

The Economic Consequences of Divorce and Separation for Women in Colombia Compared to
Other 6 OECD Countries¹

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¹ **Conference draft: please do not distribute or cite without permission.** The work in progress for this paper includes multiple next steps (complementing the literature review, refining the measure of income included in the models, use of propensity score matching techniques, further discussion of the findings and implications, among others discussed in Section 7. Limitations and Next Steps).

Abstract

Broad agreement exists about the negative economic consequences of union dissolution for women, who bear a disproportionate cost compared to men. However, past research has focused on developed countries and does not differentiate between marriage and cohabitation dissolution. In this paper, I separately examine the economic consequences of divorce and cohabitation dissolution for women in Colombia, a middle-income country, and I compare my results to findings in other six OECD countries. In contrast to the other countries and to prior research, my analysis of three available waves of the Colombian Longitudinal Survey suggests that women who experience both marital and cohabitation dissolution are more advantaged than those who do not, and their economic well-being does not decline post-dissolution, although it does not increase as much as it does for men. I examine potential mechanisms driving my findings and discuss the implications for future research and policy.

Keywords: Divorce; Separation; Relationship Dissolution; Cohabitation; Marriage; Economic Well-Being.

“The Economic Consequences of Divorce and Separation for Women in Colombia Compared to 6 OECD Countries”

1. Introduction

Broad agreement exists about the negative economic consequences of divorce and separation² for women, who bear a disproportionate cost compared to men. For example, a recent study by de Vaus and colleagues (2017) shows declines in economic status for women and increases in economic status for men after their unions dissolved, and this pattern exists in all six OECD countries studied. Although there is agreement on the existing gender gap in the effects of separation, the extant research is limited in two ways that this study addresses. First, prior work has focused on rich countries, largely ignoring whether there are gender gaps in developing countries. In this paper, I examine Colombia, a middle-income country, and I compare my results to those from the OECD study, which examined rich countries. Second, even though cohabitation is increasingly common in many countries, the previous work has either examined economic well-being only among those who were married or not distinguished by type of union status. This study contributes to this literature by explicitly comparing the economic consequences of divorce with the dissolution of a cohabiting relationship.

This is the first study to my knowledge that explores the effect of relationship dissolution in Colombia. I focus on 4 questions: (1) What are the characteristics of those who experience dissolution compared to those who do not? (2) Do women have lower equivalised household incomes after union dissolution than before, and how does this change compare to that of men?

² In this paper, I use “separation” to refer to the dissolution of a cohabiting relationship, rather than a marital status that indicates that someone has been married, is no longer living in an intimate relationship, but has not yet divorced. This applies throughout the paper unless otherwise indicated.

(3) Does the effect of union dissolution for women differ by whether they were married or cohabiting? (4) Do women with children bear a disproportionate cost of union dissolution?

2. Colombian Context and Previous Research

This study focuses on Colombia. Colombia is classified by the World Bank as a middle-income country, and although much economic progress has been made in the past several years, poverty and inequality are still important issues. Table 1 presents some of the key characteristics of the country in terms of population, inequality, poverty, education, employment, and health.

Table 1. Social context of Colombia 2016-2017

Indicator	Colombia
Population	48 million
Population at national poverty line (%)	28%
GDP (Current US\$ billions)	280.09
Income inequality, Gini coefficient	50.8
Mean years of schooling (years), for those aged 25 and over ^a	7.6
Ratio of female to male lower secondary completion rate (%)	113%
Secondary completion rate by sex, male	72%
Secondary completion rate by sex, female	82%
Total unemployment rate (% of labour force) ^a	10%
Female labor force participation (%)	71%
Labor force participation rate by sex, females 15+	59%
Labor force participation rate by sex, males 15+	83%
Seat held by women in national parliament (%)	19%
Life expectancy at birth (years) ^a	74

Source: World Bank Development indicators database (2016-2017).

^a Source: UNDP 2016, Human Development Indicators (2010-2015).

Overall, it can be argued that gender inequalities in Colombia persist in some areas, while they are lessening in others. Levels of education are now similar for both men and women, and the proportion of women older than 25 years with a High School degree is now larger than the proportion of men. The proportion of women in the labor market has increased over time, although it is still substantially below that of men (59% to 83%). One of the key characteristics

and determinants of family life in Colombia is the level of inequality, with a Gini coefficient substantially above that of OECD countries, which averaged 31.8 in 2014.³

2.1. Family Trends in Colombia

Families in Colombia have become increasingly diverse. In the South American context, Colombia stands out for having one of the largest number of children living with one parent, usually the mother (27% in 2009-2010), the largest number of cohabiting adults of reproductive age (33%), as well as the largest proportions of children born to unmarried women (84% of all live births are to unmarried women) (Social Trends, 2017). The country has experienced an increase in cohabiting couples, which are often more unstable than married couples (Andersson, Thomson & Duntava, 2017; Furstenberg, 2014), as well as an increase in divorce rates (Flórez & Sanchez, 2013).

Marriage. Historically, marriage has been one of the most common family arrangements in Colombia. However, marriage rates have been decreasing, particularly since the 80s, to the point that, in the 90s, the rates of cohabitation surpassed those of marriage for many groups of women. In 1990, 19% of women aged 20-24 (and 38% of those aged 25-29) were married, percentages that declined to 6% and 16% in 2010. For older women ages 30-34 and 35-39, rates went from 44% and 54% in 1990 to 24% and 30% in 2010 (Flórez y Sánchez, 2013). These trends demonstrate the decreased centrality of marriage in Colombia.

Cohabitation. Similar to other countries around the globe, Colombia has experienced a series of socioeconomic and cultural changes that have impacted family life, including an increase in the number of adults in consensual unions. By age group, in 1990, 19% of women ages 20-24 and 26% of those ages 25-29 were in a consensual union, while in 2010, these

³ For more details see: <http://www.oecd.org/social/income-distribution-database.htm>

percentages almost doubled, going up to 35% and 44%. For older women, these figures went from 26% of women ages 30-34 and 21% of those 35-39% in 1990 to 44% and 40% in 2010 (Flórez y Sánchez, 2013). Overall, as mentioned above, Colombia has the largest number of cohabiting adults of reproductive age (33%) in South America (Social Trends, 2017), and these unions are increasingly likely to have children.

Although this is a similar trend to what has been experienced in other countries, several authors highlight the potential difference of cohabitation in Colombia, and Latin America in general, to those unions elsewhere.⁴ In Colombia, cohabitation is still more common among the more disadvantaged, younger adults, and those with less education (García & Rojas, 2002), but there have recently been larger increases among the more educated. In 2005, 20% of women ages 25-29 with higher education were in a cohabiting union (Flórez & Sánchez, 2013). In addition, the legal context for consensual unions in Colombia is particular to the extent that by law, the rights of partners in consensual unions are similar to those of married partners if they have been living together for two or more years (e.g. in terms of health care access and marital property) (Flórez & Sánchez, 2013).

Single parents. In Colombia, in addition to the increase in cohabitation, there has also been an increase in the number of single parents. As mentioned above, Colombia is one of the countries in South America with the largest percent of children living with one parent (27%), usually the mother (Social Trends, 2017). When looking at historic rates, in 1990 there were 11% of children living with their mother only (ages 20-29), while in 2010 this percentage doubled

⁴ Even though cohabitation is increasing around the globe, García & Rojas (2002) argue that consensual unions have historically been an important characteristic of Latin-American families, and that this family structure has roots that can be traced back to colonial times. They highlight that a discussion about the increases in cohabitation, should include a discussion of whether the increase corresponds with a traditional form of consensual unions, or if it is, as happens in the United States, a more recent form of family life for disadvantaged groups. A full discussion of the historical factors associated with cohabitation in Colombia is beyond my scope in this paper.

(21%) (Flórez & Sánchez, 2013). Compared to the two family structures above (married and cohabiting), single mothers and their children are less economically advantaged, and they are more likely to live in poverty (Sigle-Rushton & McLanahan, 2014).

Divorce, separation, union stability. Together with the decrease of marriage and the increase of cohabitation, Colombian families have seen increases in divorce, separation and re-partnering. First, the percent of divorced and separated (not living together but not legally divorced yet) women has increased considerably; in 1990, 7% of women ages 20-24, 9% of those 25-29, 14% of those 30-34 and 13% of those 35-39 were separated or divorced, while in 2010 comparable figures were 10%, 15%, 17%, and 20% (Flórez & Sánchez, 2013).

Second, together with increased union dissolution, re-partnering has also become more frequent, either by marriage or cohabitation. An indication of this is the percentage of women with more than one union, among those who have ever entered one, which increased from 15% in 1990 to 25% in 2010 (Flórez & Sánchez, 2013). Finally, few studies in Colombia have described the characteristics of the population who has traditionally or recently experienced divorce and separation. However, in the area of family studies, it has been common in Colombia to describe divorce and separation as negative events. For example, Pachón (2007), in her description of the family in Colombia in the twenty century, indicates that in the country there has always been a heavy influence of the religion and other institutions to stigmatize those who dissolve their unions, surrounding them with social shame and scrutiny.

2.2. Policy –Family Law Context

This section provides an overview of the family law context in Colombia, highlighting those aspects that are more relevant to understand the economic consequences of divorce and separation for women, with and without children. The family law context in Colombia has been

traditionally tied to both the history of the Catholic Church and to the profound socioeconomic inequalities that can be traced back to the Spanish conquest (Cristancho, 2008).

In Colombia, divorce happens either by the mutual consent of the spouses or through fault-based grounds for judicial divorce. In the first case, it is called a notarized divorce either with or without property and children in common, and it is usually faster than the process when there is lack of agreement. In the second case, when there is no agreement, the process goes with a family court. One of the spouses can invoke several reasons to open the process (e.g. violence, substance abuse, among others), and it can take anywhere from eight months to one year or more to finalize and legalize the divorce. In both cases, the law establishes an even (50-50) split of assets between divorcing and separating partners. In addition, the judicial process includes the establishment of a child support order and visitation agreement, and, in a few cases agreements on spousal support. In Colombia, couples who have been cohabiting for two or more years are entitled to the same rights as married couples, even if they do not register (registered and notarized) their partnership. Therefore, the process of legal separation after cohabitation follows a similar process as the one for divorce, if the couple has been together two or more years, and particularly, if they have had children or properties in common during that time. Even if they have not registered their partnership, they can demonstrate the longevity of the partnership.

After divorce or separation for families with children, child support can be an important source of income. Colombia generally requires child support payments to be made after a union has dissolved. Rules for determining the amount of orders are mostly discretionary, although orders cannot be more than 50% of the noncustodial parent's wages (Cuesta & Meyer, 2012). In Colombia, both private and public child support agreements are enforceable and the main actors involved are the judicial system, the National Institute of Family Well-being (NIFW, ICBF in

Spanish), and local governments. Finally, regardless of the potential importance of child support payments, few families actually receive this contribution. In addition, the system is mostly reactive, rather than pro-active; problems in the collecting and distributing of payments only result in action if requested by the custodial parent (Cuesta & Meyer, 2012).

2.3. Brief Review of Previous Literature

The literature overview focus on the four research questions proposed above.

What are the characteristics of those who experience dissolution compared to those who do not? A broad literature examines factors related to divorce and relationship dissolution, including some cross-national research (e.g., Wagner & Weiß, 2006). Broadly, the literature suggests that economic disadvantage is associated with relationship instability, but that other factors are also important, including the policy context (e.g. Furstenberg, 2014).

Do women have lower incomes after union dissolution than before, and how does this change compare to that of men? Since the 1980s researchers have examined the effect of union dissolution on women's economic well-being, and, although there is agreement about the negative economic consequences for women, estimates of this effect vary greatly. Variations depend on the country being studied (different labor markets and policy contexts), the type of data used (cross-sectional or longitudinal), the type of research methodology applied (examining correlation vs attempting to explore causation), the measures of economic well-being examined (individual income, household income, material well-being, type of equivalence scales, etc.), the timing of effects (short vs long-term) and whether recovery strategies post-dissolution (e.g., re-partnering) were considered.

As summarized by Holden & Smock (1991), there are two sets of mechanisms operating behind the effect of union dissolution on women's economic well-being, pre-existing factors and direct sources. The set of pre-existing factors (before dissolution) includes the lower socioeconomic status of those who experience union instability (noted above), and the generally higher economic vulnerability of women compared to men (e.g. they tend to have lower labor market participation, to earn less, to have children in the household who may limit their ability or desire to take certain types of employment, etc.). The previous literature also highlights mechanisms that are related to the direct effect of dissolution on women's economic well-being. These include changes in the living situation of women after dissolution like the loss of the additional earner in the household, the higher likelihood of women in getting custody of the children, and the fact that women are not only the primary caretakers of children after separation, but they also become the primary provider (Holden & Smock, 1991).

These factors generally mean that women will have lower economic well-being after dissolution than they did before, and that their decline will be larger than that experienced by the men with whom they were partnered. In fact, most previous research shows that men increase their economic status after dissolution.

Does the effect of union dissolution for women differ by whether they were married or cohabiting? Most previous research looks at the effects of dissolution in general, grouping together divorce and the end of consensual unions, but few studies have focused on clarifying the potential differential effect of divorce versus the end of a cohabiting relationship (Poortman, 2000; Avellar & Smock, 2005; Andreß, Borgloh, Bröckel, Giesselmann & Hummelsheim, 2006, Manting & Bouman, 2006; Tach & Eads, 2015). Also relevant to this area is previous research on factors related to whether couples divorce or cohabit. Broad findings from this research show

that cohabitation can mean substantially different things for different couples: some cohabit because they do not yet feel ready to make the marriage commitment, some cohabit because they do not feel they have the economic resources needed for marriage (or the wedding), other reasons are important as well (e.g. Flórez & Sánchez, 2013; Brown, Van Hook & Glick, 2008). In terms of dissolution, I highlight the findings from the most recent study in this area, by Tach and Eads (2015). The authors find that in the United States, divorce has historically had a more negative effect than cohabitation dissolution. However, the trends differ: the effects of divorce have declined over time, while the effects of cohabitation dissolution have increased, getting closer to the effects of marriage dissolution on women's economic well-being. In addition, they find that the contribution of income sources before and after dissolution differs significantly between married and cohabiting couples. Their findings support the need to study, whenever possible, the effects of marriage and cohabitation dissolution separately.

Do women with children bear a disproportionate cost of union dissolution? Some previous research has found that women with children experience larger declines in well-being from dissolution than those who do not have children. Potential reasons for this would include women who made sacrifices in the labor market to devote more attention to childrearing and the fact that children are more likely to live with their mothers than their fathers post-separation, which may compromise their later labor market success. Moreover, child support and alimony are generally insufficient to meet the costs of raising children borne by the resident parent.

2.4. Current Study

In summary, past research in several countries has demonstrated the negative association between dissolution and women's economic well-being. I add to this literature by providing the first study of which I am aware examining this issue in Colombia, a middle-income country, and

by paying special attention to the consequences of divorce compared to cohabitation dissolution.

My research questions, with hypotheses are:

- **Question 1:** What are the characteristics of those who experience dissolution compared to those who do not? **Hypothesis 1:** Similar to prior research from other countries, those who are more economically disadvantaged are more likely to experience dissolution.
- **Question 2:** Do women have lower equivalised household incomes after union dissolution than before, and how does this change compare to that of men? **Hypothesis 2:** Similar to the prior research from other countries, there is a negative association between dissolution and women's economic well-being; dissolution will be associated with an improvement in men's economic well-being.
- **Question 3:** Does the effect of union dissolution for women differ by whether they were married or cohabiting? **Hypothesis 3:** The negative association between women's economic well-being and divorce is larger than the association with cohabitation dissolution. This hypothesis is informed by the possibility that cohabitation is a signal that there is less relationship-specific investment and that cohabiters are often more disadvantaged, so they may have less to lose. On the other hand, a contributing reason for cohabitation may be economic need, suggesting that the end of cohabitation may have particularly negative consequences, returning women to a situation of economic need.
- **Question 4:** Do women with children bear a disproportionate cost of union dissolution? **Hypothesis 4:** Similar to the previous research from other countries, the magnitude of the negative effect between relationship dissolution and women's economic well-being is larger for those with children.

3. Data, Measures, and Analytic Strategy

3.1. Data

The Colombian Longitudinal Survey (ELCA) provides household and individual information on about 10,000 households. This longitudinal survey has been conducted every three years starting in 2010, and it plans to follow Colombian households in urban and rural areas for a total of 12 years, with the purpose of collecting data on employment, income, land tenure, education, health, and family formation, among others. For this study, I use the three available waves (2010, 2013 and 2016). The survey includes multiple instruments (household, person, community surveys and anthropometric and cognitive tests for children 0-9 years old) and it has been conducted in person. The main sections of the ELCA follow the householder, his or her partner and children under 10 (Universidad de los Andes, 2018). If household composition changes, the ELCA tries to follow these individuals into their new living arrangements.

The survey uses a stratified random sample of households in selected municipalities based on demographic and socioeconomic characteristics. The urban sample is representative of all socioeconomic strata in Colombia except the richest 3 percent⁵ and contains all five geographic regions of the country. In addition, the rural sample is representative of four micro-regions with a peasant economy which are more likely in the lowest stratum (Universidad de los Andes, 2010). I use weights that account for both the sampling frame and nonresponse.

3.2. Sample

To construct my analysis sample, I began with all adults who were either the householder or the partner of the householder (married or cohabiting) at the beginning of the observation

⁵ In Colombia, there is a government stratum system that categorizes households in strata 1 to 6 going from lowest class (stratum 1) to wealthy (stratum 6); while the survey sampling frame included only strata 1 through 4, only about 3% of the population is in strata 5 and 6 (Alzate, 2006).

period. First, I kept women in wave 1 (n=9,168) for whom there were data across all three waves (years 2010, 2013 and 2016), for a total sample of 6,540. In addition, I kept all men in wave 1 (n=7,785) for whom there were data across all three waves for a total sample of 5,326⁶. Next, to make the current study comparable to similar studies in this area, I only included in the analysis men and women between the ages of 20 to 54 when the first wave was collected, leaving a final sample of 9,430 adults including 5,404 women and 4,026 men (Table 2).

Table 2. Number of ever divorced, separated and non-divorced/separated respondents in observation period T1-T3, by sex, ages 20-54

	n	Weighted %
Sample	9,430	
Women	5,404	55.4
<i>Divorced/Separated Women</i>	521	8.8
<i>Divorced Women</i>	159	29
<i>Separated Women</i>	362	71
<i>Non-divorced/Non-separated Women</i>	4,883	91.2
Men	4,026	44.6
<i>Divorced/Separated Men</i>	259	6.1
<i>Divorced Men</i>	67	32
<i>Separated Men</i>	192	68
<i>Non-divorced/Non-separated Men</i>	3,767	93.9

After pooling the three available waves, information is available for 5,404 women, of whom 521 experience marriage or cohabitation dissolution ever during my observation period. In addition, of the 4,026 men, 259 experienced dissolution (Table 2). Note that my broadest sample includes four groups: (1) some who were never partnered during the three waves; (2) some who were always partnered during the three waves (with both partners present in my sample as long as both continued to respond to the survey); (3) some who were in couples in wave 1 who dissolved their relationship by wave 3 (both individuals continue in my sample as long as both

⁶ By including only those who have complete data across waves, I am potentially excluding those individuals who are more disadvantaged, since they are more likely to drop out of the sample. In theory the nonresponse weights correct for this type of differential attrition. I plan to further explore the characteristics of these missing individuals, and to estimate the level of potential bias introduced in my study. By looking at attrition rates, I am losing about 30% of my sample of women between T1 (n=9,168) and T3 (6,540) and 32% of men (T1 n=7,785 and T3 n=5,326).

individuals answered a survey through wave 3); and (4) some who were in couples in wave 1 who dissolved their relationship by wave 3 and only one continues to answer a survey.

3.3. Measures

Main outcomes. In order to be able to make a precise comparison of my results to those of de Vaus and colleagues (2017) I should use a measure of equivalised household income after taxes and government transfers, adjusting for the number of people living in the household, according to the OECD equivalence scale.⁷ I can approximate this measure but not match it completely. The ELCA includes several questions about the household income. In order to construct the equivalised household income variable I add up several amounts coming from questions asking on average, how much the monthly household income was in different domains including jobs, pensions, rent, interests or dividends, help in cash, and other income different than remittances. Then, I construct a count of the number of people in the household using the household roster. I use purchasing power parities (PPPs) to convert to 2016 US dollars to facilitate comparisons with other research (OECD, 2018). This measure is close to the de Vaus measure except that it does not yet include government transfers nor account for taxes.

After pooling the three waves available, I create a variable for equivalised household income before dissolution and one after dissolution. For those who dissolved between T1 and T2, the equivalised household income before dissolution is the measure in T1 (2010), and the after-dissolution measure is in T2 (2013). For those who dissolved between T2 and T3 the before measure is T2 (2013) and the after is T3 (2016). Therefore, I measure short-term responses to dissolution.⁸

⁷ The standard OECD equivalence scale adds 1.0 for the first adult, 0.5 for subsequent adults and 0.3 per child.

⁸ My analyses to date are preliminary and do not yet include more detailed information on employment and some government transfers; these will be incorporated in future work.

Additional variables of interest. In order to examine the contribution of different sources of income pre and post-divorce, I look at the percent of household income coming from six different sources: (a) Jobs; (b) Pensions; (c) Rent; (d) Interest; (e) Other (not including remittances); and (f) Help in cash (mostly from family and friends. This measure was intended to exclude government transfers, but I believe some people included those too).

Main predictor. I first create a summary of relationship status for all women and men in my sample indicating whether the participant was married, cohabiting or neither. Next, I create an indicator variable for whether the participant experienced relationship dissolution either between T1 to T2 or between T2 to T3 (1=yes, 2=no). In addition, I create indicators to show whether the dissolution was of a marriage (divorce 1=yes, 0=no) or of a cohabiting relationship (separation 1=yes, 0=no). One of the limitations of this measure is that I am not able to identify the exact point in which the dissolution occurred; I only know that the participant changed his or her living situation (and marital/cohabitation status) between waves. Another limitation is that if my measure of economic well-being is too far in time after the dissolution happened (up to 3 years), I may underestimate the effect of relationship dissolution as participants might have already started a recovery period.⁹

Control variables. In an effort to separate the net effect of dissolution on men's and women's economic well-being, I keep constant other factors that might affect their economic well-being. I include several factors that have been identified to be associated with economic

⁹ Another potential issue is that average monthly income might include the other partner's income even if they indicated in the survey that they are no longer together, in which case I will be underestimating the effect of dissolution.

well-being such as employment and the presence of children in the household. I plan to add other control variables in future analyses.

3.4. Analytic Strategy

The first research question, on the characteristics of those experiencing dissolution, is intended to help us set the context for the remaining questions, which focus on the effects of dissolution on economic well-being. The most straightforward way to look at these effects when longitudinal data before and after dissolution are present would be to compare their income pre and post dissolution, and see how the event of dissolution changes such amounts. I use this approach in my descriptive results. However, this has several limitations. First, income usually fluctuates overtime, even in the absence of relationship dissolution. For example, Colombia experienced an economic crisis between 2015 and 2016. Therefore, I might expect declines in incomes from 2013 (wave 2 of the survey) to 2016 (wave 3 of the survey) influenced by the overall changes in the economy, regardless of family transitions. In addition, there are several processes of selection operating in my sample, meaning that certain choices such as marriage or divorce are not randomly distributed. For example, we know that those who get married are, on average, more advantaged than those who cohabit. Therefore, in a descriptive context, we cannot attribute changes in economic well-being solely to the experience of relationship dissolution, when we already know there are other characteristics behind driving such changes (observed and unobserved characteristics). In addition, there might also be an issue of reverse causality in this context, where decreases in economic well-being lead to union dissolution, not only the other way around (i.e. union dissolution influencing changes in economic well-being).

In addition to the descriptive analysis and to get at a more precise estimate of the effects of relationship dissolution on economic well-being, I use individual fixed effects (IFE) models.

These models use longitudinal data with repeated measures of relationship status and economic well-being. With these models I explore separately for men and women, how relationship dissolution (the change in relationship status) is associated with changes to men's and women's economic well-being. The IFE model absorbs all unobserved time constant variables, using only within-person variation from the time before to the time after dissolution to estimate the effects of union dissolution. One of the advantages of the IFE model is that time constant characteristics (even those that are unmeasured), are removed and do not create bias in my estimates. On the other hand, one of the disadvantages is that if I have unmeasured variables that do change over time or variables that simultaneously influence change in marital status and changes in economic well-being, my estimates will remain biased (McLanahan, Tach & Schneider, 2013). Since this model only uses changes, it does not provide estimates on the economic well-being for those who remained married or cohabiting. In further analyses, I plan to use more rigorous methods in which I also use the information of those who did not dissolve to estimate what the trajectory of those who dissolved would have been if they did not dissolve. In this context, I plan to use propensity score matching techniques to estimate the causal effect of union dissolution on economic well-being measured by equivalised household income.

Finally, by looking at the contribution of different income sources, I explore the role of earnings and different cash transfers at tempering the effects of separation on men's and women's economic well-being.

4. Results

4.1. Descriptive Statistics

Since this is one of the first papers looking at the effects of union dissolution on adult's economic well-being in Colombia, I first present the characteristics of the men and women in my sample in the first wave of the survey by relationship status (Table 3). Overall, men and women were on average 39-40 years old, had similar levels of educational attainment, similar presence of children in the household, similar equivalised household incomes, and large differences in employment rates. More differences emerge when comparing those with different relationship statuses. Comparing women who are married to women who are cohabiting, married women are on average older (41 years old) than those cohabiting (37). Similar to studies in other countries (e.g. Furstenberg, 2014), married women are to some extent more advantaged than cohabiting women. More specifically, married women are more likely to have more than 13 years of education (21%) than those who are cohabiting (9%), and also more likely to be employed (35% vs 30%). More cohabiting women have children in the household (80%) compared to married women (73%).

Finally, in terms of economic well-being measured as total equivalised household income and consistent with studies in other countries (e.g. Manning & Brown, 2006), married women had, on average, substantially higher incomes than those who were cohabiting; however, note that equivalised incomes are fairly low (\$352/month) and the difference is about \$148 dollars. Similar figures for total household income show married women having, on average, more than \$300 dollars in total household income compared to cohabiting women. Similar to the comparison of married and cohabiting women, men who were married are more advantaged than

those who were cohabiting, and they were also less likely to have children in the household than those men who were cohabiting.

Table 3. Descriptive characteristics by relationship status at Time 1

Variable	Women				Men			
	All Women (n=5,404)	Married (n=1,873)	Cohabiting (n= 2,468)	Neither (n=1,063)	All Men (n=4,026)	Married (n=1,534)	Cohabiting (n=2,136)	Neither (n=356)
	Mean/%	Mean/%	Mean/%	Mean/%	Mean/%	Mean/%	Mean/%	Mean/%
Age	39.1	40.7	36.7	42.0	40.4	43.1	38.7	38.7
Education								
<i>None</i>	6.7	2.7	9.9	6.0	6.6	4.5	8.4	5.0
<i>Primary Education 1-5 years</i>	45.1	45.3	47.9	38.6	46.4	43.3	49.0	44.5
<i>Secondary Education 6-13 years</i>	33.1	31.3	33.5	35.1	31.8	28.6	34.5	29.0
<i>More than 13 years</i>	15.1	20.8	8.8	20.3	15.2	23.6	8.0	21.6
Employed	38.1	34.7	29.4	63.4	62.7	68.5	61.0	48.1
Children in the HH	74.1	72.7	80.4	62.2	74.4	75.9	81.1	28.8
Income								
<i>Equivalised household income</i>	\$352	\$440	\$291	\$348	\$348	\$448	\$279	\$359
<i>Total household income</i>	\$812	\$1,029	\$687	\$739	\$798	\$1,023	\$652	\$764

^a In the sample of 5,404 women, 6 have missing values for education and for employment.

NOTE: Weighted percentages are shown.

The research aim focuses on the characteristics of those whose relationship dissolves, as shown in Table 4.a. Women who experience the dissolution of their relationship are younger than those who do not (mean age of 36.8 compared to 39.3). Contrary to prior research suggesting that those with lower economic status are more likely to experience dissolution, education levels of those who experience dissolution are slightly higher than those who do not: for example, 19% of those who experience dissolution have more than 13 years of education, compared to 15% of those who do not, and 47% of those who experience dissolution have less than 6 years of education, compared to 52% of those who do not. Those who experience dissolution are more likely to be employed (46% to 37%) and somewhat more likely to have children in the household (79% to 74%). Consistent with the advantages in education and employment for those who experience dissolution, their income prior to dissolution is higher

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than those who did not experience dissolution, though the difference is not large (\$28/month for equivalised household income and \$68 for total household income).

Table 4.a Descriptive characteristics by dissolution status at T1, Women

Variable	Women (n=5,404) ^a						
	Never Dissolved				Dissolved		
	Overall (n= 4,883, 91.2%) Mean/%	Cohabiting (n=2,133, 45.0%) Mean/%	Married (n= 1,724, 34.0%) Mean/%	Neither (n= 1,026, 22.0%) Mean/%	Overall (n=521, 8.8%) Mean/%	Cohabiting (n= 362, 71.0%) Mean/%	Married (n= 159, 29.0%) Mean/%
Age	39.3	37.0	40.7	42.1	36.8	34.9	41.6
Education							
<i>None</i>	6.8	10.4	2.6	5.9	5.9	6.8	3.7
<i>Primary Education 1-5 years</i>	45.6	49.5	45.2	38.4	39.7	37.2	45.8
<i>Secondary Education 6-13 years</i>	32.8	32.3	31.8	35.4	35.6	39.3	26.5
<i>More than 13 years</i>	14.8	7.8	20.5	20.3	18.8	16.6	24.1
Employed	37.4	26.8	34.3	63.7	45.7	47.8	40.6
Children in the HH	73.7	79.7	73.3	61.9	79.1	85.3	63.9
Income^b							
<i>Equivalised household income</i>	\$350	\$286	\$436	\$349	\$378	\$321	\$495
<i>Total household income</i>	\$806	\$675	\$1,021	\$742	\$874	\$743	\$1,141

^a In the sample of 5,404 women, 6 have missing values for education and for employment.

NOTE: Weighted percentages are shown.

Many of those who do not experience dissolution were not in a partnership at time 1, so a closer look at the consequences of dissolution would compare those who do and do not dissolve only within those women who were married (or who were cohabiting) at time 1. The table shows that limiting the comparison to those cohabiting at time 1 reveals a similar pattern: those who experience separation are younger, more educated, more likely to be employed, and have somewhat higher incomes. Limiting the comparisons to those married at time 1 shows a somewhat different pattern in that those who divorce are older, with mixed results for education. However, those who divorce are more likely to have been employed and to have higher incomes at time 1 than those who remain married. The relative advantage of those whose relationship will dissolve is different from the pattern in other countries, in which it is generally those with lower economic status who experience dissolution (de Vaus et al., 2017). Finally, married and cohabiting women show different patterns regarding the presence of children: for married

women, those who dissolve are less likely to have children in the household (64% compared to 73%), but for cohabiting women, those who dissolve are more likely to have children in the household (85% compared to 80%).

For comparison purposes, Table 4.b shows the characteristics of men the first time they are observed in the data, by eventual dissolution status. In contrast to the case of women, men who experience dissolution are less advantaged in education and income compared to those who do not experience dissolution. Looking at those cohabiting at time 1, those who will experience dissolution have higher education and employment rates, but lower income than those who do not experience dissolution. Consistent with the findings from other countries (de Vaus et al., 2017), those whose marriages will dissolve have lower income pre-divorce than those whose marriages will remain intact. The lower income occurs even though they have higher employment rates.

Table 4.b Descriptive characteristics by dissolution status at baseline, Men

Variable	Men (n=4,026)						
	Never Dissolved				Dissolved		
	Overall (n=3,767, 93.9%)	Cohabiting (n= 1,948, 52.0%)	Married (n= 1,470, 39.2%)	Neither (n= 349, 9.4%)	Overall (n=259, 6.1%)	Cohabiting (n= 192, 68.0%)	Married (n= 67, 32.4%)
	Mean/%	Mean/%	Mean/%	Mean/%	Mean/%	Mean/%	Mean/%
Age	40.4	38.7	43.1	39.0	39.4	37.7	43.1
Education							
<i>None</i>	6.6	8.6	4.4	5.1	6.4	6.4	6.5
<i>Primary Education 1-5 years</i>	46.3	49.2	42.7	45.4	47.9	47.5	48.8
<i>Secondary Education 6-13 years</i>	31.7	34.5	28.9	27.8	33.3	35.0	29.6
<i>More than 13 years</i>	15.4	7.7	24.0	21.7	12.4	11.1	15.1
Employed	62.4	60.5	68.4	47.6	68.3	65.0	75.2
Children in the HH	73.9	80.7	75.7	29.3	81.0	83.2	76.6
Income^b							
<i>Equivalent household income</i>	\$352	\$281	\$451	\$357	\$295	\$256	\$398
<i>Total household income</i>	\$807	\$657	\$1,034	\$761	\$661	\$594	\$843

NOTE: Weighted percentages are shown.

Overall, there are some differences between women and men in the characteristics of those who experience dissolution. Prior to dissolution, women who will experience dissolution

had higher household incomes than those who remained partnered. This pattern holds for those who are cohabiting initially and those who are married. In contrast, prior to dissolution men who will experience dissolution had lower household income than those who remained partnered, and again the pattern held whether men were cohabiting or partnered at time 1. I make explicit comparisons to other countries in section 5 below.

To address the next three research aims from a descriptive perspective, I look at the changes in mean equivalised household income pre and post separation for men and women, overall, by type of dissolution, and by the presence of children, as shown in Table 5. First, looking only at women in the short term after dissolution, there is a 5% increase in their mean equivalised household income. This finding is in contrast to much of the previous literature which shows declines in economic status among women after dissolution (e.g. de Vaus et al., 2017). The second research aim also contrasts the pre- to post-dissolution change for women versus men. Here I see that mean equivalised household income increases by 57% for men, compared to the much smaller increase of 5% for women. Thus, although the direction of change for women differs from that of the previous literature, the finding that women lose more economically from union dissolution than men, is quite consistent with the previous literature.

Third, limiting the sample to those who were married reveals quite similar results (although the levels of income are higher). Women's equivalised income does increase by a fairly small amount (12%), and men's increases substantially (63%). Women who experience cohabitation dissolution show no change in equivalised income, but men who experience cohabitation dissolution experience a 54% increase.

Finally, the presence of children does not change the findings substantially. Women with children prior to dissolution experience a small increase post-dissolution (4%), as do women

without children (a 6% increase). In contrast, men with children experience a 69% increase and men without children experience a 36% increase. The gap between men and women is thus larger for those with children, but the general direction is the same. This is consistent with some previous literature showing that the presence of children increases women’s economic vulnerability post-separation.

Table 5. Changes in mean equivalised household income pre and post dissolution

	Women			Men		
	Pre-Dissolution	Post-Dissolution	% Change	Pre-Dissolution	Post-Dissolution	% Change
Union Dissolved		n=521 women			n=259 men	
Equivalised household income	\$437	\$460	5	\$348	\$548	57
Marriage Dissolution		n=159 women			n=67 men	
Equivalised household income	\$553	\$620	12	\$470	\$764	63
Cohabitation Dissolution		n=362 women			n=192 men	
Equivalised household income	\$381	\$381	0	\$304	\$469	54
Union With Children in HH Dissolved		n=398 women			n=194 men	
Equivalised household income	\$384	\$401	4	\$299	\$506	69
Union Without Children in HH Dissolved		n=123 women			n=65 men	
Equivalised household income	\$599	\$637	6	\$493	\$671	36

NOTE: Weighted means are shown.

Table 6. Mean proportions of women’s gross household income pre- and post-dissolution from different sources

	Women (%)		Men (%)	
	Pre-Dissolution ^a	Post-Dissolution	Pre-Dissolution ^b	Post-Dissolution
Earnings	87.0	72.8	87.1	86.8
Pensions	2.2	2.5	1.5	3.1
Rent	0.9	3.6	1.3	2.6
Interests	0.2	0.0	0.0	0.0
Other (not remittances)	2.7	1.7	2.5	1.6
Help in cash	4.7	18.8	5.1	5.9

^a There is one missing observation for women's jobs, pension and rent, therefore sample size for those items is n=520 instead of n=521.

^b There is one missing observation for men's pensions, therefore sample size for that item is n=258 instead of n=259.

To gain more insight into the patterns of change in incomes, Table 6 provides detailed information on household income sources for those who experience relationship dissolution. As expected, household income sources pre-dissolution for men and women were quite similar, with 87 percent of income coming from earnings, on average. The second largest source is cash help

from others, comprising about 5% of household income.¹⁰ Other sources are small. Post-dissolution I see differences between men and women. Men who experience dissolution have quite similar income packages to what they did prior to dissolution: more specifically, 87% of their household income still comes from earnings, and 6% from help from others. In contrast, earnings have become less important for women post-dissolution, comprising 73% of their household income, and help from others has become substantially more important, comprising 19% of post-dissolution income. This finding is not surprising, as past studies have identified that one of the main coping strategies for men and women after divorce in Colombia is social support from family and friends (Jiménez Arrieta, Amarís Macías & Valle Amarís, 2012).

4.2. Regression Results

The descriptive results of the present study confirm that women experience much lower increases in economic well-being after union dissolution compared to men. Some of this difference may be due to what income would have been even if those who experience dissolution did not do so. In order to get at a more precise estimate of the magnitude of the effect of dissolution while controlling for other factors, I perform a fixed effects model that uses within-subject variation to examine how the change in union status from being in a relationship (either married or cohabiting) to dissolution is associated with changes in the economic well-being of men and women measured as equivalised household income. This model includes other time varying variables that can be associated with changes in household income such as employment

¹⁰ Help in cash includes remittances, and presumably, does not include transfers from the government (which have not yet been incorporated in these preliminary results). However, I suspect that a considerable amount of respondents included their public transfers in this amount. I will confirm this in further analysis by looking at the available data related to transfers and benefits received from multiple government programs.

and the presence of children in the household. Table 7 presents the results of the fixed effects models for women and men predicting equivalised household income.

Table 7. Fixed-effects models predicting equivalised household income for men and women

	Women	Men
	b/se	b/se
Union Dissolved	-\$0.16 (24.63)	\$133** (47.16)
Employed	\$68 (40.94)	-\$15 (74.63)
Children in the household	-\$42 (58.05)	-\$178** (63.45)
Constant	\$431*** (52.38)	\$519*** (75.89)
N	1042	516

* p<0.05 ** p<0.01 *** p<0.001.

a In the sample of 259 men who experience union dissolution during my observation period, one of them have a missing value for employment after dissolution. For this reason both observations (pre and post dissolution) for this case are excluded from my analyses.

Recall that the simple comparison had shown that women’s incomes increased slightly after dissolution (by 5%). Once other factors are controlled for, there is not a significant effect of dissolution on women’s equivalised household income. The coefficient for dissolution is negative (predicting a small decrease), but it is not statically significant. For men, in contrast, fixed effects models confirm the finding that they see increases in their equivalised household income after dissolution. Controlling for other factors, men are predicted to see, on average, an increase of \$133 dollars when they experience relationship dissolution, and this finding is statistically significant. Future work will improve the fixed effects models, and explore the finding that men with children see statistically significant decreases in their equivalised household income.

5. Comparison to Six OECD Countries

In this section, I compare my results to those of de Vaus and colleagues (2017). I first note some of the differences in my analyses, and then offer some comparisons based on the tables and information from their paper. De Vaus and colleagues study the economic

consequences of marital and cohabitation dissolution (which they do not separate and which they call “divorce”) in six OECD countries: Australia, Germany, Korea, Switzerland, the United Kingdom, and the United States, for men and women ages 20-54. The authors have data available for the period before divorce, two years and four years after divorce to look at both the short and medium term effects, and to also investigate signs of recovery in the longer term after divorce. Their measure of equivalised income is somewhat different from mine, as their measure is after-tax income and includes transfers. In addition, they look at the sources of equivalised household income to explain, to some extent, the differences in effects between countries. They find that the magnitude and duration of the effect vary by country, as does the contribution of different sources to the equivalised household income of women.

I begin my comparison to de Vaus and colleagues (2017) by presenting the education and employment status of men and women before relationship dissolution in Table 8. (For those who do not experience dissolution, these measures summarize their education and employment the first time they are observed in the sample (T1); for those who do experience dissolution, the measure is taken in the wave just before dissolution (T1 or T2). To facilitate comparison with the OECD numbers, the Colombian numbers combine those who were cohabiting and those who were married.

In Colombia, women who experience relationship dissolution have higher levels of educational attainment than those who did not experience dissolution. This is similar to Switzerland, but different from all of the other countries studied, in which educational levels are lower for women who experience dissolution. In Colombia, women who experience dissolution have much higher employment rates than those who do not, similar to Korea and Switzerland, but again in contrast to most countries studied.

Findings for men show some similarities. In Colombia, men who experience dissolution have similar educational attainment than those who do not, which is different from all other countries. Colombian men who experience dissolution are more likely to be employed than those who do not; this is similar to Colombian women but different from men in every other country.

Table 8. Education and employment prior to divorce/separation for divorced/separated women and men at the initial time point for non-divorced/separated women and men^a, by country, 20-54 years of age^b

	Women		Men	
	Percentage with 13+years of education	Percentage Employed	Percentage with 13+years of education	Percentage Employed
Colombia				
Non-Dissolved	13.2	30.0	14.8	63.9
Dissolved	21.5	55.9	14.4	81.0
	Percentage with 15+years of education	Employed	Percentage with 15+years of education	Employed
UK	%	%	%	%
Non-Dissolved	17.5	69.3	17.9	87.2
Dissolved	13.9	67.1	16.6	79.1
Germany				
Non-Dissolved	19.6	65.8	25.3	92.0
Dissolved	16.1	71.7	23.9	87.2
Australia				
Non-Dissolved	28.8	73.3	26.6	91.3
Dissolved	20.1	65.0	17.5	88.2
Korea				
Non-Dissolved	26.2	45.5	38.4	91.2
Dissolved	8.2	65.6	14.3	85.7
USA				
Non-Dissolved	31.7	73.0	31.7	92.5
Dissolved	17.0	71.2	17.8	82.7
Switzerland				
Non-Dissolved	21.0	73.6	42.4	96.7
Dissolved	30.4	86.2	46.7	95.7

^a More than 13 years of education is about having more than a High School Degree. The education categories in the UK differ from the other countries, but the comparison of those who do and do not experience dissolution within the UK can be compared.

^b Weighted percentages are shown for Colombia.

Table 9 compares my estimates of the effect of dissolution on women's equalised household income to the estimates provided by de Vaus and colleagues. I focus on the estimates they provide in their descriptive section comparing economic well-being before and after dissolution because my fixed effects model is not completely comparable to their clustered regression model.

Table 9. Changes in equivalised household income before and after dissolution, by country

	Women						
	Colombia ^b	UK	Germany	Australia	Korea	USA	Switzerland
Total	+5%	-26%	-35%	-21%	-9%	-30%	-19%

^a Measures of equivalised household income not directly comparable between Colombia and the other countries.
 Source: authors for Colombia; de Vaus et al. (2017) for other countries.

Colombia stands out as being different from all the OECD countries studied. Colombian women experienced a 5% increase after dissolution. In Korea there was only a small decrease (9%), but the decrease in other countries was substantial, up to 35% in Germany. Whether this difference is due to different effects of dissolution in Colombia or measurement differences is an important issue that I plan to address in further analysis in which I will make the Colombian analysis to be even closer to the analysis of other countries. The fixed-effect analysis does show a decline in post-dissolution income for women in Colombia (not statistically significant), but this is not directly comparable to the multivariate analysis for the OECD countries, which also means further research is needed.

De Vaus and colleagues (2017) do not present point estimates for pre-post changes in men's income, instead showing a graph. This shows that men's equivalised income increased after dissolution in all countries. Men in Colombia also saw an increase. The increase in Colombia of 57% appears to be larger than in any of the OECD countries studied.

Finally, Table 10 presents the contribution of jobs and transfers to the equivalised household income of women in Colombia pre and post-dissolution (3 years maximum), compared to the other countries. I cite the estimates provided by de Vaus and colleagues, and make some adjustments to be able to get more comparable measures. First, in regards to government and private transfers, pre-divorce this income source represented only 7% of women's household income in Colombia, compared to a high of 21% in Australia and 20% in the UK, and to a low of 5% in Korea. In contrast, government and private transfers doubled after dissolution in several countries including Colombia, accounting for 21% of household income.

This measure is not directly comparable in Colombia; further analysis will include a more detailed measure of government transfers.

Table 10. Mean proportions of women’s household income pre- and post-divorce/separation from different sources, by country

	Colombia (%)	Germany (%)	Australia (%)	Korea (%)	USA (%)	Switzerland (%)	UK (%)
Pre-dissolution							
Government payments+private transfers ^a	7.4	14.6	20.8	5.0	7.1	8.4	20.2
Own income+partner's income ^b	90.2	79.8	71.6	95.2	90	96.1	78.9
2-3 Years Post-Dissolution^c							
Government payments+private transfers ^a	20.5	29.9	38.8	8.3	17.9	16.0	38.1
Own income+partner's income ^b	78.9	54.5	52.4	91.7	65.3	69.1	50.1

^a The OECD paper differentiates Government payments and Private transfers. However, currently with the Colombian data I only have measures of other income not coming from remittances and help in cash which I believe are somewhat comparable to government payments+private transfers.

^b The OECD paper differentiates Own income and Partner's income. However, currently with the Colombian data I only have a household measure of earnings and household measures of investments (rent and interest). Moreover, the Colombian data has a measure of pensions, which very few people report, and which I include here as investments. With these changes, I believe these two measures are to some extent comparable.

^c In the OECD paper the measures post-dissolution are for 2, 4, and 6 years post-divorce. In the Colombian data I have measures 3 years post-dissolution, which I am comparing in this table to 2 years post-dissolution in the OECD paper.

Finally, income and income from partners (which in Colombia includes income of other household members too), accounted for 90% of women’s household income pre-divorce and it declined to 79% after divorce. A similar decline happened in all the other countries as well.

6. Summary, Discussion, and Implications for Policy

Using longitudinal data from Colombia, I explored the effects of the dissolution of a relationship on women’s economic well-being, and compared these effects to those found in six OECD countries. Before exploring the effects, I begin by examining the characteristics of women whose relationships dissolve. In contrast to most previous research, the women whose relationships dissolve in Colombia have higher incomes prior to dissolution. Those whose relationships dissolve also have higher educational attainment, a finding shared with only one of the six comparison countries (Switzerland).

My results for the effects of dissolution using descriptive analyses are also different from other countries. In Colombia, I find a 5% increase in equivalised incomes after dissolution; in contrast, all six of the comparison countries find declines. However, similar to other countries, men's income increases after dissolution, with the findings for Colombia showing a particularly large increase (57%).

Findings for Colombia for the third and fourth research questions were not answered in the comparison analyses by de Vaus (2017). I find relatively similar patterns for those who divorce and those who experience the dissolution of a cohabiting relationship in Colombia. To the extent that there is a difference, women who divorce show somewhat higher income increases than those separating from a cohabiting relationship. The pre-post income changes for those who experience dissolution are similar for women with and without children in Colombia.

The finding of a small increase in women's income after dissolution in Colombia is sensitive to the type of analysis conducted. Moving beyond the descriptive analyses to a fixed-effect model that controls for other factors, does not show a statistically significant change in women's equivalised household income. This contrast suggests that there are some characteristics of those who dissolve relationships that should be incorporated into analyses of post-dissolution well-being.

Regardless of whether women experience a small increase or no significant change, my findings are substantially different from other countries. Attempts to understand this to date have focused on income sources, and I found that cash from others (primarily family) is making up the difference for those who experience dissolution. In future work, I hope to explore the extent to which this is a result of child support payments from the nonresident parent, cash help from her

family of origin, or some other source. I do not anticipate this being fully explained by child support, since other work has shown that child support is received by less than half the lone parents in Colombia (Cuesta & Meyer, 2012). Moreover, some research suggests that a relatively common coping strategy for a lone mother is to rely on her parents to help her through a difficult economic period (Jiménez, et al., 2012).

Policy suggestions coming from the research at this point are premature since analyses are still underway. Still, the types of policies that could be considered are those that provide income (or affordable housing) to single parents and those that attempt to enforce child support transfers between nonresident parents and their children.

7. Limitations and Next Steps

This project examines the economic consequences of divorce and separation for women in Colombia. My empirical analyses are still preliminary. Among the changes I plan are: (a) refining the measure of household income to more closely match that of other research; (b) incorporating more variables into the multivariate models; (c) more explicitly modeling what income would have been in the absence of dissolution to refine the comparison of incomes of those who do and do not experience dissolution. This type of research faces limitations in selection (that is, that those who decide to dissolve their unions may be those who know can survive financially on their own or with support from others), making causal inference difficult. There are strategies for limiting selection bias, and my ongoing work using a variety of methods may limit this potential problem.

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