

DOES DIVORCE AFFECT THE PROBABILITY OF A WORK DISABILITY AMONG U.S. WOMEN?

JOURNAL of HEALTH and SOCIAL BEHAVIOR

JHSB Policy Brief

Christopher R. Tamborini¹,
Gayle L. Reznik¹,
and Kenneth A. Couch²

RESEARCH PROBLEM & DATA

Contemporary theories and research in the marriage-health literature implicate divorce as a potential driver of work disability among women. If true, this would link a commonly observed social behavior to later illness and potential uptake of social insurance benefits. The main mechanisms underlying this relationship reflect loss of resources combined with the strain of divorce. Selection may also play a role. Yet, little is known about how divorce and the sequencing of marital transitions affect subsequent work disability onset among women. Here, we consider how divorce through midlife affects the later probability of a work disability among U.S. women.

Using retrospective marital and work disability histories from Wave 2 of the 2004 Survey of Income and Program Participation matched to longitudinal Social Security earnings records, we analyzed women whose first marriage dissolved between 1975 and 1984 ($n = 1,214$) and women who remained continuously married ($n = 3,394$). Probit models estimated the cumulative prevalence of a work disability by the 5th, 10th, 15th, and 20th years after marital dissolution, relative to the continuously married. We also assessed whether the relationship is moderated by subsequent marital transitions and mediated by socioeconomic factors. Propensity score matching models were used to account for selection into divorce.

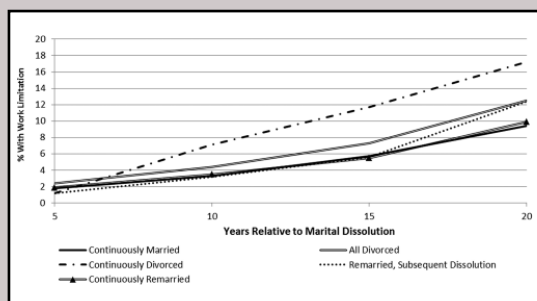
KEY FINDINGS

- Women who divorced had a significantly higher cumulative probability of the onset of a work disability over the 20-year follow-up period compared to continuously married women.
- The divorce-work disability relationship depends on time elapsed since the divorce and subsequent marital transitions. The continuously divorced, and those who remarried but subsequently divorced, faced the highest risks of a later-life work disability over the 20-year observation period. Divorce had no effect among the continuously remarried.
- Economic hardship, work history, and selection into divorce influence, but do not substantially alter, the lasting impact of divorce on work-limiting health among women.

POLICY IMPLICATIONS

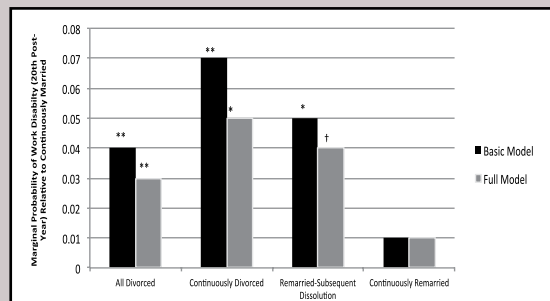
Divorce is often argued to be causally related to subsequent health outcomes, but prior research has seldom examined work-related health limitations, controlled for potential selection bias, or sequenced life events within the analysis. Here, we observe samples of women in their first marriage. Those who divorce have subsequent reports of work-limiting health problems compared to women who do not divorce. We provide evidence that divorced women, and those who remarry and divorce, have a greater probability of a work disability 20 years later even when controlling for selection bias. Other research establishes that work-limiting health problems are predictive of receipt of disability-related social insurance benefits. Thus, this research establishes an important link in the pathway between divorce, health, and social insurance benefit receipt for women.

Figure 1. Cumulative Prevalence of Work Disability for Women Experiencing Divorce, 1975 to 1984, Relative to Continuously Married Women, by Timing of Dissolution (20 Years of Follow-up), Stratified by Remarriage Experience ($N = 4,608$).



Source: Survey of Income and Program Participation (2004) matched to Social Security earnings records.

Figure 2. Marginal Effects (Probit) on Cumulative Prevalence of Work Disability (by the 20th Post-Dissolution Year) for Women Experiencing Divorce, 1975 to 1984, Relative to Continuously Married Women, Stratified by Remarriage Experience, Basic and Full Models.



Source: Survey of Income and Program Participation (2004) matched to Social Security earnings records. Basic model controls for age, race-ethnicity, nativity, and year of dissolution/start year for the married. Full model adds controls for education, welfare benefit receipt, and employment history. Full model also removes women who reported that the condition responsible for their work limitation began prior to the marital dissolution (or start year for the married) as one method of reducing the influence of selection bias.

† $p < .10$, * $p < .05$, ** $p < .01$ (two tailed).