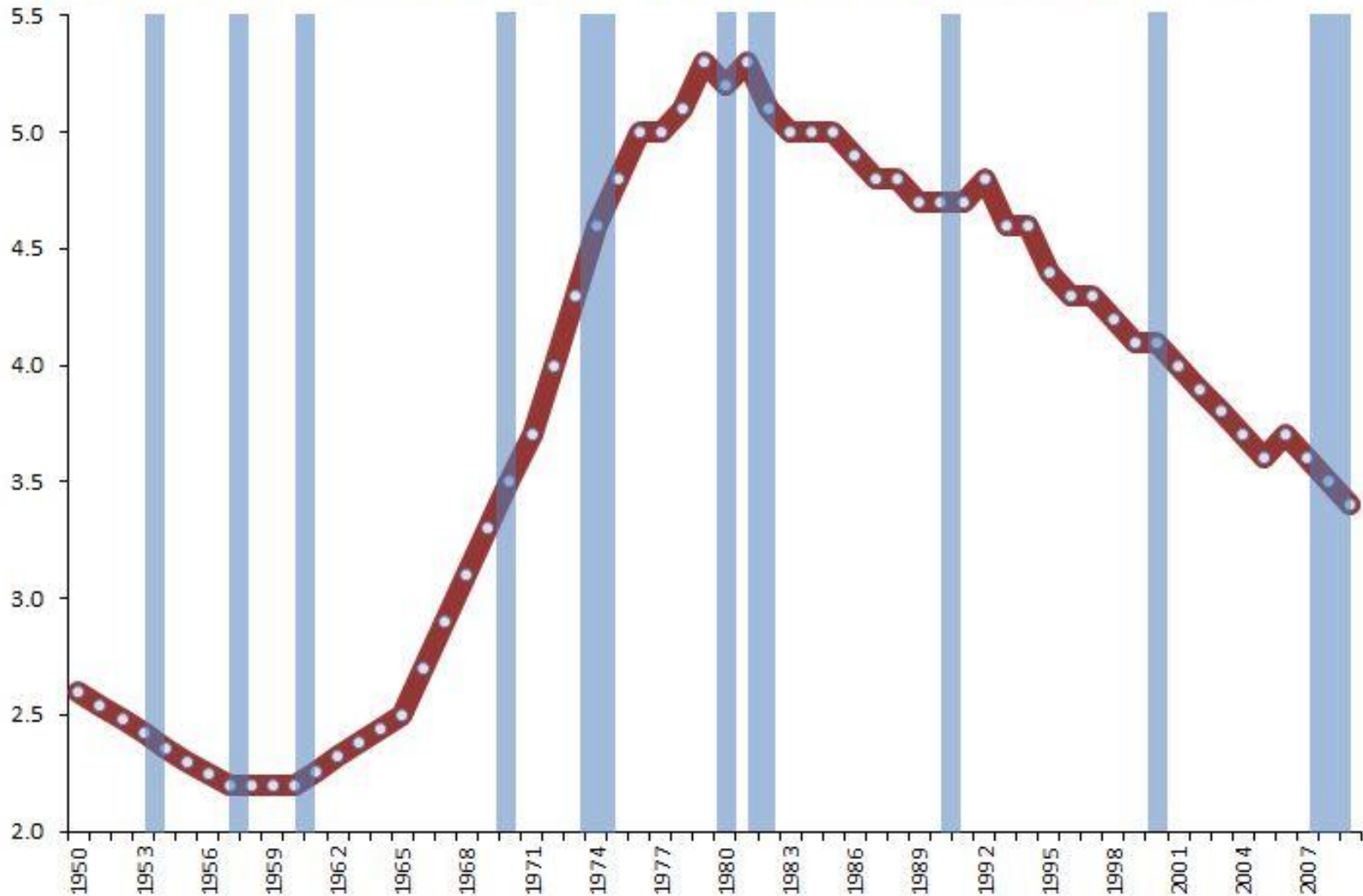


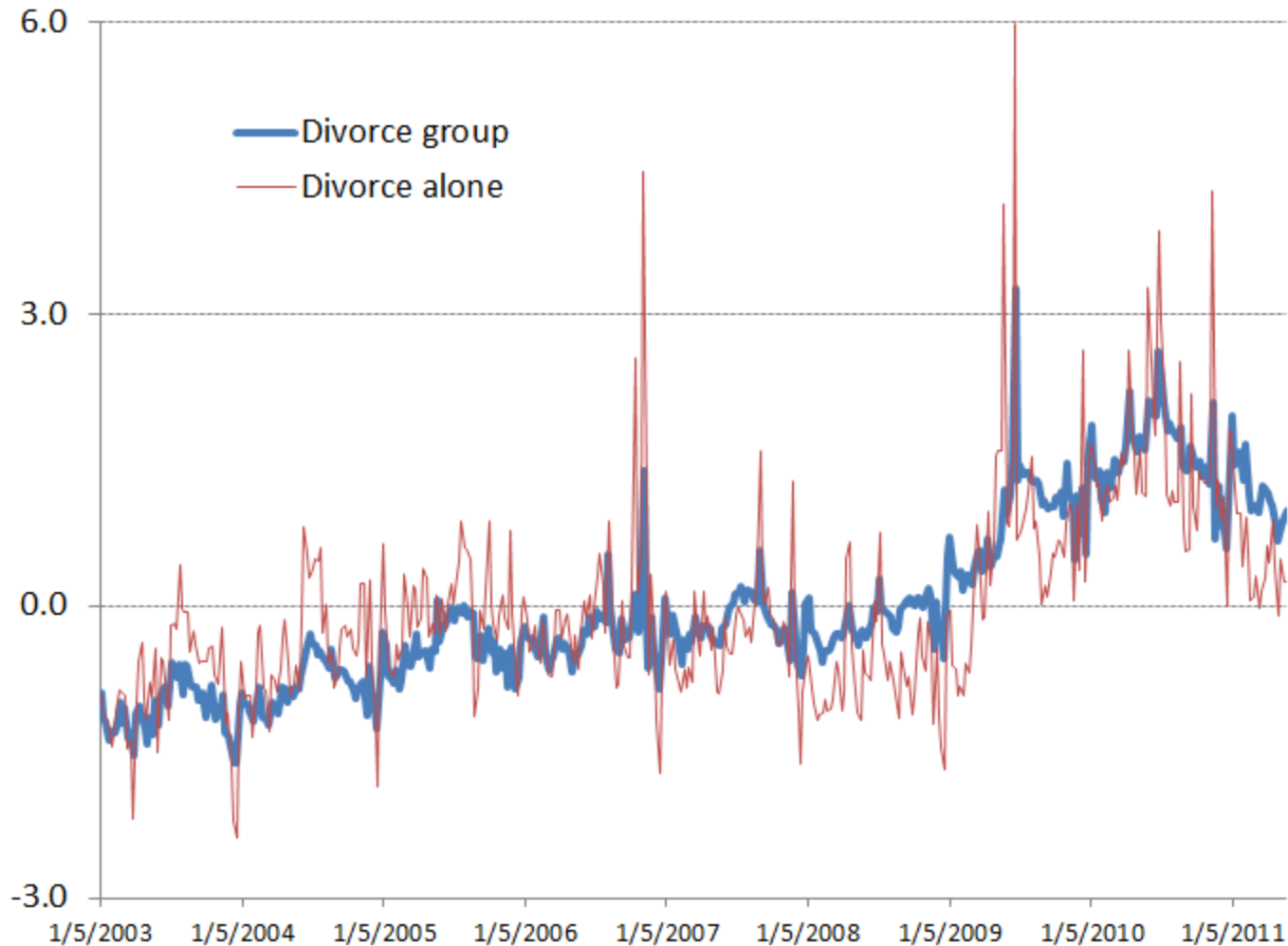
RECESSION AND DIVORCE (MEASUREMENT) IN THE U.S.

Philip N. Cohen
UNC-Chapel Hill

Crude divorce rate (divorces per 1,000 population) and recessions, 1950-2009

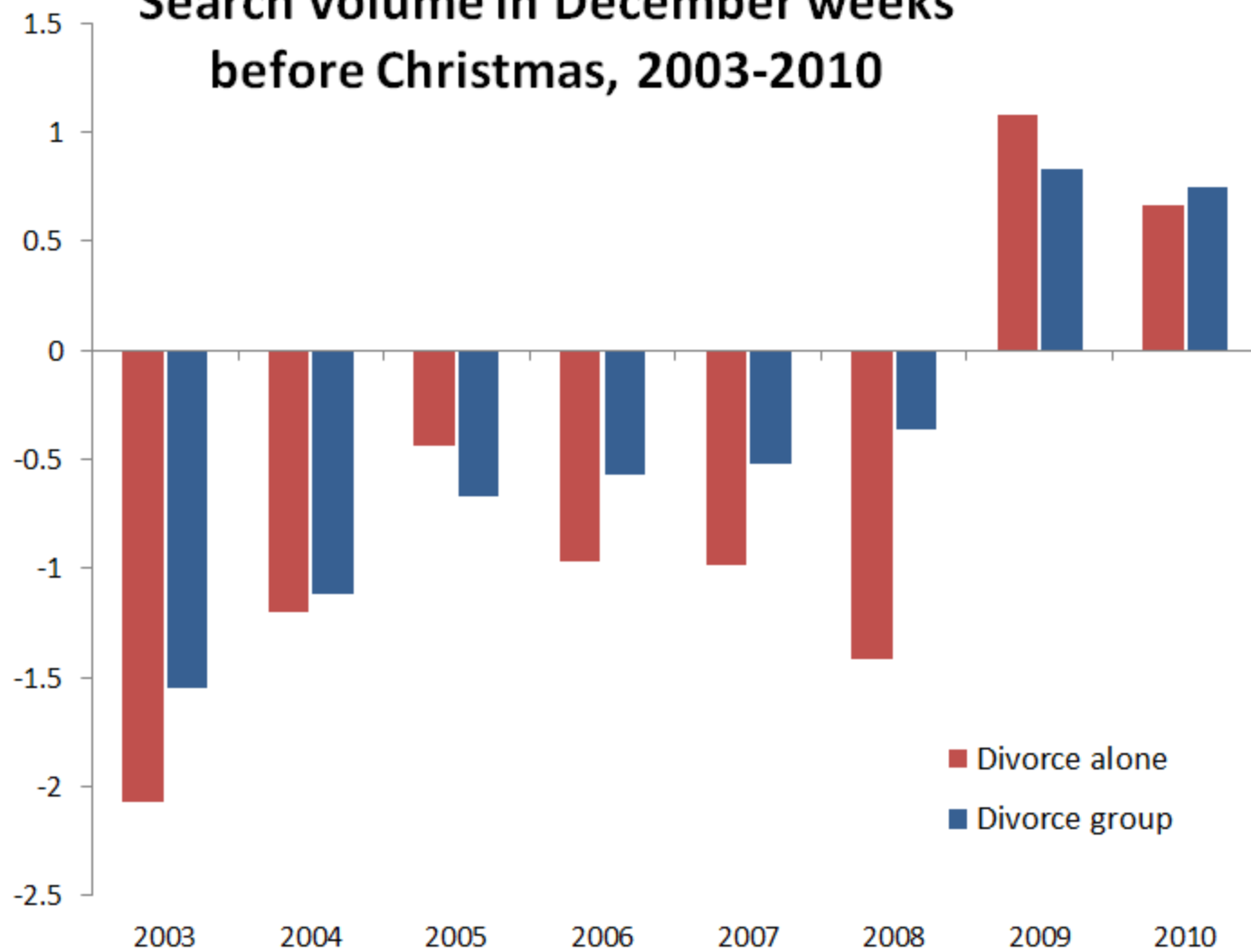


Google searches for "divorce" alone, and average for group of related terms



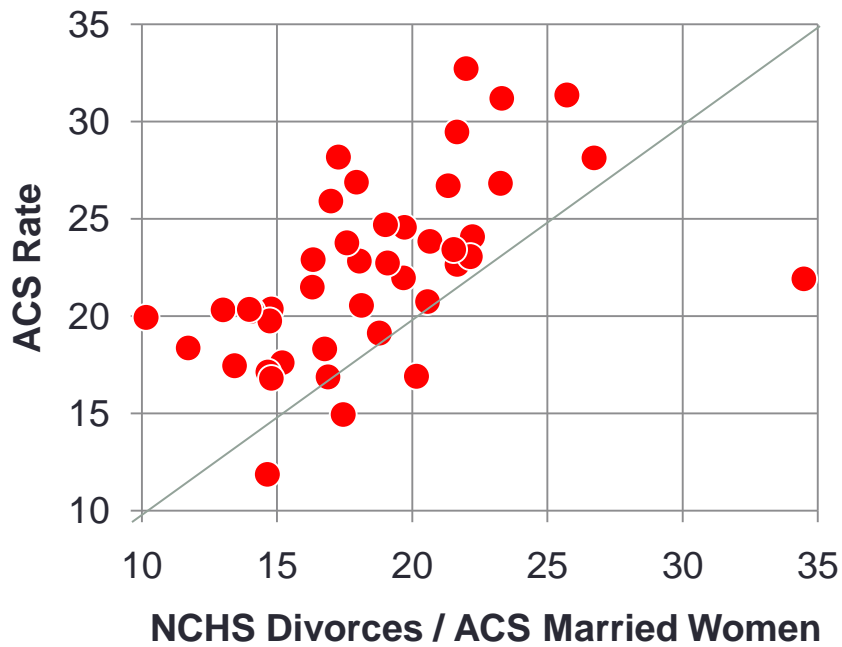
Correlated terms:
laws in north carolina
filed for divorce
file for divorce
file divorce
filing for divorce
attorney search
laws in florida
after divorce
spousal support
custody laws
custody laws

Search volume in December weeks before Christmas, 2003-2010

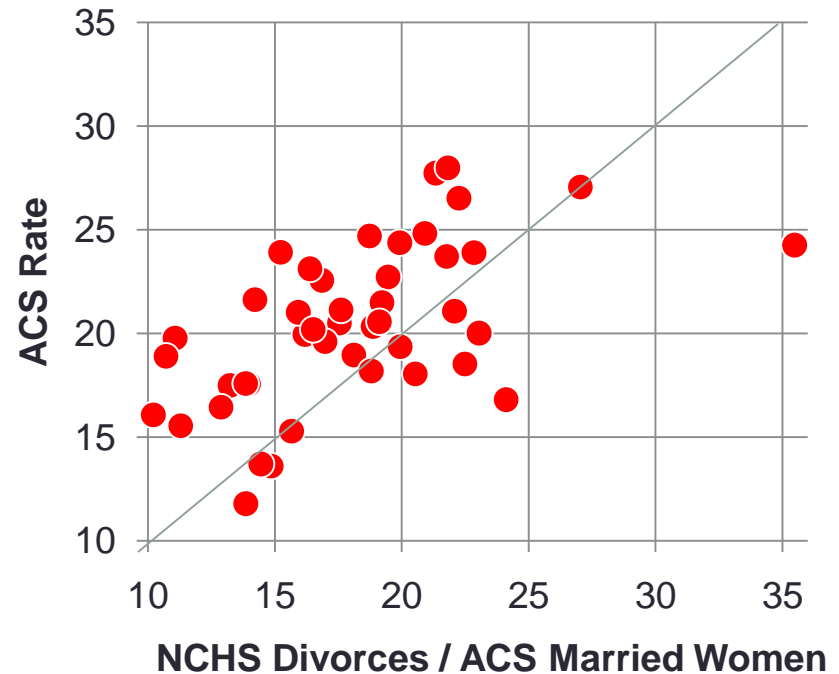


Refined divorce rates American Community Survey v. NCHS Vital Statistics *44 states*

2008



2009



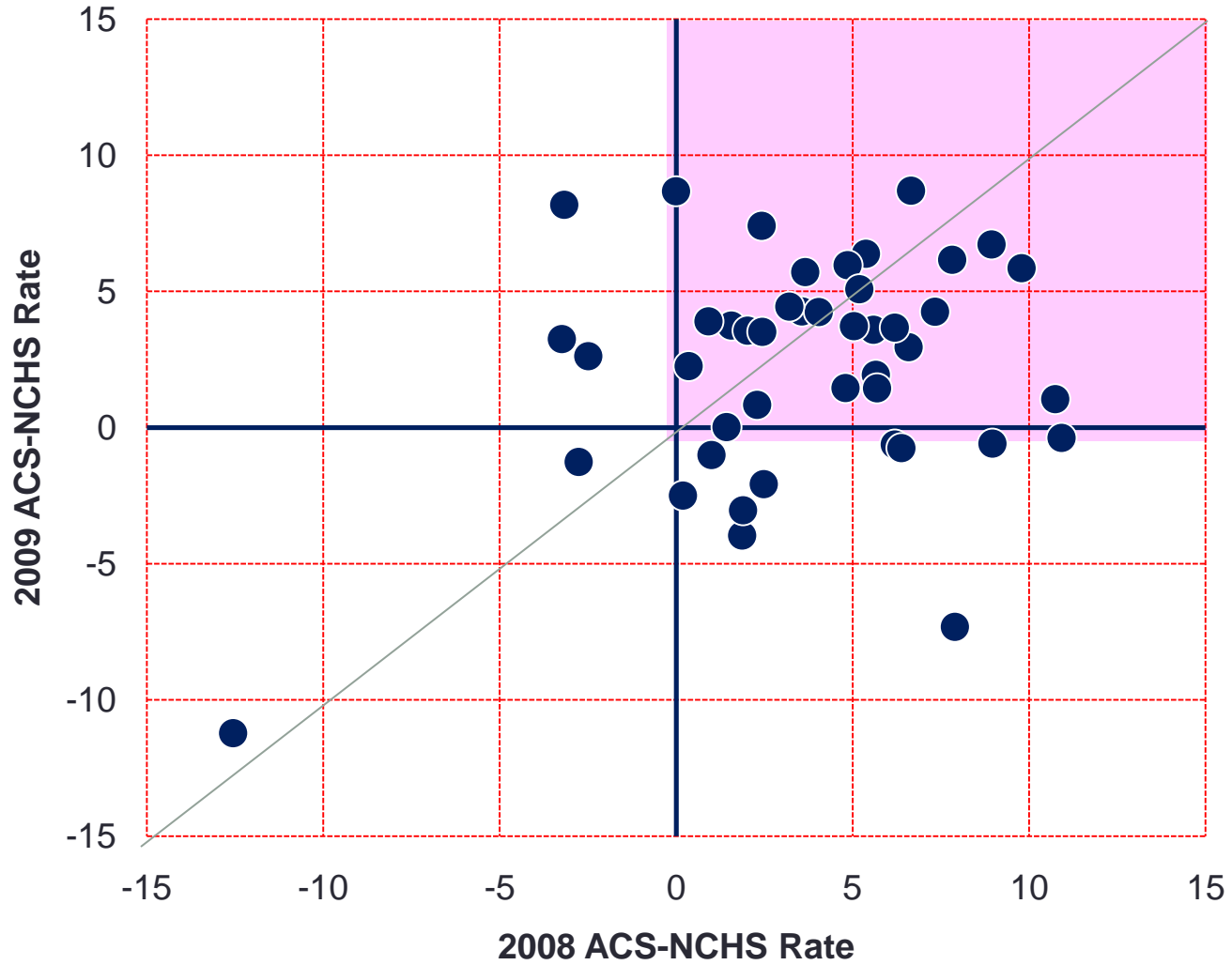
ACS national divorce rate per
1,000 married women*:

2008: 21.6

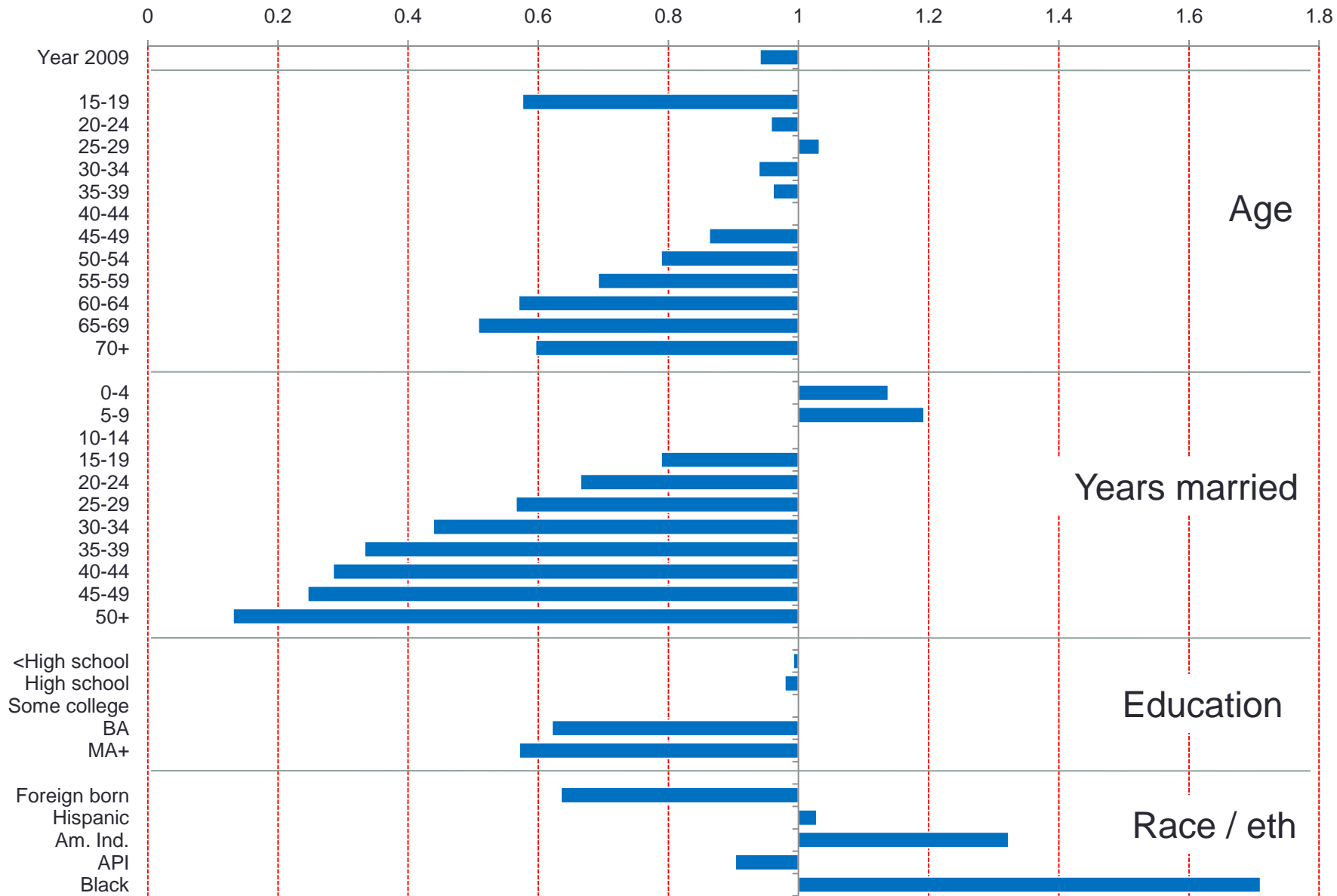
2009: 20.0

*Living in the U.S. last year.

Refined Divorce Rate Differences, 2008-2009



Odds ratios for divorce, ACS 2008-2009



Recession mechanisms

- Increasing divorce
 - Stress
 - Economic hardship or shocks increase stress
 - Evidence from low earnings, and job loss
 - Housing crisis effects unknown
- Decreasing divorce
 - Costs of divorce
 - Job loss, lower income, create barriers to divorce
 - Housing crisis effects on ability to divide households
 - Resilience
 - “...deepened my commitment my marriage” (Wilcox hypothesis)

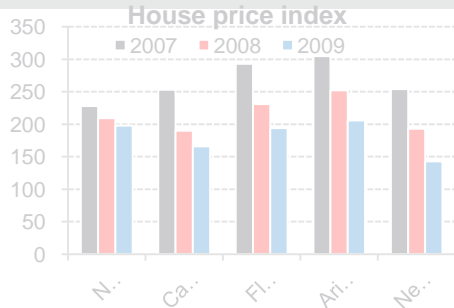
Divorce data

- American Community Survey 2008-2009
 - Age 15+
 - Married, or divorced within past 12 months
 - Living in the U.S. 1 year earlier
 - Coded into states according to residence 1 year earlier
 - i.e., immigrants this year excluded
 - Person weights

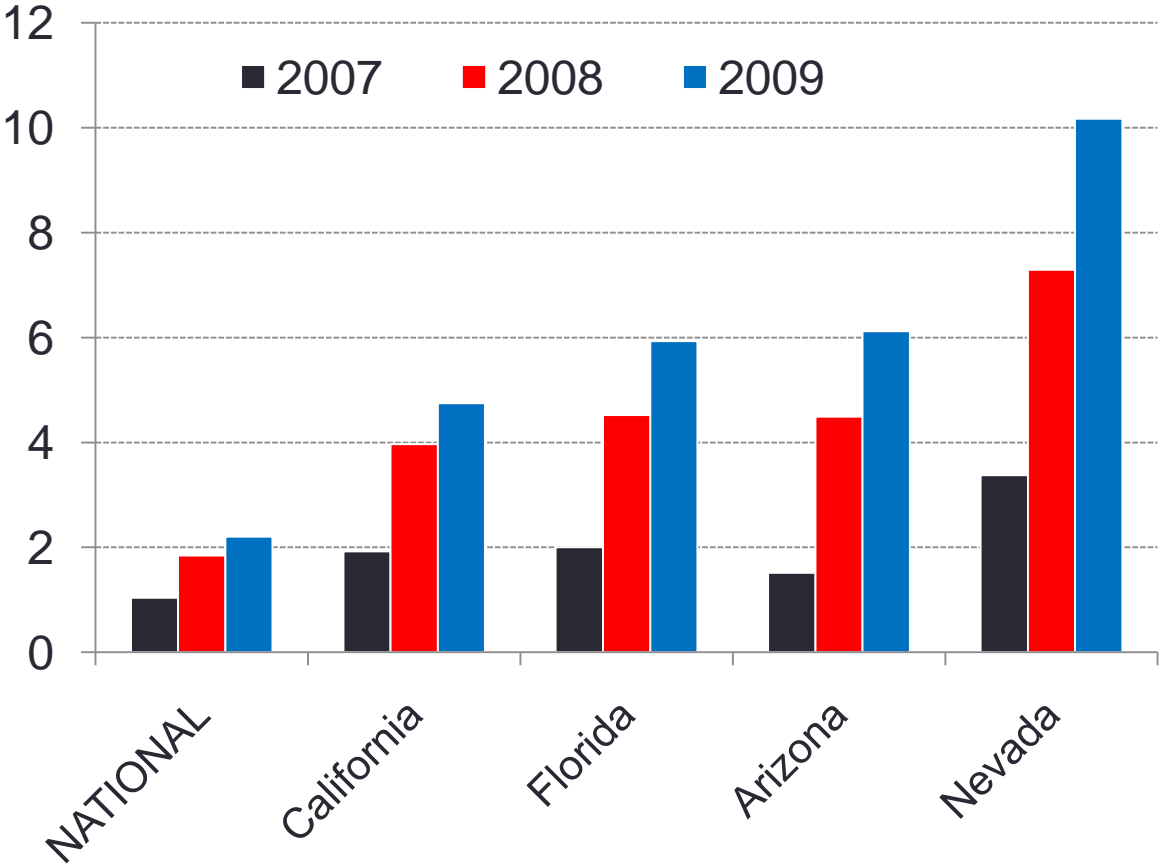
Recession data

- State annual unemployment rates
- House Price Index from FHFA
 - Same-house sales among single-family homes
 - 1991 = 100; annual average of quarterly values
- Foreclosure rate from RealtyTrac
 - Percent of housing units with foreclosure filing
- Real estate crisis outliers
 - California, Nevada, Arizona, Florida

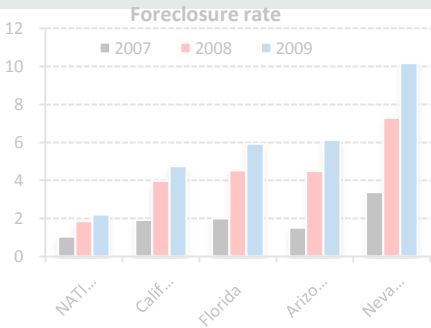
Housing crisis outlier states



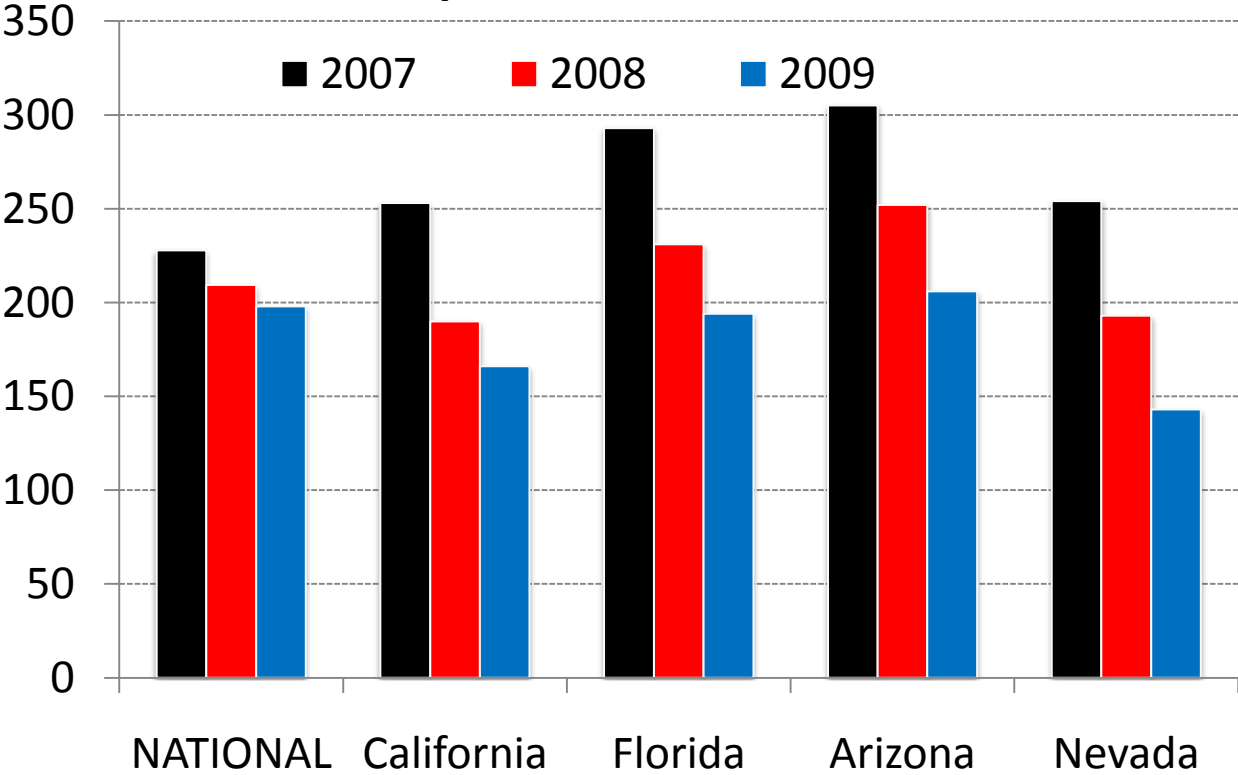
Foreclosure rate



Housing crisis outlier states

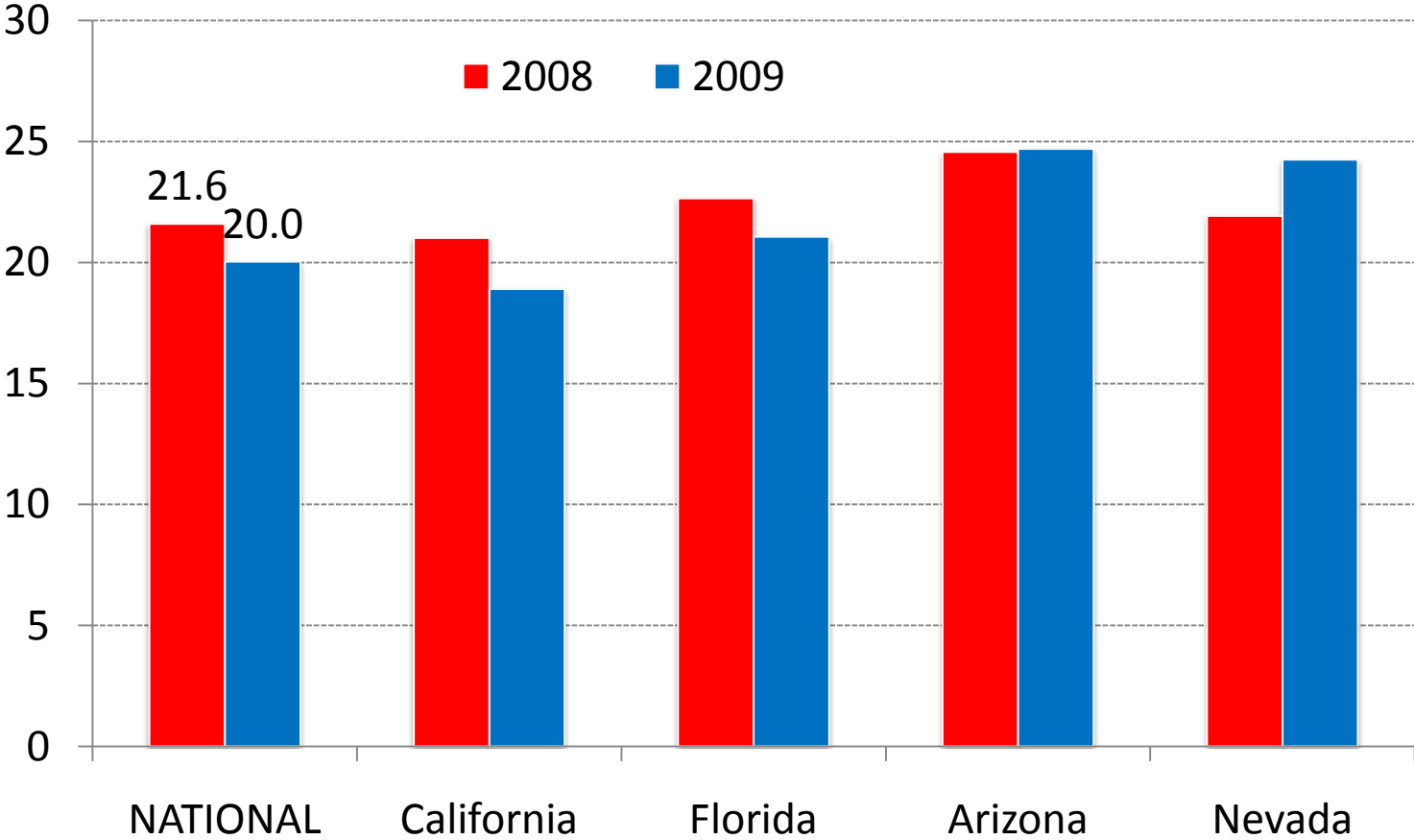


House price index



Housing crisis outlier states

ACS divorces per 1,000 married women



Regressions

- Population-weighted state-years ($N = 102; 94$)
- Level (lagged) and change of each state-level measure

Results

- No significant effects except home price change
 - Lower divorce rates in states with greater home-price declines
 - But: only in model with outliers removed

Divorce per 1,000 married women

