

## **How Work Affects Divorce : The Mediating Role of Financial and Time Pressures**

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# How Work Affects Divorce

## The Mediating Role of Financial and Time Pressures

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This study examines whether the financial and time pressures associated with spouses' working lives play a role in the relation between work and divorce during the first years of marriage. Using retrospective data from the Netherlands, the results show that divorce is more likely when the husband works on average fewer hours and the wife more hours during the first years of marriage. Furthermore, couples facing more financial problems and those spending less time together have a higher divorce risk. The findings partly support the hypothesis that greater financial strains are responsible for the higher divorce risk when husbands work fewer hours. About 15% of the higher divorce risk of husbands working fewer hours is explained by the resulting greater financial strains. No support is found for the hypothesis that the higher divorce risk of women who work more hours is due to a decrease in marital interaction time.

**Keywords:** *divorce; marital interaction time; financial problems; work*

An extensive body of research suggests that the way couples organize their working lives may affect the stability of their relationship. Although findings are not always consistent, studies indicate that couples in which the wife works or works more hours have a higher probability of divorce, whereas employment or employment stability of the husband reduces the risk of divorce (e.g., Bracher, Santow, Morgan, & Trussell, 1993; Bumpass, Martin, & Sweet, 1991; Cherlin, 1979; Hiedemann, Suhomlinova, & O'Rand, 1998; South & Spitze, 1986). It is yet not clearly understood, however, why work affects divorce (Greenstein, 1990; Spitze & South, 1985). In the current study, I focused on two interpretations that have received relatively little attention in recent divorce literature: the financial and time pressures associated with work.

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The destabilizing influence of the wife's work might be the result of a decrease in the amount of time together (Booth, Johnson, White, & Edwards, 1984; Spitze & South, 1985). Time has become increasingly scarce because of the rise in women's labor force participation. More and more couples have to combine tasks and balance their working schedules to be able to spend time together. Because wives, even when they work, still do most household tasks (Spitze 1986; Van der Lippe, 1997), their time spent in the labor market might be at the expense of spouses' shared time. In light of the importance of marital interaction time for marital stability (Booth et al., 1984; Hill, 1988; Jiping, 1992; Kingston & Nock, 1987), wives' employment may increase the risk of divorce.

The higher divorce risk if the husband is unemployed or has an unstable career might be due to the resulting financial hardship (Cherlin, 1979; Voydanoff, 1983, 1990). Western societies faced economic stagnation and mass unemployment in the last quarter of the 20th century, and unemployment of the main breadwinner may have resulted in considerable financial strains. Because such strains might negatively affect the marital relationship (Conger et al., 1990; Fox & Chancey, 1998), husbands' unemployment could increase the risk of divorce.

Although husbands' unemployment, in particular, will have financial ramifications given the continuing greater work efforts of men and their higher wages (Sørensen & McLanahan, 1987; Van Berkel & de Graaf, 1998), women's work may have financial implications as well. Wives' employment provides families with an additional income and might reduce financial problems, which in turn enhances marital stability (Greenstein, 1990; Heckert, Nowak, & Snyder, 1998). Similarly, husbands' work may have time implications. Considering the wife's greater contribution to domestic tasks, time pressures resulting from the husband's work will probably only be felt when he works excessive or irregular hours (Piotrkowski, Rapoport, & Rapoport, 1987; Presser, 2000).

The extent to which financial and time pressures play a role as destabilizing factors in the linkage between spouses' work and divorce has rarely been examined. Some of the few existing studies have addressed the issue indirectly and offer suggestive evidence (Heckert et al., 1998; Ono, 1998; Spitze & South, 1985). These studies did not have direct measures of marital interaction time and financial stress and used indirect methodological strategies to examine the role of financial and time pressures. For example, Spitze and South (1985) studied the role of time pressures by examining the effect of wives' work for different subgroups, which are assumed to differ with respect to time pressures, such as couples with and

without children. Other studies have addressed the role of financial or time pressures more directly by using direct measures and assessing indirect effects. However, they focus on the quality or instability of the marital relation instead of actual divorce as the outcome of interest (Booth et al., 1984; Broman, Hamilton, & Hoffman, 1990).

Using data from a retrospective survey in the Netherlands, I examined the role of financial and time pressures associated with the working lives of husband and wife in a direct way and focused on actual divorce as the outcome. I have information about the number of financial problems during the first years of marriage, such as whether the newlywed couple was able to make ends meet. The survey also contains information on how often spouses participated jointly in leisure activities during the first years of the marriage. There is also information on the labor market career of both spouses. This makes it possible to examine the role of financial stress and marital interaction time for the linkage between spouses' work lives and divorce.

The focus is on the first years of marriage. From a substantive viewpoint, the first years of marriage are critical ones. During this period, spouses have to find a balance between their private and working lives. Not only are their labor market careers subject to insecurity and change but also are their private lives, as is the case when children arrive. Work-related time pressures could therefore be particularly important during this period. Similarly, during the first years of marriage spouses are confronted with considerable expenses associated with setting up a new household. Because they are also at the start of their labor market career, their economic resources may not always be sufficient to cover these expenses. Financial strains may thus be felt particularly hard during this period.

By using the Netherlands as a test case, a rather conservative test is obtained for the role of financial stress and marital interaction time. First, the Netherlands is characterized by a relatively extensive welfare system. When it comes to income continuity in case of unemployment, the Netherlands has one of the highest net replacement rates and also does relatively well in combating poverty (Social and Cultural Planning Office of the Netherlands, 2000). The extent to which the breadwinner's unemployment leads to financial stress might thus not be that large. Second, although the Dutch nowadays generally approve of female employment (Social and Cultural Planning Office of the Netherlands, 1998), they also emphasize that women's employment is a matter of choice. These attitudes toward working women are combined with a relatively strong focus on family life, in that most Dutch people agree that the family comes first,

particularly when there are children (Hooghiemstra & Keuzenkamp, 2000, p. 130). The focus of Dutch women on part-time work suggests that they behave accordingly and adjust their working hours to their family responsibilities instead of the other way around (Tijdens, 1997). The decrease in marital interaction time because of women's employment might thus not be that large.

The role of financial and time pressures is examined in four steps. First, I asked whether husbands' and wives' work affect the probability of divorce. I not only examined the impact of spouses' work in general but also studied the role of specific time aspects and financial aspects of work. Second, I addressed the extent to which husbands' and wives' work lives are associated with marital interaction time and financial stress; if spouses' work efforts do not result in lower marital interaction time or less financial stress, the extent to which financial and time pressures play a role as destabilizing factors in the link between work and divorce will probably be not that large. Third, I asked whether marital interaction time and financial stress have an influence on the risk of divorce; if they do not affect the risk of divorce, their role as destabilizing factors will also be relatively small. Finally, I addressed the question of whether the work effects are mediated by financial strain and the amount of marital interaction time.

### THEORETICAL BACKGROUND

Figure 1 illustrates the role of financial stress and marital interaction time for the relation between work and divorce. In general, the husband's greater work efforts are expected to decrease the risk of divorce (Path A). There are several interpretations for this linkage between the husband's work and divorce.

It has been argued that husbands who are less successful in the labor market do not live up to the expectation of being the breadwinner. Failure to live up to such traditional role expectations might lead to dissatisfaction, which in turn increases the risk of divorce (Cherlin, 1979; McKee & Bell, 1986). Another interpretation is that male unemployment or employment instability negatively affects the psychological well-being of husbands and wives (Voydanoff, 1990; Warr, Jackson, & Banks, 1988). These negative psychological effects could, in turn, lead to increased marital instability (Atkinson, Liem, & Liem, 1986; Liem & Liem, 1988). The link between husbands' work and divorce has also been explained by financial aspects. Husbands' unemployment or employment instability might lead to financial strains. Financial stress may, in turn, negatively af-



For the wife's work, greater work efforts are expected to increase the risk of divorce (Path C). The most common microeconomic interpretation is that the wife's work undermines the traditional division of labor and thereby reduces the efficiency gains resulting from specialization, which in turn increases the risk of divorce (Becker, 1981). A second economic argument is that women who work are financially independent, which makes it easier to leave a marriage (Cherlin, 1979; Ono, 1998). The higher divorce risk of women who work has also been interpreted in light of traditional role expectations. Women's work opposes traditional norms and might therefore lead to dissatisfaction or competition, in turn, increasing the risk of divorce (Orbuch & Custer, 1995; Vannoy & Philliber, 1992). The destabilizing influence of the wife's employment has also been explained by the time-consuming aspects of her work (Booth et al., 1984; Spitze & South, 1985). Because women do most of the housework, time spent at the job could be at the expense of time spent with the spouse. Because spouses' shared time might foster companionship or attachment and is necessary for communication (Hill, 1988; Kingston & Nock, 1987), a decrease in marital interaction time may, in turn, increase the risk of divorce.

At least part of the destabilizing influence of the wife's work might thus be explained by the resulting decrease in marital interaction time (Path D). Time with the spouse can be spent in different ways, ranging from just being together to active participation in joint activities. It has been found that time actively spent with the spouse is most important for the marital relationship (Hill, 1988; Kingston & Nock, 1987).

Empirical evidence on the mediating role of marital interaction time is often indirect. The most indirect evidence comes from studies focusing on the impact of temporal aspects of the wife's job. The findings show that women's irregular working hours, such as working in shifts, increase the risk of divorce (Presser, 2000; White & Keith, 1990). Other studies suggest that the role of marital interaction time may not be that large. Studies on the allegedly inverse relation between the wife's work and marital interaction time offer inconsistent support. Irregular working hours seem to be more important than the number of working hours, which are sometimes found to have no effect (Blair, 1993; Kingston & Nock, 1987; White, 1983). A Dutch study even suggests that the wife's working hours increase the time spent in joint activities (Kalmijn & Bernasco, 2001). Findings on the relation between marital interaction time and marital stability show that spouses who spend more time together are less likely to divorce and have a higher marital quality. However, there are also indications of reversed causality; happy couples are more likely to spend time

together (Hill, 1988; Jiping, 1992; White, 1983). Finally, a study that directly tested the mediating role of marital interaction time and focused on subjective marital stability found only little support (Booth et al., 1984).

As pointed by the dotted arrows in Figure 1, the effect of the wife's work may also operate through financial stress (Path E). The wife's employment might relieve financial strains, which in turn decreases the risk of divorce (Greenstein, 1990; Heckert et al., 1998). However, because of Dutch women's focus on part-time jobs, husbands continue to be the main providers. Hence, the extent to which the wife's work reduces financial strains is probably not that large, and the destabilizing influence associated with her work probably outweighs the stabilizing influence due to reduced financial stress. Financial stress is therefore not expected to play an important role in the link between wives' work and divorce.

Similarly, the husband's work may affect the divorce risk through marital interaction time (Path F). His working hours could be at the expense of spouses' shared time, which in turn increases the risk of divorce. However, given the wife's greater contribution to housework, the role of marital interaction is probably limited if husbands work the regular amount of hours. In case of the husband's unemployment, marital interaction time is probably not important either. When the husband does not work at all, the potential beneficial effects of having more opportunities to spend time together are perhaps not always realized or offset by the negative effects of seeing each other too often. Only when the husband works excessive or irregular hours, marital interaction time might become an important destabilizing influence, as suggested by previous studies (Blair, 1993; Kalmijn & Bernasco, 2001; Presser, 2000).

## METHOD

### DATA

To assess the linkages between spouses' work, financial and time pressures, and divorce, prospective data would be ideal. Such data offer the possibility of analyzing the role of spouses' work, financial stress, and marital interaction time over the entire duration of marriage. However, prospective data that contain enough divorcees and include all the necessary information do not exist in the Netherlands. I therefore used retrospective data and focused on the first years of marriage because questions about financial stress and marital interaction time were only asked for the first 5 years of marriage. In particular, the analyses focus on divorce



within the first 10 years of marriage. Because the central independent variables are measured during the first 5 years of marriage, the analyses pertain to divorce within the first 10 years of marriage for two reasons (for a similar procedure, see Bumpass et al., 1991). First, it is unlikely that spouses' work characteristics, the amount of financial stress, and the amount of marital interaction time stay the same during the course of marriage. Second, the effects of work, financial stress, and marital interaction time during the first years of marriage may change at longer durations (Bumpass et al., 1991, p. 37).

Constraining the analyses to the first years of marriage has some disadvantages. First, because it is quite common for women to work early on in the marriage, wives' work might be less destabilizing then and the group of nonworking women might be a selective group.<sup>1</sup> A similar argument holds for husbands. Because it is probably more common for husbands not to work during the first years of marriage than later on, the effect of husbands' work during the first years of marriage might differ from work effects at longer durations. Second, the conclusions are limited to the first years of marriage. However, there are substantive reasons to assume that financial and time pressures are particularly important during the first years of marriage, as explained earlier.

The data come from the recently held large-scale survey Divorce in the Netherlands 1998 (SIN98; Kalmijn, De Graaf, & Uunk, 2000). After drawing a select sample of 19 municipalities, which are representative with respect to region and urbanization, a stratified sample of respondents from three subgroups was drawn: (a) persons in their first marriage, (b) persons who divorced and did not remarry, and (c) persons who divorced and remarried. As a result, divorced persons are overrepresented in the sample. Because of its design, the sample does not include widowed persons, cohabiting persons, or those who separated from a cohabiting union. In face-to-face interviews, respondents provided retrospective information about their marital and labor market history. Information about the (former) spouse was obtained from the respondent. Information about the spouse's work history is therefore less detailed. More detailed information about women's labor market careers is needed because their career is less continuous than that of men. Given the more detailed information about respondents' careers, only female respondents are selected. In addition, I selected women who are either in their first marriage or divorced from their first marriage. The resulting sample consists of 1,296 women, of whom 1,024 eventually divorced. The women married between 1943 and 1997 and divorced between 1949 and 1998, with most divorces occurring in the 1980s or 1990s (about 80%).

**TABLE 1**  
**Means and Standard Deviations of Spouses' Labor Market Characteristics, Financial Stress, and Marital Interaction Time**

	M (N = 1296)	SD
Husband's working hours	39.33	15.47
Wife's working hours	20.68	17.67
Husband's occupational income	.19	.04
Wife's occupational income	.16	.03
Husband worked overtime	.19	.39
Wife worked overtime	.06	.24
Husband worked irregular hours	.67	.85
Wife worked irregular hours	.35	.70
Financial stress	1.15	1.53
Marital interaction time	1.34	.44

#### MEASUREMENTS

The measures of spouses' work characteristics, financial stress, and marital interaction time pertain to the first 5 years of marriage. For respondents who have not been married that long, the measures refer to the very first years of marriage. Means and standard deviations for the central variables are displayed in Table 1.

*Labor market characteristics of husband and wife.* The measures can be divided into (a) general work variables, which represent the financial rewards from work and the time spent away from home; (b) financial aspects of work, which are particularly indicative of the pecuniary rewards; and (c) time aspects of work, which are particularly indicative of the time spent on the labor market. These measures are based on the average amounts during the first 5 years of marriage because it is likely that the measures for financial stress and marital interaction time indicate some sort of average amount as well.

#### General Work Variables

*Husband's working hours.* Respondents were asked about husbands' work characteristics for two points in time: when they entered marriage and for the 5th year after the start of marriage (or the 1st year when respondents were not married that long). The information about his working hours at these times is used to calculate the average number of hours

worked per week. Husbands who did not work are given zero hours. Husband's working hours range from 0 (never worked) to 130 hours a week, with an average of 39 hours. This average indicates that only few men did not work at all (5%) or worked part of the time (15%). This variable is a parsimonious representation of both employment stability and the number of working hours.<sup>2</sup>

*Wife's working hours.* Respondents were retrospectively asked about their entire work history. I calculated the average number of working hours during the first 5 years of marriage. The wife's working hours range from 0 hours to 90 hours a week, with an average of 21 hours. About 30% of the women did not work at all, whereas 41% worked continuously.

### **Financial Aspects**

*Husband's occupational income.* Using the scale by De Graaf and Kalmijn (1995, 2001), I calculated the average monthly net income in husband's occupation(s), ranging from 945 to 3,153 Dutch guilders. I then computed the average occupational income during the first years of marriage (divided by 10,000). The scale distinguishes 74 occupations and therefore conceals considerable income variability. However, because the data do not contain retrospective information on income, it is the best available alternative. It is the only Dutch scale focusing solely on financial aspects, and the advantage of distinguishing relatively few occupations is that it results in more reliable averages for income within an occupation. This variable only pertains to husbands who worked. Husbands who never worked are given the average.<sup>3</sup>

*Wife's occupational income.* I calculated the average occupational income during the first 5 years of marriage. Women who did not work at all are given the average.

### **Time Aspects**

*Husband worked overtime.* A dichotomous variable indicating whether husbands worked 50 hours or more. I chose 50 hours as the cutting point (10 hours or more beyond the regular 40-hour week) because some overtime work is common and is therefore not necessarily an indication of excessive hours. About 19% of the men in the sample worked 50 hours or more.

*Wife worked overtime.* A variable indicating whether the wife worked more than 40 hours a week. The cutting point is at 40 hours because overtime work is less common among the women in the sample; about 6% worked more than 40 hours.

*Husband's irregular working hours.* Respondents were asked how often their husband worked irregular hours (e.g., night shifts or weekends): 0 (never), 1 (sometimes), and 2 (often). I calculated the average of the score at the start of marriage and the score at 5 years afterward. The resulting scale runs from 0 to 2. This scale only refers to husbands who worked. Husbands who never worked are assigned a score of 0 (the most common category).

*Wife's irregular working hours.* Using the same procedure as for husbands, I calculated the average score for how often wives worked at irregular hours during the first 5 years of marriage, running from 0 to 2. Wives who did not work at all are assigned a score of 0.

### **Financial Stress**

Respondents indicated whether they encountered the following financial problems in the first 5 years of marriage: (a) difficulty in making ends meet; (b) not being able to quickly replace things that were broken; (c) whether they had to borrow money for necessary expenditures; (d) whether they were behind with payments for rent or mortgage or gas, water, or electricity; (e) whether they had a visit from creditors or process servers; and (f) whether they had received financial support from friends or family. I constructed a scale counting the number of financial problems, ranging from 0 to 6. Almost one half of the sample indicated that they encountered financial problems, and about 30% mentioned more than one problem. These relatively high percentages probably reflect the high costs of setting up a household at a time when spouses are only at the start of their careers.

### **MARITAL INTERACTION TIME**

Respondents indicated how often they participated with their spouse in the following activities in the first 5 years of marriage: (a) visiting friends, neighbors, or colleagues; (b) practicing sports, doing hobbies, or participating in community organizations; (c) going out to a bar, restaurant, cin-

ema, or theater; (d) outdoor leisure activities such as biking; (e) going on vacation; and (f) having dinner at home. Respondents could choose from 0 (often without the spouse), 1 (sometimes without the spouse), and 2 (never without the spouse). I constructed a scale by taking the average of the scores on these items (also see Kalmijn & Bernasco, 2001). If respondents did not participate in a certain activity, that activity was excluded from the scale. The scale for marital interaction time runs from 0 to 2 (high).

### ANALYTICAL STRATEGY

The role of financial stress and marital interaction time is examined in four steps: (1) assessing whether the general work variables and the job's financial and time aspects affect the risk of divorce, (2) examining the extent to which spouses' work characteristics are associated with financial stress and marital interaction time, (3) assessing whether financial stress and marital interaction time influence the risk of divorce, and (4) testing whether the link between spouses' work and divorce is mediated by financial stress and marital interaction time.

To examine the influence of spouses' work, financial stress, and marital interaction time on divorce (Steps 1 and 3), discrete-time event history analysis is used (Allison, 1984). The analyses are limited to divorce within the first 10 years of marriage. Because about 50% of the 1,024 ever-divorced persons in the sample divorces after 10 years, this means that I did not use all available information and artificially increased the number of right-censored cases. However, discrete-time event history handles the problem of right censoring (Allison, 1984). The dependent variable is the probability of divorce in a particular year within the first 10 years of marriage, given that a person is still at risk. Divorce refers to the moment the couple stopped living together. In practice, discrete-time event history comes down to constructing a person-period file starting with the year of marriage and ending with the year of divorce or the 10th year after marriage (if the couple stays married), and applying logistic regression. An advantage of this technique is that the overrepresentation of ever-divorced persons in the sample does not affect the estimates of the coefficients (Allison, 1999).

To examine the extent to which spouses' work characteristics are associated with financial stress and marital interaction time (Step 2), I applied ordinary least squares regression based on the person file. Although these

analyses are not directly comparable to event history models, the results give an indication of the association between financial stress or marital interaction time and spouses' work.

The mediating role of financial stress and marital interaction time (Step 4) was examined by assessing whether the work effects disappear after financial stress and marital interaction time are included in the event history models for divorce. If the effects of the work variables (partly) disappear, financial stress or marital interaction time (partly) explain the link between work and divorce. I also tested whether the coefficients change significantly after controlling for financial stress and marital interaction time.<sup>4</sup>

All models control for some basic demographic correlates of divorce. The first two columns of Table 2 show what these control variables are, how they are measured, and what their means and standard deviations are.

The last three columns of Table 2 show the effects of the control variables on the risk of divorce, on financial stress, and on marital interaction time, respectively. The model for divorce shows that the risk of divorce increases with marital duration and then decreases, suggesting that an increasingly selective sample of happily married couples is left at longer durations. As suggested by the general trend in divorce and the liberalization of the divorce law in the 1970s, the risk of divorce increases during the period studied. The presence of children, particularly younger ones, decreases the risk of divorce. The effects of age at marriage and parental divorce are in the expected direction, but do not reach significance. Consistent with the idea that traditional norms lower the risk of divorce, the results show that religious persons, persons who married without cohabiting, and persons from rural areas are less likely to divorce. Coming from a Caribbean or Turkish or Moroccan background increases the risk of divorce. A higher educational level of the wife and a lower educational level of the husband increase the risk of divorce.

The model for financial stress shows that the presence of children increases the number of financial problems, which is no surprise considering the costs of children. A parental divorce and cohabitation before marriage also increase financial strains, just as coming from a Turkish or Moroccan background. Couples marrying at an older age have fewer financial problems, perhaps because they already have had more opportunities to save some money before marriage. Husband's higher educational level decreases financial stress, reflecting the greater earning capacity of higher educated persons. Finally, the model for marital interaction time shows that only a few variables are significant. Religiosity slightly increases the amount of marital interaction time. If the couple cohabited be-

TABLE 2  
**Measures and Descriptive Statistics of Control Variables  
 and Results for Baseline Models of Divorce, Financial Stress, and Marital Interaction Time**

	M (SD)	Model of Divorce	Model of Financial Stress	Model of Interaction Time
Marital duration (dynamic variable for marital duration in years. Cannot be included in models for financial stress and interaction time)	.00 <sup>a</sup> (.00)	.384*		
Duration squared (a nonlinear specification fits the data best)	.00 <sup>a</sup> (.00)	-.029*		
Period (dynamic variable for calendar year from 0 [1943] to 55 [1998]: a linear specification fits the data best. Cannot be included in models for financial stress and interaction time)	30.05 <sup>a</sup> (10.97)	.058*		
Presence of children (vs. no children) (dynamic variable for whether there are children living at home. In models for financial stress and interaction time, this variable indicates whether there are children during first 5 years of marriage)	.13 <sup>a</sup> (.34)	-.684*	.507*	-.040
Age of the youngest child (dynamic variable. In models for financial stress and interaction time this variable indicates the maximum age during first 5 years of marriage. The average is given to childless couples)	.51 <sup>b</sup> (1.81)	.176*	.032	.002
Wife married before age 21	.24 (.43)	.192	.386*	-.012
Religiosity (count of whether wife was church member at start marriage, whether she attended church often, whether mother was church member, from 0 to 3)	1.48 (1.04)	-.209*	-.037	.022+

(continued)

TABLE 2 (continued)

	M (SD)	Model of Divorce	Model of Financial Stress	Model of Interaction Time
Wife's parents divorced when wife was growing up	.08 (.27)	.172	.352*	.000
Cohabited with current or former partner before marriage	.34 (.48)	.356*	.188+	-.093*
Living in city during first years of marriage	.69 (.46)	.370*	.075	.021
Education of wife (dynamic variable indicating highest level of education, in years, 6 to 16. In models for financial stress and interaction time, this variable indicates the highest level in first 5 years of marriage)	11.36 <sup>a</sup> (2.84)	.047*	-.019	-.011*
Education of husband (highest educational level in years, from 6 to 16)	11.47 (3.09)	-.059*	-.077*	.005
Turkish or Moroccan ethnicity (whether wife, wife's father or mother was born in Turkey or Morocco)	.01 (.11)	.981*	1.123*	-.155
Caribbean ethnicity (whether wife, wife's father or mother is born in Suriname or Netherlands Antilles)	.04 (.19)	.426+	.103	-.097
Number of persons	1,296	1,296	1,296	1,296
Number of person-years		11,690		
Number of events		511		
Model $\chi^2$ (df)/R <sup>2</sup>		443 (14)	.100	.023

a. Means and standard deviations of time-varying variables refer to the first year of marriage.

b. For couples with children (in first year of marriage).  
+ $p < .10$ . \* $p < .05$ .



**TABLE 3**  
**The Relation Between Spouses' Work and Divorce**  
**(Discrete-Time Event History Analyses)**

	<i>General</i>		<i>Financial</i>		<i>Both</i>
	<i>Measures</i>	<i>Aspects</i>	<i>Time Aspects</i>		
	<i>Model 1</i>	<i>Model 2</i>	<i>Model 3</i>	<i>Model 4</i>	<i>Model 5</i>
Husband's working hours	-.016*	-.016*	-.015*	-.018*	-.019*
Wife's working hours	.009*	.009*	.009*	.010*	.010*
Husband's occupational income		-.281			.343
Wife's occupational income		-2.676+			-3.013*
Husband worked overtime			-.051	-.107	-.078
Wife worked overtime			.036	.083	.061
Husband worked irregular hours				.206*	.210*
Wife worked irregular hours				-.107	-.120+
Number of persons	1,296	1,296	1,296	1,296	1,296
Number of person-years	11,690	11,690	11,690	11,690	11,690
Number of events	511	511	511	511	511
-2 log likelihood	3,723	3,719	3,723	3,710	3,705
Model $\chi^2$ (df)	475 (16)	479 (18)	475 (18)	489 (20)	493 (22)

NOTE: All the models include the control variables presented in Table 2.  
 + $p < .10$ . \* $p < .05$ .

fore marriage, they spent less time in joint activities. Couples with a higher educated wife also spend less time together. These findings suggest that people with traditional or less individualistic values spend more time together (Kalmijn & Bernasco, 2001).

## RESULTS

### THE INFLUENCE OF SPOUSES' WORK ON DIVORCE

Table 3 presents the results for the influence of spouses' work characteristics on divorce. Model 1 includes the general work measures. As expected, the more hours the husband works, the less likely the couple is to divorce. The results for the wife's working hours are in line with expectations as well. Although the influence of her working hours is less strong than that of the husband's, the more hours the wife works, the higher the probability of divorce.

In Model 2, financial aspects of work are added to Model 1. If financial strains matter, it is to be expected that low occupational income, particularly that of the main provider (usually the husband), increases the risk of divorce. However, there is no significant effect of husband's occupational income. The idea that husbands with lower income have more financial stress, and hence a higher risk of divorce, is not supported. The effect of the wife's occupational income is negative and stronger than the effect of the husband's but is only marginally significant.

In Model 3, I included the variables indicating whether husband and wife work overtime. Following the argument that time pressures increase the risk of divorce, working overtime should increase the risk of divorce, especially for women. The results do not support this line of reasoning. For husbands, there is no additional destabilizing effect of working overtime above and beyond the effect of their working hours. The findings suggest that the more hours the husband works, the lower the risk of divorce, even when he works substantially more than the regular number of hours. The findings for wives do not suggest either that those who work overtime are particularly more likely to divorce. Although the effect of wives' overtime work is less likely to become significant because of the small number of women working overtime, women who work more than 40 hours are not more likely to divorce than those who do not work overtime.

Model 4 includes spouses' irregular working hours. Following the time pressure argument, irregular working hours should increase the risk of divorce, particularly the wife's. The results show that there is an effect of husband's work irregularity that suggests that his work might be associated with time pressures. Husbands who work more often at irregular hours are more likely to divorce. Contrary to expectations, the wife's irregular working hours do not increase the risk of divorce.

If financial aspects and time aspects are both included in Model 5, the results are more or less the same. Husband's working hours continue to decrease the risk of divorce, whereas wives' working hours increase the risk. In addition, the destabilizing effect of the husband's irregular working hours remains equally strong in Model 5, and the effects of husband's and wife's overtime work continue to be insignificant. Contrary to previous models, Model 5 shows a negative effect of the wife's occupational income, which suggests that her income relieves financial strains. There is also a negative, but marginally significant, effect of the wife's irregular working hours in this model. The influence of the wife's income and the husband's irregular working hours may be indicative of the role of financial stress and marital interaction time, although these findings are con-

**TABLE 4**  
**The Relation Between Spouses' Work and**  
**Financial Stress or Marital Interaction Time**

	<i>Financial Stress</i> <sup>a</sup>		<i>Interaction Time</i> <sup>b</sup>	
	<i>General, Time, and</i>		<i>General, Time, and</i>	
	<i>General Measures</i>	<i>Financial Measures</i>	<i>General Measures</i>	<i>Financial Measures</i>
Husband's working hours	-.020*	-.027*	-.002*	.002
Wife's working hours	-.003	-.008*	-.000	.001
Husband worked overtime		.307*		-.122*
Wife worked overtime		.391*		.045
Husband worked irregular hours		.076		-.112*
Wife worked irregular hours		.106+		-.064*
Husband's occupational income		-.991		.128
Wife's occupational income		-1.071		.364
Number of persons	1,296	1,296	1,296	1,296
<i>R</i> <sup>2</sup>	.140	.154	.029	.100
Adjusted <i>R</i> <sup>2</sup>	.131	.141	.019	.087

NOTE: All the models include the control variables presented in Table 2, except for marital duration and period.

a. Ordinary least squares regression of number of financial problems on the independent variables on the basis of the person file.

b. Ordinary least squares regression of marital interaction time on the independent variables on the basis of the person file.

+*p* < .10. \**p* < .05.

trary to the common idea that time pressures are particularly associated with wives' work and financial strains with that of husbands. However, a distinction between general, time, and financial aspects of work only provides indirect evidence, and whether financial stress and marital interaction time actually account for the observed work effects remains to be seen.

#### THE INFLUENCE OF SPOUSES' WORK ON FINANCIAL STRESS AND MARITAL INTERACTION TIME

Before turning to a direct test of the mediating role of financial stress and marital interaction time in the next section, I examine whether spouses' work characteristics are related to financial problems and marital interaction time (see Table 4). If they are not, the mediating role of these factors will probably be not that large.

The first model of Table 4 shows the effects of the general work measures on financial stress. The husband's working hours have a strong effect on the number of financial problems. The more hours he works, the smaller the number of financial problems, which suggests that financial stress might explain the stabilizing influence of the husband's working hours. The observed negative effect of wives' working hours is smaller and not significant. In the second model, I also included the job's time and financial aspects. Financial aspects, in particular, are expected to have an influence. As before, the more hours the husband works, the smaller the number of financial problems. The amount of financial stress also decreases when the wife works more hours, and the effect is significant now. However, the effect of the husband's working hours is much stronger than that of the wife's. It is surprising to note, time aspects of spouses' work do affect financial stress, whereas financial aspects do not. Husbands' and wives' overtime work are associated with more financial problems. To a lesser extent, the wife's irregular working hours are also associated with more financial problems. These findings suggest that spouses increase their work efforts by working overtime or irregular hours when there are financial problems. It could also be that time-intensive jobs are in the lower segments of the labor market. Although occupational income is controlled for, these lower segment jobs might have less additional benefits and are thus associated with more financial stress. The negative effects of husband's and wife's occupational income are in the expected direction but do not reach significance.

The results for marital interaction time are presented in the last two columns of Table 4. The findings for the general measures show that the more hours the husband works, the lower the amount of marital interaction time. The wife's working hours do not affect the amount of shared time, and the mediating role of marital interaction time for her work is therefore probably not large. If the time and financial aspects of work are also included, the negative effect of husband's working hours disappears after controlling for whether he works overtime. If husbands work overtime, marital interaction time is significantly lower than if they do not. Apparently, only if husbands work excessive hours does the amount of marital interaction time decrease. The wife's working hours and overtime work do not affect marital interaction time. With respect to spouses' irregular working hours, the results are in line with previous studies and show that the more often spouses work at irregular hours, the smaller the amount of marital interaction time. It is not surprising that husband's and wife's income do not exert an influence on marital interaction time.

**THE INFLUENCE OF FINANCIAL STRESS AND  
MARITAL INTERACTION TIME ON DIVORCE  
AND THEIR ROLE AS MEDIATING FACTORS**

In Table 5, I added financial problems and marital interaction time in a stepwise manner to Model 1 and Model 5.<sup>5</sup> The results show first whether financial stress and marital interaction time have an effect on the risk of divorce. Second, the findings show the mediating role of these factors.

Starting with the first question, the results for Model 1A show that couples facing more financial problems were significantly more likely to divorce than those with fewer financial problems. It could be that this effect is overestimated because of retrospective bias; divorced persons may have a less positive view of the financial situation than still-married persons. However, the odds of divorce are about 80% ( $e^{0.098 \times 6}$ ) higher for couples facing most financial problems than for couples with no financial problems. Given this strong effect, it is unlikely that retrospective bias is solely responsible for the higher divorce risk in cases of financial stress. The results for Model 1B show that spouses who spend more time together have a significantly lower risk of divorce than those spending less time together. When financial stress and marital interaction time are both included, the effects become weaker due to a negative correlation between the two factors ( $r = -.07$ ). Contrary to financial stress, the effect of marital interaction time is now marginally significant, which suggests that financial stress is a more important determinant of divorce. Models 5A through 5C also show that greater financial stress and, to a lesser extent, less marital interaction time increase the risk of divorce.

To answer the question on the mediating role of financial stress and marital interaction time, I compared work effects across models to see whether they are reduced when financial stress and marital interaction time are controlled for. I also tested whether the coefficients for the work characteristics differ significantly between the models. A comparison between Model 1 and Model 1A shows that the effect of husband's working hours becomes smaller in Model 1A and that the change is significant. After taking into account that households in which the husband works more hours also have fewer financial problems (see Table 4), the effect of the husband's working hours becomes smaller, although his working hours continue to exert a significant influence on divorce in Model 1A. Additional analyses show that about 15% of the stabilizing effect of the husband's greater number of working hours is explained by the resulting fewer financial problems.<sup>6</sup> For the wife's working hours, there are no strong indications that her work reduces financial strains. After including

TABLE 5  
**Financial Stress and Marital Interaction Time as Mediating  
 Factors between Spouses' Work and Divorce (Discrete-Time Event History Analyses)**

	Model 1	Model 1A	Diff*	Model 1B	Diff*	Model 1C	Diff*	Model 1S	Model 5A	Diff*	Model 5B	Diff*	Model 5C	Diff*
Husband's working hours	-.016*	-.014*	*	-.017*	-.014*	-.014*	+	-.019*	-.016*	*	-.019*	*	-.016*	*
Wife's working hours	.009*	.010*		.009*	.010*			.010*	.011*	+	.010*		.011*	*
Husband worked overtime								-.078	-.110	+	-.098		-.125	*
Wife worked overtime								.061	.015		.049		.009	+
Husband worked irregular hours								.210*	.203*		.188*		.184*	+
Wife worked irregular hours								-.120+	-.124+		-.133+		-.135+	
Husband's occupational income								.343	.323		.455		.414	
Wife's occupational income								-.3,013*	-.2,738+	+	-.3,054*		-.2,797+	
Financial stress		.098*			.093*				.092*				.089*	
Marital interaction time				-.239*	-.208+						-.195+		-.173	
Number of persons	1,296	1,296		1,296	1,296			1,296	1,296		1,296		1,296	
Number of person-years	11,690	11,690		11,690	11,690			11,690	11,690		11,690		11,690	
Number of events	511	511		511	511			511	511		511		511	
-2 log likelihood	3,723	3,713		3,718	3,710			3,705	3,697		3,702		3,694	
Model $\chi^2$ (df)	475 (16)	485 (17)		480 (17)	489 (18)			493 (22)	502 (23)		496 (23)		504 (24)	

NOTE: All the models include the control variables presented in Table 2.

a. Test of whether the coefficients for the work characteristics differ significantly between Models 1 or 5 and the previous model.  
 $+p < .10$ .  $*p < .05$ .

financial stress, the effect of the wife's working hours slightly increases, suggesting that women's work reduces some of the financial pressures. However, the change in the coefficient is not significant, suggesting that other interpretations of the effect of wife's work on divorce are more important.

A comparison of the effects of spouses' working hours between Models 1 and 1B shows that the mediating role of marital interaction time is negligible. Despite the main effect of marital interaction time, the effects of husband's and wife's working hours do not change much when marital interaction time is controlled for, and the changes are not significant. The associations between spouses' working hours and marital interaction time (see Table 4) are probably not strong enough to account for the relationship between spouses' work and divorce. When financial problems and marital interaction time are both added to Model 1 (see Model 1C), the results are more or less the same.

Next, I added the measures of financial stress and marital interaction time to the most extensive model (Model 5). It might be that the effects of financial aspects of the job are particularly mediated by financial stress and that the effects of time aspects of the job are mediated by interaction time. Comparing the coefficients for husband's working hours between Model 5 and Model 5A shows that the effect of the husband's working hours is partly explained by financial stress, and again by about 15%. However, the effect continues to be significant after taking into account that husbands' work reduces financial stress. As before, the role of financial stress for the relation between the wife's working hours and the risk of divorce is smaller. The mediating role of financial stress for the financial aspects of the job is not that large. Model 5 shows that wife's occupational income is the only financial aspect that significantly affects the risk of divorce. If financial stress is added to the model, the effect of the wife's occupational income becomes somewhat smaller, but the change is only marginally significant. The smaller divorce risk of women with a higher income can therefore not be attributed to a resulting decrease in financial strains.

Model 5B adds marital interaction time to Model 5. As before, the mediating role of marital interaction time for the influence of spouses' working hours is negligible. The effects of time aspects of spouses' jobs do not seem to be mediated by marital interaction time either. The coefficient for husband's irregular hours becomes smaller after the amount of marital interaction time is controlled for; however, the change in the coefficient is insignificant. Although the results in Table 4 suggested that the higher divorce risk of husbands who work irregular hours could have been due to a

decrease in marital interaction time, the results do not support this. When interaction time and financial problems are both added to Model 5 (Model 5C), the results are more or less similar, although some changes in the effects become more significant.

### CONCLUSION AND DISCUSSION

As in previous studies, the husband's greater number of working hours during the first years of marriage has been found to decrease the risk of divorce, whereas the wife's working hours increase the divorce risk. In the current study, I addressed two interpretations for these effects of spouses' work on divorce that have received relatively little attention in recent divorce literature: the financial and time pressures associated with work. It has been argued that part of the higher divorce risk of employed women might be due to a decrease in marital interaction time, and that the higher divorce risk in case of husbands' unemployment or unstable employment might be explained by the resulting financial strains. The findings offer partial support for the financial stress interpretation and fail to support the marital interaction time interpretation.

Financial stress was found to be partly responsible for the higher divorce risk when husbands worked on average fewer hours during the first years of marriage. Couples in which the husband works fewer hours not only are at a higher risk of divorce but also have more financial problems, which in turn substantially increase the risk of divorce. The greater financial strains when the husband works fewer hours were found to be partly responsible for the increased risk of divorce in a direct test in which financial stress was included as a mediating factor. About 15% of the higher divorce risk when the husband works fewer hours was explained by the resulting financial problems. However, a relatively large portion remains unexplained, and the husband's fewer working hours continue to increase the risk of divorce when the resulting financial strains are taken into account. The finding that the financial aspects of a husband's job do not have an influence on the risk of divorce also suggests that financial strains are not solely responsible for the higher divorce risk when husbands are less successful in the labor market.

The higher divorce risk of women who worked on average more hours during the first years of marriage could not be explained by a decrease in marital interaction time. Although spending less time together increases the risk of divorce, women who work more hours do not spend less time



with their spouses than those working fewer hours. The results of a direct test for the mediating role of marital interaction time confirm that low marital interaction time does not explain the destabilizing influence of the wife's working hours. The negligible role of time pressures was also apparent from the nonsignificant influence of time aspects of the wife's job on the risk of divorce.

All in all, the results suggest that other interpretations for the link between spouses' work lives and divorce are probably more important than interpretations in terms of financial stress and marital interaction time. However, it should first be noted that the findings only pertain to the first years of marriage. Although it was argued that financial and time pressures might be particularly important during this period, it is up to future research to prove otherwise and examine whether the role of financial stress and marital interaction time is stronger for longer durations. Second, the results pertain to the Netherlands, which is characterized by a rather extensive welfare system and a relatively strong focus on family life. As argued, this institutional and social-cultural context may have resulted in a relatively small mediating role of financial stress and marital interaction time compared to other countries. Third, the nonexistent mediating role of marital interaction time does not necessarily imply that time pressures are not important. Although the time constraints imposed by a job do not seem to result in substantially lower marital interaction time, they might lead to feelings of being overloaded or perceptions of unfairness surrounding the division of domestic labor, which in turn increase the risk of divorce (Crouter, Bumpus, Head, & McHale, 2001; Spitze & South, 1985; Wilkie, Feree, & Ratcliff, 1998). Finally, the findings do not provide answers to the question of which other explanations can account for the link between spouses' work and divorce. Future research should address which other interpretations underlie the relation between spouses' work lives and divorce.

## NOTES

1. In further analyses I tried to control for this selectivity by controlling for premarital birth, childbirth during marriage, illness at the start of marriage, and school enrollment; however the work effects for the wife did not change. The work effects do not alter for husbands either if I included enrollment in school, which is a likely source of selectivity among nonworking husbands, in the model.

2. I tried several specifications of husbands' work. I estimated the effects of employment stability and number of hours worked (if they work) separately on divorce. The results show

that both aspects significantly affect divorce: Husbands who never worked have a higher risk of divorce, and husbands who work more hours run a smaller risk. This already suggests that husbands' work efforts can also be represented by the more parsimonious variable indicating their average working hours. A comparison of the fit of the models shows that a model with husbands' working hours fits the data better than a model including employment stability and the number of hours. In addition, a model including husband's average working hours and additional controls for whether he never worked or only worked part of the time shows that these controls do not affect divorce and do not improve the fit of the model. Similar analyses for the wife show that the effect of her average working hours on divorce might be underestimated. Although the number of hours worked (if the wife works) increases the risk of divorce, women who never worked are at a relatively high risk of divorce, especially compared to those who only worked part of the time. However, a model that only includes the wife's average working hours fits the data better. In addition, the positive effect of the wife's average working hours does not disappear after including additional controls for whether she never worked or only worked part of the time, and such a model also fits the data less well.

3. Assigning average incomes for those who did not work implies that the effect of occupational income only pertains to working persons, and this is exactly where my theoretical interest lies. The methodologically most correct procedure would be to assign nonworking persons a single score and include a dichotomous variable indicating whether persons worked. Such a specification ensures that the income effect refers to working persons and that this effect remains the same regardless of what score is assigned to nonworking persons. Theoretically assigning the average score is the most obvious because nonworking persons are then compared to working persons with an average income. Because a continuous specification of working hours is a more informative measure and makes the results for the mediating role of financial stress and interaction time easier to interpret, I included this continuous variable instead of a dichotomous variable. However, the results do not substantially differ from the results of models including a dichotomous variable.

4. To test whether the coefficients differ significantly, I applied seemingly unrelated estimation, which allows for the testing of cross-model hypotheses (Weesie, 1999). The estimation takes into account the clustering of years within persons.

5. I first tested whether there are any interaction effects between marital interaction time or financial stress, on one hand, and the work characteristics of the spouses, on the other. There were no significant interaction effects between spouses' working hours and financial stress or marital interaction time when interaction effects are added to Models 1A, 1B, or 1C. When interaction effects are included in Models 5A, 5B, or 5C, there are no significant interaction effects between spouses' work characteristics and financial stress or marital interaction time either.

6. Because logistic regression coefficients (unlike regression coefficients) cannot be compared directly across models, I calculated marginal effects of the husband's working hours on the probability of divorce. Contrary to the logistic coefficients, changes in the effects on the probabilities can be interpreted (Long, 1997). Specifically, I calculated the average marginal effect of the husband's working hours under Models 1 and 1A. This means that I computed the marginal effect for all persons (given their own values on the other independent variables), followed by the average marginal effect over all persons. A comparison of the average marginal effect of the husband's working hours under Models 1 and 1A shows what percentage of the effect of the husband's working hours is explained by financial stress.

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