentive to work (Becker, 1965; Blau *et al.*, 1998). They are likely to enter the labour market after separation and to increase their working hours.

Financial Incentives

Women may also change employment after divorce for additional financial reasons. First, women can experience a need to do paid work if they fall into poverty after divorce; getting a job may help them out of poverty. Second, a relative decline in income can form an incentive as well. Women who were married to a man with a high income, will tend to lose relatively more financially than women who were married to a

man with a lower income. Given that people want to retain their standard of living, women from previously prosperous households will have a stronger financial incentive to increase employment than women from less prosperous households. If both mechanisms hold—a necessity to increase employment in order to escape poverty, and a necessity to increase employment in order to maintain a high standard of living—we expect a U-shaped effect of ex-partner's income (a proxy for the prior financial situation) on women's employment: high employment for women who were married to a husband with a low income, lower employment for women who were married to a husband with a medium income, and high employment for women who were married to a husband with a high income. Due to the endogeneity of work and income, we cannot estimate the causal effect of income loss and poverty on employment directly.

Alternative Coping Strategies

Employment may not be the only way to cushion income loss after divorce (Duncan and Hoffman, 1985; Poortman and Fokkema, 2001; Jenkins, 2008). First of all, in some countries divorced women may receive welfare benefits. Second, some women can fall back on other income sources not related to labour, such as capital income, income from renting property, and private transfers. Third, remarriage and living arrangements with parents can be sources of income as well. Women may move to their parents' house to reduce fixed costs, such as housing expenses, and profit from the economies of scale of a larger household. Cohabiting with a new, employed partner reduces the necessities to earn an own income and takes away the financial incentives to increase employment (Dewilde and Uunk, 2008). We expect that all these alternative income sources decrease women's post-separation employment.

The causal nature of the relationships between these alternative strategies and employment is not fully certain. Women may choose not to increase their employment because they are living on welfare, or they might start living on welfare because they are not able to find a job. The same applies to the association between remarriage and living with family on the one hand and women's employment on the other. Unfortunately, we do not have information about the decisions women make in choosing a certain strategy to obtain income. We did not try to disentangle these recursive relationships, because we have panel data with a limited time span. In addition, we did not include welfare on the individual level, because eligibility for welfare and work are competing categories.

Resources and Restrictions

Post-divorce labour supply also depends on resources and constraints. Women who invested more in their human capital before the divorce, such as education and labour market experience, will have better opportunities in finding a (good) job after divorce.

In their attempt to earn a living, women also face time constraints, health constraints, and labour market restrictions. Having to take care of children reduces the opportunities to work. Children cost time and money; time spent on care cannot be spent on the labour market and public childcare can be costly (Van Dijk, 2001; Uunk *et al.*, 2005). Moreover, the value of non-working time will decrease as children age because older children require less intensive caretaking (Leibowitz *et al.*, 1992). Hence, we expect separated women with young children to face more difficulties in increasing their employment than separated women with older children. Another restriction is health. For women with poor health it can be less easy to increase their working hours or find a job. Third, the availability of jobs may constrain women's employment. The more jobs there are available, the easier for women to find a job and the more likely they will enter the labour market after separation. In addition, we expect that in countries with more part-time work, separated women more often change their working hours because there are more opportunities to change. Because of this flexibility, we also expect fewer exits from employment in countries with more part-time work.

Institutions

Public policies affect married women's employment, especially that of mothers (Gornick *et al.*, 1998; Stier *et al.*, 2001; Van Dijk, 2001; Uunk *et al.*, 2005). Yet, do public policies influence the employment decisions of women after a separation as well? We believe it is important to distinguish between income-related institutions and employment-related institutions. Employment-related institutions directly affect separated women's work: Arrangements like public childcare can directly take away time and money restrictions and increase women's chances on the labour market. Women-friendly employment policies are therefore likely to encourage the employment of separated women.

Contrary to employment-related institutions, income-related institutions, such as social welfare, are arrangements indirectly affecting the employment of divorced women. These institutions improve the post-divorce income situation of women (Uunk, 2004), which can result in a reduced necessity to find a job (the economic

needs decrease). Moreover, income support could increase the reservation wage, which makes it less attractive for women to start working, because the difference with the market wage—and consequently their income improvement—becomes smaller. In countries with high welfare benefits, women on welfare could even experience a ‘welfare trap’. In these countries, labour income will still be larger than welfare payments, but additional welfare-specific benefits, such as housing benefits, are lost and these losses can be larger than the income obtained from working. Thus, we expect that higher social welfare will—unintentionally—lower divorced women’s labour supply. It will especially discourage non-working women to enter the labour market since these women are eligible for welfare benefits.

We also expect that institutions modify the effect of individual-level determinants of employment. Policies will aim mostly at vulnerable groups (the poor, women with children). Hence, for these groups the impact of institutions will be largest. A first example is the interaction of childcare provisions with the age of the child. We expect that the negative effect of young children on employment will be weaker in countries with ample public childcare provisions than in countries with few public childcare provisions, because public childcare is targeted at women with young children. A second example is the interaction of social welfare provisions with the effect of ex-partner’s income. We expect that for women living in countries with generous social welfare, the effect of ex-partner’s low income on women’s post-divorce employment is weaker than for women living in countries with less generous social welfare. The reason for this is that welfare benefits could take away the financial incentives for low income groups to increase employment.

Our study investigates institutional effects by domain-specific institutional indicators and not by comparing different types of (gendered) welfare regimes (Lewis, 1992; Orloff, 1993; Esping-Andersen, 1999). The use of typologies for explaining institutional effects on behaviour has received much criticism (see Gelissen and Arts, 2002; Hicks and Kenworthy, 2003 for a detailed discussion). By using domain-specific, quantifiable, institutional indicators we tackle several problems of typologies, like large within-regime type differences and hybrid types.

Data and Methods

Data

We use longitudinal panel data (eight yearly waves) from the European Community Household Panel

(ECHP) 1994–2001. This dataset contains cross-national comparable information of 15 EU-Member States. The national samples are representative of the country’s populations. Although panel attrition differs across countries, a study conducted by Behr *et al.* (2005) showed that attrition effects were minimal and did not bias estimates of dynamic analyses of income.

We analyse 13 countries (Table 1). Austria joined the panel in 1995 and Finland in 1996. We exclude Sweden from our analyses because the data for this country are pooled cross-sections. Luxembourg is excluded because of the small number of cases.

Our sample of analysis consists of women aged 18–60 years at the time of separation who were not in education (as the main activity) at the time of interview and who experienced a (marital) separation during the panel period ($N=2,167$). We have valid pre- and post-separation data on employment for 1,848 separations. All union dissolutions are considered, hence women who separated twice (130) during the panel are analysed twice. Widows are excluded. We do not have information on prior marriages and cohabitations; thus, we do not know whether the separations we analyse are first or later separations. We define separation as a transition from marriage or cohabitation in one wave (t_{-1}) to not living as a couple in the subsequent wave (t_0). We include a dummy in the analyses to see whether employment changes of previously married women differ from previously cohabited women. We also include women who remarry or cohabit as of the first wave after break-up (t_1-t_6). Unfortunately, we cannot identify immediate repartnering (from one partner at t_0 to another partner at t_1) because the partner identification number is incomplete. The employment of these women will probably be the least affected by separation.

Method

After descriptive analyses of changes in women’s employment around divorce, we carry out two explanatory analyses. In the first analysis we examine the odds of entry for women who did not work before separation.¹ We use a discrete-time event history analysis using a time window of seven years: First, we observe the wave of union dissolution (t_0), then we determine in each wave after separation whether the event of entering employment occurred (t_1-t_6). Our first risk set consists of 659 women who experienced a separation in the panel period and who did not work in the wave before the divorce. Observations are

Table 1 Level of net guaranteed monthly single parent allowance (1996 prices) and the number of public childcare places per 100 children under age three of 13 EU-countries, 1993–2001

	Single-parent benefit							Public child care	
	1995 ^a	1996 ^b	1997 ^b	1998 ^b	1999 ^b	2000 ^b	2001 ^b	1993 ^c	1998–2000 ^{d, e}
Denmark	988	1039	1037	1068	1174	1266	1149	50	64
United Kingdom	662	775	773	756	786	834	1076	2	2 (34)
Belgium	793	800	808	803	785	797	834	30	30
Netherlands	675	654	681	699	698	710	651	8	6
Austria ^f	532	574	525	539	573	585	599	3	4
Germany ^f	549	553	563	560	505	524	587	4	9
France	473	487	510	534	541	561	579	23	26
Ireland	477	482	502	498	470	453	546	2	2 (15)
Finland	481	492	475	471	466	485	481	27	22
Italy ^f	516	502	486	479	482	459	433	6	6
Portugal	217	223 ^h	226	234	241	248	246	12	12
Spain	229	225	218	206	205	198	194	5	5
Greece ^g	229	225	218	206	205	198	194	3	3

^aSource: Mutual Information System on Social Protection (MISSOC), European Commission (1997, 2002).

^bImputed by first author using country-specific linear interpolation.

^cSource: Tietze and Cryer (1999).

^dSource: OECD (2001); for France, Germany, Ireland, and Italy: OECD (2006a).

^eBoth public and private provisions. Ireland, the United Kingdom, and the Netherlands rely mainly on commercial private sector provision of formal child-care services for children under 3 (OECD, 2001). Especially, the values for the United Kingdom and Ireland are striking. Therefore, we used the values of 1993 for these countries in our analyses.

^fNational average of regionally different allowances.

^gNo general social security schemes. We assume the allowance level is equal to the benefit level in Spain.

^hImputed by first author using country-specific linear interpolation.

censored in 2001, or when women enter the labour market or leave the panel.

In the second analysis, we examine to what extent women who worked before the separation change their working hours or stop working (exit).² Again, we use a discrete-time event history analysis and a 7-year time window: we observe the wave in which the separation took place (t_0), then assess the number of weekly hours a woman worked for pay in the wave before separation (t_{-1}), and compare this with the number of working hours in the waves after separation (t_1 – t_6). The dependent variable is a multistate variable with four outcomes [stability (reference), increase, decrease, and exit]. The models we use are multinomial logistic regressions. We not only examine the first change in hours after divorce, but also the later changes.³ We do this because women may change their working hours gradually, and therefore later post-divorce changes in working hours may still be a consequence of divorce. Our risk set includes 1,209 women who experienced a separation in the panel period and who worked before separation.⁴ Observations are censored in 2001 or when women leave the panel.

In all analyses, we correct the standard errors of the macro-level effects for within-country correlation using

the cluster option in STATA.⁵ We take potentially spurious effects of cross-national differences in culture into account in so far as possible. An important factor may be gender-role values: countries with more liberal gender-role values generally have higher levels of institutional support than countries with traditional sex-role values (Uunk *et al.*, 2005), and it can be expected that more liberal gender-role values in a country increase the labour supply of separated women.

Operationalization

Dependent Variables

We measure employment status (employed or not) from the question addressed to respondents whether ‘they were working at present in a job or business normally involving at least 15 h of work a week’. Working hours are derived from the question, ‘How many hours per week do you normally work in your main job or business?’ We truncate working hours greater than 60 per week. To eliminate measurement error and incidental changes in hours, we define an

increase/decrease in hours as an increase/decrease of at least 4 h. A shortcoming of the ECHP data is that women working less than 15 h a week reported the total numbers of hours they worked for pay, only if they considered working as their main activity. Moreover, the working hours of small jobs were not asked in the first two waves. Therefore, we consider women who worked less than 15 h a week as not working and women working 15 h and more as working. Due to this omission in the data, the average number of working hours for working women will be overestimated and the changes in hours underestimated. Inclusion of women with small jobs is not an option because that would introduce greater bias due to missing information on hours in the first two waves (which is more often the pre-divorce period). In addition, women with a small job reporting that their main activity is working will be a selective group.

Independent Individual-level Variables

The *pre-divorce income of the ex-partner* is measured by the disposable income of the household in the calendar year before separation (asked for at wave t_{-1}) minus the disposable income of the wife before separation. Disposable income is the total income from labour, capital transfers, private transfers and social transfers, minus negative transfers like taxes, social security contributions, and paid alimony. We could not use income of the ex-partner directly because we do not have this information for all respondents. The incomes are corrected for the modified OECD equivalence scale, inflation, and cross-national differences in price levels. We measure ex-partner's pre-divorce income in income quartiles to account for non-linearity in the income effect. The lowest income quartile measures *pre-divorce low income*. *Post-divorce other income sources* contain capital income, property/rental income, and private transfers (including alimony) in the calendar year after divorce (asked for at wave t_1). *Repartnering* is defined as the transition from not living as a couple in one wave to living together with a new partner in the subsequent wave. The *post-separation living situation* of women is a dichotomous variable: 0—not living with adult family; 1—living with parent(s), grandparent(s) and/or adult sibling(s). *Education* is measured as the highest level of education achieved in the wave before separation (t_{-1}): (i) less than second stage of secondary education (ISCED 0–2); (ii) second stage of secondary education (ISCED 3) and those still at school; and (iii) university degree or comparable level (ISCED 5–7). *Labour market*

experience during marriage (t_{-1}) is measured differently for the two analyses. In the analysis of employment entry for non-employed women, labour market experience before separation is measured as the *duration not-working*, that is, the number of years women did not work after their last job. The longer ago it was that women left their last job, the less experience they will have. This variable is derived from a retrospective question about the last job (period 1980–2001). In the analysis of working hours for employed women, we use the *duration working*, that is, the number of years between the year women began their working life and the year before separation (t_{-1}). We use a retrospective question about the first job to measure this variable. *Post-divorce health* is measured by the following question: 'How is your health in general?'. Respondents could answer in five categories: (i) 'very good', (ii) 'good', (iii) 'fair', (iv) 'bad', and (v) 'very bad'. We recoded the variable so that a high score means good health. The *age of the youngest child* in the household after separation is a time-varying categorical variable: (i) no children; (ii) the youngest child is under 6 years; (iii) the youngest child is 7 through 15-years old. *Age at divorce* (t_0) (centred) is used as a control variable.

Independent Macro-level Variables

The *income-related state provision* of a country is measured by the legislative guaranteed monthly net allowance for single-parent families with one child of 10 years, in the period 1996–2001. This annual measure [in purchasing power parities (PPP)] is the sum of three allowances (if present in the country): (i) basic allowance for welfare dependency; (ii) single-parent allowance; and (iii) child allowance. A country's *employment-related state provision* is measured by the number of available public childcare places per 100 children under age three in publicly funded day care services in 1993 and 2000. Fully time-varying information is not available.

Although these institutional measures refer to (divorced) mothers only, we believe they are good proxies for institutional support for all (divorced) women, including women without residing children. The public childcare measure is an indicator of women-friendly policies in general, considering its high correlation with other employment indicators such as maternity leave and the size of the public service sector (Mandel and Semyonov, 2006). The measure of single-parent allowances correlates highly with the general level of social assistance (Van Damme and Uunk, forthcoming).

To control for differences in the labour market situation, we include the female unemployment rate and the incidence of female part-time work in a country. The standardized *female unemployment rate* is the number of unemployed women as a percentage of the total female labour force. The annual data are obtained from the OECD, are comparable over time, and conform the guidelines of the International Labour Office (OECD, 2006b). The share of *female part-time employment* is the percentage of employed women who usually work less than 30 h per week in their main job (OECD, 2006b). For the measurement of the *gender role values* we draw on data of the European Values Study 1990/1999, a large-scale, cross-national, and longitudinal survey on moral and social values (EVS, 1981/90/99). We use a scale of attitudes towards the housewife's role. High scores indicate more egalitarian gender role values; low scores a more traditional view (see Kalmijn, 2003 for more details on the measurement of this variable).

Results

Institutional Variation

We find considerable country variation in the levels of social welfare and public childcare provision (Table 1). In Denmark, Belgium, and the United Kingdom, single-parent allowances are high. In Portugal, Spain, and Greece, allowances are up to a factor 4 lower. The ranking of public childcare provisions is somewhat different. State arrangements on childcare are most generous in Denmark, Finland, Belgium, and France. Portugal provides a moderate level of public childcare, whereas the other countries have a lower public childcare ratio. The two institutions show considerable overlap (Pearson r on country level = 0.56; $P < 0.05$), yet they do not coincide perfectly so that the independent effect of each institution can be measured.

Descriptive Analyses

To what extent do European women change their employment after separation? On the aggregate, we observe a significant, but small general increase in employment from 63 per cent before divorce to 68 per cent after divorce, an 8.6 per cent increase (Table 2). However, the change varies substantially among the countries investigated. In most countries, especially the Netherlands, Denmark, and Italy, participation rates in the year after separation significantly increase, whereas in the United Kingdom—just as Jenkins (2008)

found—the rates decrease. We do not observe a significant change in Ireland, Austria, Finland, and Greece. This country pattern coincides with the participation rates before divorce: increases in employment are greatest for those countries in which women worked least before divorce. This is evidenced by the negative correlation between the employment rate before separation and the changes in employment after separation (country level $r = -0.48$; $P < 0.05$).

The general increase in employment suggests a positive effect of separation. However, women may anticipate a divorce and increase their employment already before the separation, or may be more economically independent to begin with. Indeed, as Table 2 shows, separated women are a selective group: On average they are more often employed than married women. The difference in employment rates is especially high in the southern European countries (except for Portugal).

Table 2, furthermore, shows entry and exit rates and changes in working hours for separated women. Of the women who were not working before separation, 36 per cent enter the labour market in the first year after divorce. Half of the pre-divorce working women change their employment after separation: 20 per cent increase their working hours, 17 per cent decrease, and 13 per cent exit the labour market. Again, we find country variation in these figures. Entry occurs most in Denmark, Germany, France, and Greece. In these countries about half of the pre-divorce non-working women enter in the year after divorce. The entry rate is lowest in the United Kingdom and Ireland, where one out of five women enter. The increase in working hours is particularly high in the Netherlands. This might be explained by the large availability of part-time work in the Netherlands, but it may also reflect a ceiling effect: in countries where women work few hours before separation an increase in labour supply is easier than in countries where women work many hours before separation. A decrease in working hours happens most often in the United Kingdom and the southern European countries (except Greece). Exit rates are high in Greece and Ireland. Working women in Denmark and Italy are the most stable (over 60 per cent do not change their working hours), whereas the majority of women in the United Kingdom, Greece, and Ireland experience a change (around 60 per cent change their working hours).

Multivariate Analyses of Employment Entry

In Table 3, we estimate the odds of employment entry after separation for women who did not work

Table 2 The labour supply of separated and married women in 13 EU-countries

	Employment rate women			Percentage separated women that change employment				N ^a	
	Separated		Married	Entry ^d	Increase ^e	Decrease ^e	Exit ^e		
	Before split-up ^b	After split-up ^c							Net change
Netherlands	53.1	65.0	11.9**	46.8	34.9	29.8	13.8	8.5	177
Denmark	64.5	76.3	11.8**	79.7	57.4	12.2	9.2	13.3	152
Italy	61.9	73.3	11.4**	42.3	32.5	16.9	20.0	1.5	105
Portugal	58.6	67.7	9.1**	60.6	34.1	17.2	20.7	8.6	99
France	54.4	63.3	8.9*	56.2	43.1	17.4	15.1	19.8	158
Belgium	56.3	64.7	8.4*	62.3	32.7	22.4	19.4	10.5	119
Spain	56.1	64.4	8.3*	34.7	34.5	21.6	21.6	12.2	132
Germany	68.7	76.0	7.3**	54.8	46.5	19.1	16.4	10.6	275
Ireland	41.3	45.7	4.3	41.3	22.2	21.1	15.8	21.1	46
Austria ^f	73.6	75.5	1.9	55.7	32.1	19.2	14.1	9.0	106
Finland ^g	77.2	75.6	-1.6	76.3	32.1	19.0	17.9	11.6	123
Greece	65.4	63.5	-1.9	43.4	44.4	14.7	17.7	26.5	52
United Kingdom	67.4	62.5	-4.9*	63.1	20.2	23.9	22.0	17.1	304
Total	62.9	68.3	5.5**	51.8	36.0	20.1	17.4	12.6	1,848

* $P < 0.05$; ** $P < 0.01$; (t -test of pairs).

^aNumber of separated women.

^bMeasured in the wave before the split-up (t_{-1}).

^cMeasured in the wave after the split-up (t_1).

^dOnly women who were not working before the separation (or with a job < 14 h) ($N = 686$).

^eOnly women who were working before the separation (with a job > 14 h) ($N = 1,162$).

^fFor Austria only information for 1995–2001 is available.

^gThe Finnish survey has only six waves (1996–2001).

Source: ECHP, 1994–2001 (own calculations).

before separation. Model 1 displays that characteristics measuring financial incentives do not matter much for employment entry. Ex-partner's income does not have a significant effect on women's post-separation odds of employment. Nevertheless, the U-shaped direction of the effect is in line with our expectation. The entry odds decrease from the 'poorest' 1st income quartile to the 2nd quartile, and increase for the 3rd and 4th income quartile. Co-residence with adult family and repartnering do not significantly affect women's employment odds. However, additional analyses show that in countries with low income support (for example, Greece and Spain in 2001) co-residence with parent(s) or other adult relatives and repartnering do play the expected role: In these countries, repartnered women ($b = -1.29$, $P < 0.01$) and women living with adult family ($b = -0.77$, $P < 0.001$) are less likely to enter the labour market than non-repartnered women and women not living with adult family, respectively; in countries with high income support (for example, Denmark in 2000), the effect of repartnering ($b = 0.93$) and living with adult family

($b = 1.46$) is positive. An unexpected finding from Model 1 is that women with income from capital, property, and private transfers are more likely to enter the labour market than women without these income sources. The reason may be that women with any kind of income may not be eligible for welfare—welfare payments are often means-tested—and thus have to work to earn a living.

In contrast to financial incentives, individual resources and restrictions do matter for divorced women's entry odds. The more human capital resources women have accumulated before divorce, the more likely they enter employment after divorce, as evidenced by the negative effect of duration of not-working and the positive effect of education. Women's post-divorce employment is also constrained by health, children, and age. The worse their health after separation, the lower women's employment odds after union dissolution. The younger the children living in the household after split-up, the lower the probability that women start working. Women with children under age 6 are [$\exp(-0.76)$] 53 per cent less

Table 3 Event history analyses of the odds of entry into employment for non-working separated women

	Model 1	Model 2	Model 3	Model 4
Married (before separation)	0.172	0.157	0.158	0.177
Still at school (before separation)	-0.662*	-0.601	-0.701*	-0.653*
Income ex-partner (before separation), 2nd quartile	-0.060	-0.066	-0.480	-0.053
Income ex-partner (before separation), 3rd quartile	0.009	-0.015	-0.431	0.002
Income ex-partner (before separation), 4th (top) quartile	0.142	0.129	-0.291	0.138
Income from capital, property, and private transfers	0.041*	0.042*	0.040*	0.041*
Living with adult family	-0.151	-0.175	-0.173	-0.196
Repartnered	-0.285	-0.302	-0.303	-0.301
Middle education (before separation)	0.259*	0.247*	0.255*	0.243*
High education (before separation)	0.219	0.206	0.200	0.187
Duration not working (before separation)	-0.062***	-0.060***	-0.061***	-0.062***
Health	0.303***	0.296***	0.296***	0.293***
Child 0–6 years	-0.757***	-0.748***	-0.752***	-0.945***
Child 7–15 years	-0.391*	-0.390*	-0.390*	-0.438*
Age at separation (centred)	-0.005	-0.004	-0.005	-0.005
Age at separation (centred) ²	-0.004***	-0.004***	-0.004***	-0.004***
1 year after separation	-0.475**	-0.458**	-0.454**	-0.461**
2 years after separation	-0.596**	-0.575**	-0.576**	-0.576**
3 years after separation	-0.822***	-0.790**	-0.792**	-0.802**
4 years after separation	0.101	0.142	0.137	0.119
5 years after separation	-0.142	-0.099	-0.127	-0.107
6 years after separation	-0.726	-0.701	-0.675	-0.693
Single-parent allowance (/100)	-0.093***	-0.070**	-0.034	-0.050*
Public childcare provisions	0.016***	0.014***	0.013***	0.009*
Female unemployment rate	-0.024*			
Egalitarian gender roles		0.596		
Allowance × 1st income quartile ex-partner			-0.074	
Care*child 0–6				0.013
Care*child 7–15				0.000
Constant	-0.839	-2.605*	-0.916*	-1.159**
McFadden's R ²	0.111***	0.110***	0.110***	0.111***

* $P < 0.05$; ** $P < 0.01$; *** $P < 0.001$, one-tailed tested; standard errors corrected for clustering of individuals within countries.

Number of separations: 659, number of events: 375, number of person years: 1,626.

Source: ECHP, 1994–2001 (own calculations).

likely and women with children between 7 and 15 years are [$\exp(-0.39)$] 32 per cent less likely to enter the labour market than women without children. A woman's age has a non-linear influence with a turning point at age 32. Up to 32 years, older women are more likely to enter. From 32 years onwards, the effect is negative and this effect increases with age. Hence, the older separated women are, the more difficult it is to enter the labour market, and this restriction becomes more important at older ages. Note that this effect is net of the effects of the experience measure. This suggests that separation at older ages is financially more harmful for women than separation at younger ages. An additional interesting finding concerns the effect of divorce duration. Women are most likely to enter the labour market in the year of separation. In the next 3

years the odds decrease. This indicates that the decision to start working is very soon after separation. The late rise in employment odds four years after separation has to be interpreted carefully because of the low number of cases (due to attrition and right censoring).

Model 1 estimates in addition to individual-level effects, effects of institutional characteristics. As hypothesized, income-related institutions have a negative effect on separated women's odds of employment. An increase of 100 PPP in allowances is associated with a decrease in the entry odds of 9 per cent [$\exp(-0.093)$]. Also in line with our predictions is the effect of public childcare: the more generous public childcare provisions are, the more likely women start working after divorce. An increase of one public childcare place is associated with an increase of

[$\exp(0.016)$] 1.6 per cent in the odds of entry. Comparing the two indicators, the effect of public childcare is somewhat larger than the effect of income support: per standard deviation, the effect of public childcare is 0.25, whereas the effect of income support is 0.23. These institutional effects can only partly be attributed to country differences in the labour market and gender role values. Model 1 shows that the female unemployment rate does not influence the entry odds. Adding the unemployment rate to the model only slightly increased the effect of childcare. However, the effect of single-parent allowances increased by 66 per cent. Hence, the unemployment rate suppressed the effect of single-parent allowances (country level $r_{\text{unemployment, allowances}} = -0.55$). Model 2 displays that the effect of gender role values is not significant either. Adding gender role values to the model did not change the effect of childcare, but the effect of single parent allowances—although still significant—declined by 25 per cent. Hence, cultural differences also suppress the effect of single-parent allowances, but to a less extent than the unemployment rate does (country level $r_{\text{gender role values, allowances}} = 0.44$).

The last two models of Table 3 estimate cross-level interactions. Model 3 tests the interaction of single-parent allowances with a dummy for the ex-partner's lowest income quartile. In line with our expectations, the interaction effect is negative—although not significant.⁶ The higher the level of social welfare, the less positive the effect of having had a low-income partner on post-divorce employment entry. For example, in countries with the lowest income support (194 PPP/100; Table 1), women with a low income ex-partner are about 1.4 times *more* likely to enter the labour market than women with a more affluent ex-partner of the 2nd income quartile [$\exp(+0.48 - 0.074 \times 1.94)$]. In high income support countries (1,266 PPP/100) women with a low income ex-partner are *less* likely to enter the labour market than women with a former partner of the 2nd income quartile; their odds are about 37 per cent lower [$\exp(+0.48 - 0.074 \times 12.66)$]. The lower entry odds for women from previously 'poor' households in high-spending countries may be interpreted in terms of a weaker economic need to work.

Model 4 tests the interaction of public childcare provision with the age of children. As hypothesized, we find that especially women with young children benefit from employment-related state provisions ($P=0.07$). In countries with the lowest level of childcare provision (two childcare places per 100 children), women with young children are about 2.5 times less likely to start working than childless women

[$\exp(-0.95 + 0.013 \times 2) = 0.40$]. In countries with the most generous childcare provision (64 childcare places per 100 children), women with young children are only 11 per cent less likely to start working than childless women [$\exp(-0.95 + 0.013 \times 64) = 0.89$]. This means that the restriction of having young children is almost taken away in countries with generous public childcare provisions.

Multivariate Analyses of Changes in Working Hours

In the second set of multivariate analyses, we estimate the impact of individual and institutional factors on changes in women's working hours after splitting-up. Table 4 shows that financial incentive measures do affect women's labour supply after divorce, but inconsistently. We find a U-shaped effect of pre-divorce partner's income on the odds to *increase* post-divorce hours, yet we also found this effect on the odds to *decrease* hours. Moreover, women from previously poor households are less likely to exit employment, but they are also more likely to decrease their working hours. Again, this is inconsistent evidence for the fact that women who had a partner with a low income before divorce experience an incentive to work. Additional analyses show that these income effects do not differ between countries with low and high social welfare benefits.

Alternative income sources matter more for working women's post-divorce labour supply. Table 4 shows that repartnered women have higher odds of decreasing their working hours and exiting employment than non-repartnered women. This is in line with our hypotheses. Women who are living with adult family after divorce are more likely to exit from employment than to change their working hours (according to the Wald test in Table 4, differences between the coefficients of increase/decrease versus exit are significant). A plausible explanation for this finding may be the kind of support women receive from their parents. Living with parents who provide financial support increases the likelihood to exit, while relying on parents for informal childcare increases the likelihood to continue working. Table 4 also shows that—conform our expectation—women with income from capital, property or private transfers are more likely to decrease their working hours.

Human capital resources and time and health restrictions affect working women's labour supply after separation as well. The lower the educational category, the less likely women increase their working hours, and the more likely they exit employment.

Table 4 Event history analyses of the odds of an increase or decrease in weekly working hours or exit (reference category: stability) for women who were working before the separation

	Increase	Decrease	Exit	Wald-test coefficients
Pre-separation working hours	-0.025***	0.035***	-0.021***	***
Married (before separation)	0.059	0.068	-0.320**	**
Income ex-partner (before separation), 2nd quartile	-0.334**	-0.407**	0.253*	***
Income ex-partner (before separation), 3rd quartile	-0.322**	-0.424***	-0.037	
Income ex-partner (before separation), 4th (top) quartile	-0.036	-0.158	0.079	
Income from capital, property, and private transfers	-0.002	0.027*	-0.019	
Living with adult family	-0.147	-0.200	0.339*	*
Repartnered	0.188	0.234*	0.368**	
Middle education (before separation)	-0.125	-0.052	-0.401***	*
High education (before separation)	0.231*	0.236*	-0.647***	***
Labour market experience (before separation)	0.009	-0.008	0.000	
Health	-0.150**	-0.178***	-0.564***	***
Child 0–6 years	-0.195	0.133	1.239***	***
Child 7–15 years	0.132	0.203	0.584***	*
Age at separation (centred)	-0.031**	-0.003	-0.007	
Age at separation (centred) ²	-0.000	0.001	0.004***	***
1 year after separation	0.031	-0.344**	0.160	*
2 years after separation	-0.087	-0.006	0.332*	
3 years after separation	-0.031	-0.267*	0.471***	***
Single-parent allowance (/100)	–	–	0.054	
Public childcare provisions	-0.008*	-0.008*	-0.005	
Female part-time employment	0.004	0.014*	-0.009	***
Constant	0.382	-2.136***	0.806*	***
McFadden's R ²		0.060***		

* $P < 0.05$; ** $P < 0.01$; *** $P < 0.001$, one-tailed tested; standard errors corrected for clustering of individuals within countries.

Number of separations: 1,209, number of events: 1,997 (794 increases; 602 decreases; 601 exits), number of person years: 4,380.

Source: ECHP, 1994–2001 (own calculations).

The poorer the health, the more likely women decrease working hours and exit employment. Moreover, the younger the age category of the children in the household, the more likely women exit the labour market. The positive effect of education on the odds to decrease and the negative effect of health on the odds to increase are unexpected, however. Woman's age at divorce has a U-shaped effect (peak at age 37): Age has a negative effect on employment exit until age 37; from then onwards, exit becomes increasingly more likely than stability or change. Divorce duration also has a significant effect: the longer the separation, the higher the odds of exit.

The effects of institutional factors on changes in working hours are weaker and less in line with our expectations than the institutional effects on labour market entry. Table 4 shows that more public childcare does not protect against employment exit (insignificant effect) and does not encourage increases in working hours (small negative effect). Yet, it does slightly protect against decreases in working hours: The more

public childcare, the lower the odds that working women decrease working hours. Although single-parent allowances lower the odds of employment entry (Table 3), Table 4 shows that they do not affect the odds of exit.⁷ Controlling for the availability of part-time work or gender role values (not in table) hardly changes the effects of institutions. Interestingly, availability of part-time work appears to have a positive effect on decreases in working hours, and no effect on increases in hours. More part-time work gives separated working women the opportunity to reduce working hours.

Additional support for our hypothesis on the effect of employment-related institutions is found in the interactive effect of public childcare and the age of the youngest child (not in Table). The more public childcare places available, the less positive the effect of children on working women's odds of decreasing hours or exiting employment. For example, in countries with hardly any childcare places separated women with a child under age 6 are about 27 per cent

[$\exp(0.26 - 0.011 \times 2)$, $P=0.10$] more likely to reduce their working hours and almost five times [$\exp(1.59 - 0.023 \times 2)$, $P<0.05$] more likely to exit than childless women. Conversely, in countries with ample childcare arrangements this negative effect is cancelled out: the odds of a decrease or exit for women with a young child are 0.64 [$\exp(0.26 - 0.011 \times 64)$] and 1.13 per cent [$\exp(1.59 - 0.023 \times 64)$], respectively (see note 6). Hence, more public childcare provisions seem to take away the time restrictions children bring about.

Conclusion and Discussion

Our first conclusion is that on average European women only modestly increase their employment after separation. The employment rate before separation is almost 63 per cent and after separation 68 per cent, an increase of 8.6 per cent. Of the women who were not working before separation 36 per cent enter the labour market 1 year after separation. Moreover, half of the women who were working before separation change their working hours, yet the share of increases in hours is lower than the total share of decreases and employment exits. These patterns differ to a large extent between countries: in the Netherlands, for example, divorced women strongly increase their labour supply (especially the number of hours), whereas in the United Kingdom women show an overall decrease.

Our second conclusion refers to individual determinants of employment. We find weak and inconsistent support for the influence of financial incentives. There is no clear effect of the partner's income before the divorce on women's employment after divorce. However, the effects of alternative income resources are in line with our expectations. Repartnering and co-residence with adult family negatively affect women's odds of entry in countries with low single-parent allowances. Moreover, repartnering and co-residence with adult family increases the chance that working women exit employment. Furthermore, we find that women with income from capital, property, and private transfers are not only more likely to decrease their working hours, but also more likely to enter the labour market than women without these income sources. This might be due to the fact that non-working women with any kind of income are not eligible for welfare. Our analyses also reveal that less human capital investments during marriage, poor health, and having young children lead to lower chances to increase employment after separation. Although similar findings have been found regarding the employment of women (or mothers) in general, these findings are fairly new to the literature on divorce.

The third conclusion is that public policy matters for changes in women's employment after union dissolution, albeit not in a simple way. Employment-related institutions encourage women's employment as is evidenced by the positive effect of public childcare on the employment odds for non-working women and the negative effect of public childcare on the odds to decrease working hours for employed women. Both effects are especially pronounced for women with young children. Public childcare provisions also lower the odds of employment exit for women with young children, but not for other women. Public childcare arrangements seem to do what they were intended for: take away time restrictions to enable women to work for pay. However, income-related institutional arrangements (single-parent allowances) discourage separated women's employment, as is evidenced by the negative effect on the odds of employment entry for non-working women. Although it has been found that higher levels of single-parent allowances improve the financial situation of separated women (Uunk, 2004), social welfare worsens women's employment after separation. Probably, social welfare decreases financial loss after divorce and increases the reservation wage. Both reduce the financial incentives to work. Some women may be even better able to make ends meet on welfare, because of the loss of welfare-specific benefits when employed. These opposing institutional effects demonstrate that welfare states should not only focus on providing income support, but simultaneously facilitate the employment of separated women.

Previous research showed that institutions like childcare affect female employment in general and of mothers in particular. Our results underline that institutions also affect the employment decisions of women after important life events like divorce. Institutions facilitate the combination of work and care for children for single parents. Hence, single parents are more likely to increase their employment and be less dependent on welfare. We note, however, that the institutional factors mainly affect labour market entry, and to a weaker extent changes in working hours or exit of women. The weaker institutional effects on changes in hours (including exit) could be due to the way hours are measured (only of the main job, and small jobs of less than 15 h are not considered). However, it is difficult to predict to what extent and in which direction our estimates might be biased. Future research should investigate this more carefully, but with the ECHP data this cannot be examined. An alternative, more theoretical interpretation of the weak institutional effects on changes in hours is that institutions are able to pull non-working separated

women to the labour market, but less able to influence women when they are at work. Why this is so, is also an interesting subject to investigate in future research.

Finally, we make some more suggestions for future research. We contributed to the existing research by examining the influence of public childcare provisions and single parent allowances on the labour supply consequences of divorce for women. But other institutional arrangements, like alimony systems, could play a role as well. In countries where women receive high amounts of alimony or child maintenance, women may be less forced to increase their employment after divorce. Future research can address measures of alimony systems across countries and their effect on the financial and labour market position of women. Further research may also examine matters of endogeneity and unravel the recursive relationships between, on the one hand women's post-separation employment, and on the other hand repartnering and living arrangements. Longer longitudinal panel data could solve these problems, but at the price of drastically reducing the number of countries.

Notes

1. We ran analyses controlling for the origin state (being unemployed or inactive), but this did not have a significant effect, nor did it influence our estimates. Hence, we decided not to include the origin state in our models.
2. We do not differentiate between changes within the same job and changes due to a job change. This is an interesting research question in itself which should be answered in future research.
3. Hence, for later changes the reference point is not t_0 but can be any year between t_1 to t_6 .
4. The number of cases is different in descriptive analyses (Table 2) because these analyses only include women at t_{-1} , t_0 , and t_1 .
5. We also ran multilevel analyses using the xtlgfit method in STATA. These analyses gave similar results.
6. We have to note that these models cope with a small number of degrees of freedom. Considering the large differences in entry odds between distinct levels of institutional support, we believe that these cross-level interactions—although not statistically significant—are substantial.
7. We do not include single-parent allowances as a predictor of increase or decrease in hours because

we do not expect to find an effect here (nor do we have a theoretical explanation for such an effect).

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