

THESIS

INEQUITABLE, DISPARATE OUTCOMES FOR U.S. DIVORCES IN 2022:
HOW GENDER AND AGE MODERATE FAMILY INCOME AND DIVORCE

Submitted by

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ABSTRACT

INEQUITABLE, DISPARATE OUTCOMES FOR U.S. DIVORCES IN 2022: HOW GENDER AND AGE MODERATE FAMILY INCOME AND DIVORCE

Divorce can significantly affect personal income, which economically harms adults and children during the post-divorce recovery. Half a century of research on how much a divorce affects gender stays relevant even to this day. What are the heterogeneous effects of divorce on income? Female divorcées potentially have less time to recover from a gray divorce than male divorcées due to a shorter time for higher education, job training, and career development. Devastating consequences plummet if divorcées are not adequately prepared or have a solid plan to rebuild their financial stability. Lower wage-earning potential and segregated occupations significantly affect female-headed households. Investigating the effects of divorce on the gendered family income differential is critical to research, as divorce, gender, and age are contributing mechanisms for the likelihood of the feminization of poverty. Examining the interaction of gender and age in the consequential context of divorces continues to marginalize female divorcées but significantly harms older divorced men more. Divorced women most likely will experience a delayed start to recuperate from the lost time of economic growth and wealth accumulation compared to male divorcées. An imperative suggestion for women is to obtain higher education credentials before significant life events such as marriage, childbirth, or divorce to obtain long-term economic stability.

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CHAPTER 1 — INTRODUCTION

A significant event such as a divorce shapes people's lives, including their economic resources and socioeconomic status (SES). Researchers have focused much attention on the financial consequences of divorce for several decades since the divorce revolution began during the 1960s (Peterson 1996; Roeper and Bennett 2013; Lin and Brown 2021). The economic shift was clear for the white middle-class women. Still, it was worse for older women, women of color, and the economically challenged, who have never left the formal workforce. As a group, women had financial independence for the first time. However, they may lack economic advantages such as long-term savings, investments, retirement, real property, and businesses that tend to accumulate during an expected life course. This poses a financial problem when more independence can be synonymous with cumulative disadvantages for women.

Inevitably, both spouses' net worth decreases following a divorce when a marriage has disintegrated, as reported by the U.S. Government Accountability Office (U.S. GAO 2012). Still, economic recovery and social status can be unattainable for middle-aged and older women in their gray divorces who have not been in the workforce as long as their former higher-income wage-earning spouse. Gray divorces, which describes divorce among persons aged fifty and older, have become more common since the 90s, but this phenomenon did not have a name until later. Nevertheless, the consequences of a gray divorce are staggeringly detrimental for women economically. Lin et al. (2021) report that women experienced a 45% decline in their standard of living (SOL)... while men's SOL only dropped by 21%. The effects of marital dissolution on the income, property, and wealth distribution for women with dependent children are negatively associated with economic independence.

Divorce may devastate people's lives, especially if there are welfare consequences due to gender disparities that may increase the risk of poverty. Bianchi, Subaiya, and Kahn (1999) write

It is perhaps not surprising, therefore, that the economic aftermath remains unequal for mothers and fathers when marriages end... (because) wives reduce market work to care for children, women continue to be less economically self-sufficient than men when the marriage ends" and afterward, they "remain more economically vulnerable. (p. 195-196, 201)

Fagan and Rector (2000) state, "The breakup of families leaves one parent trying to do the work of two people... and one person cannot support a family, as well as two can." Consequentially, divorce leads to decreased family income or household income and a substantial risk of gendered poverty. A lower SES can lead to an even more significant impact of marginalization, social exclusion, and invisibility.

Moreover, the U.S. no-fault divorces most likely penalize middle-aged to senior women following their gray divorce, where they may not recover as quickly from its civil dissolution effects as their former spouses. The divorce laws within the civil court system vary by every state since the onset of no-fault divorce status began in the early 1970s. Many judges may view spouses as equal parties, as in no-fault divorce states, but do not consider historical or social background based on gender, age, higher education, and career history or lack thereof. Still, this may not be a fair and equitable justification for having equal, comparable living standards for divorcées following the dissolution of their marriage when the cultural norms of gender, age, education, occupation, and SES are helpful for some and disadvantageous for many others. This begs the question of which theories best explain the income differences and financial outcomes for gender following a breakdown in family formation.

The poverty rates of women continue to surpass male poverty rates in virtually every society throughout history. These structural, gendered barriers trap women in wage and

economic poverty when gender-based discrimination occurs in the workplace because of their segregated occupations and the proven gender gap in pay (Lichtenwalter 2005:77 & 91). The incommensurable gender gap in the economic well-being of women significantly impacts the future trajectory of lone-mother households. Also, income from sources other than wages is insignificant in aggregate gender income inequality (Ibid:82). Blau and Kahn (2017:853) found that “current research continues to find evidence of a motherhood penalty for women and a marriage premium for men.” This inequality occurs during parenthood when the gap widens, with mothers taking a wage penalty—at the same time, fathers enjoy a premium (Tyson and Parker 2019). The social construction of gender, along with the gender pay gap, explain these gender differences in segregated occupations, gendered income, and poverty (Risman 2004).

Social Exchange Theory (SET) can be applied to better understand why couples decide to pursue a divorce if the benefits of being divorced outweigh the costs. Each party weighs its pros and cons by calculating rewards minus penalties and, ultimately, the cost-to-benefit ratio. This sociological theory explains the existence of maximizing rewards while minimizing costs to strive for the best outcomes based on rational choices before, during, and after a divorce.

Homans (1958:606) offers, “Of all our many ‘approaches’ to social behavior, the one that sees it as an economy is the most neglected, and yet it is the one we use every moment of our lives” as an appropriate theoretical framework for potential research questions proving the effects of divorce on income with their perceived risks and rewards. Divorcées must maximize rewards while minimizing costs at the expense of state laws, cultural norms, and structural barriers. This theory uses an economic formula to measure the decision-making process: $\text{Rewards} - \text{Costs} = \text{Outcomes}$. A proposal for a similar model is $\text{Divorce} - \text{Gender} = \text{Income}$, where there may be higher costs and more negative outcomes for women.

The research questions include the effects of divorce on family income for gender and whether divorce is a potential explanation for gender inequities due to the social construction of gender theory. I aim to answer the following research questions: *How does divorce affect family income differently for women and men? What is the role of gender and age as moderating variables?* This will be the foundation for understanding how family income fluctuates due to the role of divorce and, even more importantly, how these mechanisms are more complicated by gender and age. Risman (2004:430) writes that gender difference is socially constructed and is universally used to justify stratification. Gender is seen as a social institution that has been socially constructed to place women in the insubordinate group compared to men. The structural theory of gender is another applicable theory explaining the increases in income for men while reducing the income for women.

The first hypothesis is the premise for the potentially compounding effects of divorce, which correlates with a steeper decrease in the family income of female-headed householders. This central hypothesis is that the logged family income will be negatively associated with divorces for women while positively associated with men. Then, a comparison of the coefficients of divorce between women and men will follow to test whether there is a statistical difference. The subsequent claim is that older female divorcées will incur a lower annual household income due to marital status, age, and education than older male divorcées (Hogendoorn, Leopold, and Bol 2019). Sharma (2023:5) disagrees that lower educational attainments are associated with higher poverty for binary genders—female-headed households have a more significant disadvantage due to the gender pay gap based on lower levels of skills and education, which perpetuates already existing inequalities and poverty.

Therefore, by comparing the coefficient of divorce between both genders, I propose that gray (50+) female divorcées will have lower incomes than men. Risman (2004:446) argues that conceptualizing gender as a social structure is necessary to analyze how gender is embedded in individual, interactional, and institutional dimensions within society. Gendered economic research must identify under what conditions and to what extent gender contributes to financial inequalities (Ibid:442). I will argue that the continued existence of the social construction of gender, hegemonic patriarchy, and economic exploitation within households, workplaces, and the legal system perpetuates a higher risk of poverty for divorced women than men. Divorce contributes to a situational poverty status that compounds a heavier economic burden for many female-headed households with children living at home. This, in turn, will affect the economic probability of children growing up in poverty, contributing to further reproducing generational poverty. This perpetuates the increased cumulative effects of multiple disadvantages for women that may lead to the feminization of poverty.

It includes the social and cultural effects of divorce contributing to the gender differences in earned income and, thus, their potential risk for poverty. This economic risk contributes to the feminization of poverty among many female divorcées. After all, middle-aged and senior women do not have as much time to recover economically as younger female divorcées due to the differences between late-life gender inequality. This sociological significance will build on existing evidence of the feminization of poverty in the U.S. so that there could be a more helpful transition to financial and economic security for female divorcées. Divorce explains this gender gap in both the workplace and retirement. More economic support is paramount for middle-aged and older women during and after their gray divorces, who must rely on the welfare state. Female divorcées are more economically disadvantaged when they lack education, a professional

full-time career history, and steady high-income wages with health benefits. This research may reveal that late-life gender inequality for middle-aged and senior women have less time to recover economically from divorces than male divorcees do.

Additionally, the civil courts overlook extralegal factors such as gender, age, and contextual factors, like SES and higher education, that may continue to place economic burdens on low-income wage earners in their marital dissolution process. These low-income wage earners are typically women initiating the divorce and, consequently, are most often the custodial, residential parent following their divorce. How these effects may vary across all fifty states because of the varying differences in divorce law and its associations for gender gaps in late careers and retirement among the middle-aged and elderly populations is severely daunting due to the more dominant high-income wage earners in the divorce, who most likely can afford better legal representation. This economic and legal power is compounded by legitimizing the civil court judges' powers and domination as patriarchal decision-making outsiders.

Homans (1958:598) theorizes, "An incidental advantage of an exchange theory is that it might bring sociology closer to economics... Economics studies exchange carried out under special circumstances and with a built-in numerical measure of value." There is a considerable risk of poverty when marital unions deteriorate; if a company has lost its profits or rewards, it goes out of business. Social exchange (Ibid:606) is defined as the "social behavior (that) is an exchange of goods, material goods but also non-material ones," which is comparable to litigious married parties divorcing with the help of a Judge and contentious attorneys that may exploit the disadvantaged parties. More importantly, the settlement motivates

...a person engaged in exchange, what (s)he gives may be a cost to (her)him, just as what (s)he gets may be a reward, and (her)his behavior changes less as profit, that is, reward less cost, tends to a maximum. Not only does (s)he seek a maximum for (herself)himself,

but (s)he tries to see to it that no one in (her)his group makes more profit than (s)he does. The cost and the value of what (s)he gives and of what (s)he gets vary with the quantity of what (s)he gives and gets. (Ibid:606)

The SET weighs the cost-to-benefit ratio for the highly desired financial and economic security following a divorce and its economic recovery.

Many litigated divorces are playing a game of risk or chess to win or receive the most rewards from their marital dissolution while taking turns with their court motions and responses. Homans (1958) frames this utility, or profit, as determining the worth or value of the goods and services while married. The utility is equal to the total satisfaction or benefits consumed during the marriage as livelihood, assets, education, childrearing, pleasure, or pain when individuals behave in ways that maximize profit, shown in this simple equation: $Utility\ as\ Profit\ or\ Loss = Cost - Reward$. The economic modeling of SET assumes that people move in ways that maximize utility by choosing behavioral alternatives with the highest rewards and the least cost. Even though these exchanges are considered micro-situations, they can be scaled up to explain the macro-structural barriers between the court system and marital parties seeking a divorce.

This perspective of individuals seeking to maximize their economic outcomes with positive resources fits the SET the best. This theory similarly applies to divorcing parties as much as to social interactions and the repetition of desired outcomes between individuals or social groups.

Blau shows that a social structure in equilibrium might be the result of a process of exchanging behavior rewarding and costly in different degrees, in which the increment of reward and cost varied with the frequency of the behavior, that is, with the frequency of interaction. (Ibid:606)

SET is the applicable framework for the social interactions between these two parties in the marriage as they dissolve their marital union through the same cost-benefit analysis process applied to beginning a new relationship or joining a new social group.

The social exchange components for the costs and benefits of these late-divorcing individuals are speculative. Divorcing parties' covert positions comprise taking stances and making threats to achieve the desired results of the higher future potential of rewards and the opposite for the perceived opponent.

The broad theoretical frameworks used to frame decision-making processes in many of these substantive areas often included SET... the central premise of (this) theory is that individuals act in utilitarian ways that seem rational to them... comparing whether the distribution of rewards and costs is fair between themselves and their partner (Allen and Hawkins 2017:5, 8).

The no-fault divorce courts' attempt to determine the division of assets and debt increases the feminization of poverty because there are minimal considerations for gender inequities, age, education level, work history, and the number of dependent children living at home.

Each party tries to make something out of the current position presented by the opposing party to leverage it as an economic gain with the least cost as the volleying continues to the final divorce decree. The competing narratives continue in court as the Judge must weigh the pros and cons of the argument. In the end, everyone frequently loses in the formerly intact family union except for the civil court players, i.e., Judges, attorneys, experts, and witnesses. Every actor in the courtroom counters their challenges to solve the economic puzzle of marital dissolution with rational calculations of their personal, social, legal, and parental benefits of the volleying exchange. Lastly, one party's belief of what is fair and equitable with distributive justice can be unacceptable when one party is under-rewarded or more disadvantaged with the division of assets, debt, maintenance, child custody, and child support.

These everyday events are a testament to the legal system as the dominant institution for the reproduction of inequality on class, gender, and age when dissolutions of marriage need a third party to override both parties' continual and sometimes contentious disagreements, negotiations, and disputes. Molm (2014) elaborates on a distinct form of generalized social exchange among three or more actors, whereby each actor gives benefits to another and eventually receives benefits from another, but not necessarily from the same actor. These negotiated exchanges by actors jointly negotiate the terms of an agreement that are most likely binding through a series of offers and counteroffers.

Men, due to their privileged gender, are better positioned in these exchanges because of their higher pay, better SES, and more reputable career positions, resulting in less favorable terms of financial consequences of divorce for women. Essentially, the asymmetrical power and dependence are in exchange due to the adverse outcomes of divorcing women. These exchanges only directly help some involved parties, such as co-parenting between the ex-spouses. This inequitable exchange potentially leads to a slower economic recovery for middle-aged and elderly divorced women in the U.S. The critical factors affecting gendered poverty the most are age and education level. Still, higher education will soften the landing the most following a divorce for older women as Tiamiyu and Mitchell (2001:52) confirm that “the more education one has, the higher the level of income” to mediate the overwhelming tyrannies of the moment—where they cannot make plans as they are in survival mode and must deal with multiple financial crises and demands within poverty. Even so, there are structural challenges of gender that continue to block women from gender equity with that of men.

CHAPTER 2 — FEMINIZATION OF POVERTY

There is a highly contrasting difference between the “feminization” of poverty and household headship. Women experienced a higher incidence and a more severe impact of poverty than men. Chant (2006) describes the feminization of poverty through

three of its most common tenets are that women represent a disproportionate percentage of the world’s poor, that this trend is deepening, and that women’s increasing share of poverty is linked with a rising incidence of female household headship, which refers to the increasing proportion of domestic units led by women. (p. 2)

Later, Chant also (Ibid:39) states that this gendered poverty “...is occurring if we embrace a broader take on poverty, which comprises the notion that poverty is not just about *incomes* but *inputs* and this highlights not women’s *level* or *share* of poverty, but their *burden* of dealing with it.” Contrastingly, Heath and Kiker (1992) state that

being a member of a female-headed household is not synonymous with being in poverty; the likelihood of a single-mother family being poor is much greater than (that of) other demographic groups...this feminization of poverty has been the result of two factors...the improving economic health of other poor groups over time and the increasing proportion of people living in single-mother families. (p. 305)

Either way, there is highly compelling evidence that women are more vulnerable to the risks of poverty than men.

Post-divorce transition to later-age female-headed household headship is deeply concerning when the effects of intersectionality, which describes the heavy layers of oppression and disadvantages, compound the risks for greater poverty. Tsaoussi (2008:12) wrote that “...three-fourths of all low-income families in the U.S. are headed by women; more than half of single-mother families live below the poverty line.” Single mothers are one of the most disadvantaged groups; as the U.S. Census (2021) reports,

Nearly thirty percent of (female-headed) families live under the poverty line...In 2021, 9.5% of children living with two parents lived below the poverty level, compared to 31.7% of children living with a single parent. Children living with only their mothers in 2021 were more than twice as likely to live in poverty than those living with their fathers, 35% and 17.4%” respectively.

Their critical research shows that the reproduction of inequalities is potentially sustained through generational poverty.

However, the social science research on poverty has focused on individual characteristics more than structural explanations for past poverty research. Brady's (2023) research posits that the focus should be placed on the political explanations of poverty rather than individualistic ones. These internal behavioral claims of poverty have included explanatory variables for gender, age, race, marital status, education, occupation, and employment. However, the political explanations emphasize that policies and structural institutions are the pivotal causes of poverty that moderate the relationship between risks and poverty (Brady 2023). Contrastingly, Goldin (2014:1092) concludes that the solution does not need government intervention to improve women’s bargaining skills and desire to compete, nor does it necessarily have to make men more responsible in the home. However, it must involve alterations in the labor market, particularly changing how jobs are structured and remunerated to enhance temporal flexibility so the gender gap in pay would be considerably reduced or vanish altogether for gender convergence in the workplace (Ibid:1091-1092).

A comprehensive causal account of poverty may be impossible with individual attributes alone. Brady (2019) researched the three broader theories of the causes of poverty, which are behavioral, structural, and political. Calnitsky (2018) suggests that structural facts are necessary to explain how situational explanations shape individual attributes and how they go on to have consequences, which are the macro-structural explanations. Moreover, Brady, Finnigan, and

Hübgen (2017) suggest that institutions need to be studied more so that the conclusion might not be that single motherhood *causes* poverty but that, at least in the U.S., it is harshly *penalized*. Single motherhood is only correlated with poverty when the structure of the economic and social institutions we live in is taken for granted—so a structural analysis of poverty is better than focusing on individualistic-based theories about the causes of poverty (Calnitsky 2018). Brady’s (2019:157 & 168) theoretical research posits that structural theories emphasize the demographic and labor market context, which causes behavior and poverty. These various structural inequalities potentially contribute to adverse post-divorce outcomes.

Moreover, Goldin (2014) argues that the lower gendered pay more likely represents the impact of compensating differentials due to possible wage penalties for temporal flexibility, such as part-time work, shift work, and tele-remote work. This is one explanation for the increases in income for men while reducing the income for women. Blau et al. (2017) found

By 2010, the raw and unexplained female wage shortfalls, which had been fairly similar across the wage distribution in 1980, were larger for the highly skilled than for others, suggesting that developments in the labor market for executives and highly skilled workers especially favored men. (p. 853)

They see that overall labor market prices can significantly affect the gender wage gap but caution against minimum wage hikes, aiming to close the gender gap due to global comparative research that increases unemployment for women but not men (Ibid:855). Brady (2023) sees the extremely high penalties for single motherhood and other risk groups that the U.S. politically chooses to penalize the disadvantaged far more than other rich democracies.

Also, poverty fluctuates considerably depending on the place and context because the federal poverty line applies evenly across the U.S. Simultaneously, the cost of living varies significantly across the nation. Poverty is a lack of resources and the inability to meet one’s basic

needs, including food, clothing, shelter, or healthcare; someone is merely trying to survive and may feel coerced to ask for financial aid. Fagan et al. (2000) write that “almost fifty percent of households with children undergoing divorce move into poverty following the divorce... Some forty percent of families on AFDC (which was known as Aid to Families with Dependent Children; currently known as TANF, now stands for Temporary Assistance for Needy Families) are divorced or separated single-parent households.” The influential factors for gendered poverty are apparent when Brady and Kall (2007:34) found that Social Security transfers, single motherhood, and labor force participation suggest that various structural factors may best explain the feminization of poverty. These structural disadvantages of heterosexism, combined with place and context, worsen the magnitude of gendered poverty when intersectionality exists with gender, age, race, and class (Risman 2004:442-443).

In addition to the structural explanations of gendered poverty is the cultural context of power relations deciding the access to resources and the gendered expectation of unpaid domestic work that is essential for households, including childcare, emergency medical caregiving, cooking, cleaning, and schooling for society to function through free household chores, internships, volunteerism, and charity work. It is valued less than paid market work and is viewed as free, exploitative labor. Also, single or divorced mothers with primary residential child custody will have a higher risk of poverty based on their pink-collared jobs. This includes segregated occupations, fewer job skills, part-time employment status, informal sector or home-based workers, lower income levels, and female-dominant positions primarily based on customer service, assistants, and care work. These economic gatekeeping tactics, plus market work, are potentially the best explanations for why men traditionally earn more than women, who most commonly specialize in emotional labor or care positions.

These single-parent female-headed households struggle to work full-time in companies that do not work around the same hours as childcare centers or school hours, which places more strain on employed mothers to secure and keep their employment in the long term.

Unmarried mothers have higher rates of poverty than married women, with or without children, and unmarried women without children. Almost one-quarter of unmarried mothers live below the poverty line. In 2018, 11.9 million children younger than the age of 18 lived in poverty, making up 31.1 percent of those living in poverty (Bleiweis, Boesch, and Cawthorne Gaines 2020:3).

However, it is unclear in Bleiweis et al.'s (2020) research if the group of unmarried women is divorced, widowed, or never been married. Also, De Vaus, Gray, Qu, and Stanton (2015) state that

“the average economic effects of divorce, particularly for women, are heavily influenced by each country's social security, labor market, family model, and family law system, while the Social Security system and institutional arrangements such as child support and spousal maintenance influence women's post-divorce economic outcomes, women's labor market earnings are most important in explaining these cross-country differences. (p. 16)

Additionally, divorce may further contribute to their gender wealth gap in later life with retirement, Social Security, and healthcare.

Women's lower average lifetime earning potential is more drastic compared to men because women disproportionately earn less income, and this can deprive them of higher education and accessible healthcare with informal or less than full-time employment where more social welfare support is necessary. Benson (2023:1-2) confirms that “In 2022, the ACS national poverty rate was 12.6 percent, a decrease from 12.8 percent in 2021... (but) the U.S. poverty rate increased from 2019 to 2021.” Goldberg's (2010:246) research showed that Sweden and Japan escaped the feminization of poverty but for vastly distinct reasons, from more substantial state welfare support and lesser economic independence, respectively. The Swedish model supports a more robust labor market and social welfare policies than the U.S. The World Population Review

(WPR 2024) reports, “The U.S., with a significant wealth inequality gap, has varying poverty rates, up to 17.8 percent, pointing to challenges even in the world's largest economy.” This high-income, developed country must eradicate the exclusion and marginalization of women in multiple different arenas. Hence, they are more societally stigmatized based on the positionality of their class and their perceived status. Lastly, De Vaus et al.’s (2015:15) analytical comparative study confirms that in the U.S., divorce had a substantial adverse effect on women’s household income in the short term, and this negative economic effect of divorce continued to increase as the time since divorce increased.

Detrimental social needs such as employment, affordable and stable housing, healthy nutrition, personal safety, transportation, and affordable utilities must be considered when planning a realistic transition to financial and economic security for recently divorced women. Female-headed households are the ones most vulnerable and susceptible to poverty. Mayol-García, Gurrentz, and Kreider (2016:1) report that “women who divorced in the previous twelve months were more likely than recently divorced men to be in poverty (twenty percent compared with eleven percent, respectively).” Several factors related to age and segregated occupations with low wages contribute to the rising poverty rate amongst divorced women due to their higher risk of lower economic outcomes. Sharma (2023:4) confirms that exacerbated rates of poverty and inequitable earnings between genders also have severe implications for their wealth accumulation and retirement savings. This disparate wealth gap is mainly based on past earnings but also the inequitable structure of gender. Various research on divorce and its consequential impact has presented differing levels of privileges and oppression. Still, more stratification and poverty research are necessary to clearly understand the economic consequences for all divorcées at the intersections of gender, age, and education.

Gender 2.1

Most discussion about the economic consequences of divorce focuses on inequities due to gender, an older age bracket, lower pay for women, and female-dominant occupations. There is a disparaging gender difference in financial outcomes following a marital disruption and a substantial disagreement on what constitutes poverty status for divorcées because it distinguishes between people experiencing poverty and non-poor people. An individual can own a home but be cash-poor to pay utilities, taxes, maintenance, or alimony. Another scenario is owning a car, even though the high cost of gas, insurance, taxes, and car maintenance can be debilitating. Worse still is the confusion on measuring income or wealth due to the higher-wage earners paying ‘taxable’ maintenance, formerly known as alimony, and non-taxed child support to their former lower-wage earning spouse. Risman (2001:444) proposes a structural language of gender, how gender structure works, and how its oppressions exist on their own yet coexist with other structures of inequalities.

Moreover, household formation leads to specialization, where women invest in home production and men in labor market activities. All courses of action are risky when decisions to divorce later in life may lead to more oppression and, therefore, potentially more economic instability for female-headed households. More understanding of the financial consequences of divorce is critical to consider the intersectionality of disadvantaged middle-aged and older divorced women. The gendered pay gap contributes to inequitable retirement funds that are primarily based on past earnings, which coerces older women into deeper poverty. Their non-participation in the workforce contributes to higher financial instability during a divorce, post-divorce recovery, and retirement.

Age 2.2

Another vital factor to consider is how age contributes to gender poverty. Women may have difficulty obtaining and keeping employment, leading to poverty (Choudhury and Leonesio 1997, Gunnarsson 2002, and Sanders 2014), but age can have a more significant negative effect. Older homemakers and mothers who were married longer or later in life experienced the most significant downward mobility because of missed economic opportunities while being the sole caregivers with sometimes minimal occupational and workplace skills or expired licensure. This familiar scenario illustrates how gender and age discrimination may occur when older female employees enter the workforce after their dependent(s) are older and have left the family home.

The prevalence of ageism in the workplace sheds light on the negative social and psychological consequences of being victimized through ageism and how it also appears to be gendered (Tahmaseb-McConatha, Kumar, Magnarelli, and Hanna 2023:533). Their qualitative research identified several significant themes of being subjected to ‘momism,’ defined as the treatment of someone’s mother or grandmother instead of being treated as a professional, a teacher, or a professor (Ibid:533), which contributes to lower work status and prestige because ageism continues to be deeply ingrained and systemic when employers and coworkers discriminate against those who are on the marginalized-gendered and higher-aged spectrum. Unfair economic power reproduces when older female employees internalize these negative ageist stereotypes, and scrutiny of their level of competence is even more if they are mothers due to social closure as a mechanism in which inequalities are continuously sustained. This is highly indicative of most respondents who reported age discrimination, being over 50, and being a woman struggling to find work and equal pay (Ibid:530).

Moreover, middle-aged to senior adults do not have as much time to recover economically as other younger divorcées due to late-life gender inequality. The economic recovery worsens for middle-aged women and older following divorces in their later years; they most likely will not overcome these economic disadvantages unless they remarry, which increases their odds of financial success. Remarriage would be considered a possible reward under specific and calculated circumstances. This gendered pattern of gray divorces, a relatively new phenomenon of more women over the age of fifty who may have gray hair initiating divorces in droves, is more likely to rely on the welfare state unless remarriage helps them with financial recovery. This welfare dependence reveals that late-life gender inequality for women implies that there is less time for economic recovery from divorces than both male divorcées and younger divorced women do economically.

A deeper examination of the impact of divorce on the current poverty status of middle-aged and older divorcées in the U.S. is significant because of the multifaceted dimensions of social, cultural, and historical contexts contributing to gendered poverty. Divorce in later life correlates with a tremendous economic disadvantage for women (McDaniel and Coleman 2003, Uhlenberg, Cooney, and Boyd 1990, and Vespa 2012). Older divorced women have a delayed start to compensate for lost economic growth and accumulation periods. Tahmaseb-McConatha et al. (2023:529) share that older workers struggle to return to the workforce due to lower wages because employers exploit them when the current social framing of older workers may be frail, cognitively slow, and vulnerable. Ageism is synonymous with decline and undependability on work performance, bodily functions, cognitive and technical skills, and overall productivity. Goldberg (2010:246) reports that comparative research spanning over a decade found that older women in the U.S., particularly those who live alone, have higher poverty rates than those in

other wealthy, developed nations (Smeeding and Sandström 2005, Smeeding, Torrey, and Rainwater 1993, and Wu 2005).

These sociological explanations for gendered poverty in late careers among middle-aged populations are dismissed where structural and institutionalized inequities occur. Haraway (2006) states

the feminization of poverty—generated by dismantling the welfare state, by the homework economy where stable jobs become the exception, and sustained by the expectation that women’s wages will not be matched by a male income for the support of children—has become an urgent focus. (p. 133)

Therefore, society bears the weight of providing care and support for older divorced women who are financially struggling so that state welfare becomes the safety net when former partners do not pay maintenance or child support. Delinquency monthly payments are common knowledge and practice where contempt of court is often overlooked and dismissible, further harming the female-headed household. Martin and North (2021) suggest that ageism in the labor force is due to intergroup competition through opportunity hoarding and blocking, exclusion, and stereotyping based on older and younger age groups. These institutional practices can marginalize older, divorced, and women from securing employment to work and earning a stable income.

Any combination of age, marital status, and gender lowers one’s chances of thriving in the U.S. Lastly, Haider, Jackowitz, and Schoeni (2003) found

the group that experienced the most rapid increase is divorced women. In 1970, just 2 percent of poor senior women had been divorced. Today, 15 percent of disadvantaged women 65 and older are divorced. Over the past ten years, this growth has been relatively rapid and will most likely continue...While 15 percent of all poor women 65 and older are divorced, the rate is 23 percent among poor women 60 to 69 years old and 29 percent among poor women 51 to 59 years old. (p. 14-15)

This reveals a shocking realization that there are only a handful of studies that have examined this population of elderly divorced women, who are five times as likely to be poor than elderly married women and one-third more likely to be poor than widows (Ibid:18). To put it quite simply, yes, the disadvantaged group is substantially comprised of divorced women. It worsens for them as they age beyond their 50s. These social determinants of gender and age affect the income/poverty level of divorced women while striving to become self-sufficient.

CHAPTER 3 — MULTIDIMENSIONAL APPROACH

Power hierarchies exist in different spheres of life that create, support, and reproduce inequalities through binary categorizations for gender, age, and class. Culture and structure indubitably play a substantiative role in power and stratification research. Roscigno (2011:349) proposes a relational theory of power seen through workplace discrimination of gender, age, and social class, which is systematically oppressed and excluded. This “constitutive interplay of structure, culture, and action” (Ibid:362) for the relational nature of power between the powerful and insubordinate actors perpetuates symbolic vilification, which is the process whereby the powerful scapegoat opponents or less powerful actors are believed less worthy, and, therefore, is paid less or soon after, their employment will end. These hierarchical processes perpetuate stratification, where power and insubordination create gender inequities.

Increasingly, gendered poverty, compounded by the economic vulnerability of divorces, strongly contributes to the inequality and marginality of women and their discrimination and exclusion within education, workplaces, and communities. Mutua (2001:1183, 1207) agrees that a multidimensional approach implementing a gender analysis will highlight gender as a predominant factor while mapping out an even more extensive range of subordinating structures, practices, and policies that create poverty. Their lower gendered status is most likely to be played by the rules due to oppression and survival. Simultaneously, higher positional power has greater leverage in institutional, organizational, and bureaucratic structures such as family, law, work, and the welfare state, with a higher potential to exploit others. Likewise, it is easier to keep power by creating doubts and fears so that inequality and insubordination continue to exist through social exclusion, closure, and opportunity hoarding within these structural hierarchies.

Power, institutional, inequality, and welfare state research focus on these compounding structural disadvantages to solve social problems and cultural challenges such as gendered poverty.

Inequality affects both men and women. Still, women are more prone than men to experience notable disparities due to socially ascribed gender roles, norms, and expectations, especially in the workplace (Tabassum and Nayak 2021). The social exchange components for the costs and benefits of these late-divorcing individuals are precarious, for which neither attorneys nor the assigned Judge can ever possibly deliver fair and equal outcomes. The covert positions of divorcing parties precede deliberating stances and making threats for desired results of the higher future potential of rewards and the opposite for the perceived opponent. The no-fault divorce courts try to rationalize the division of assets and debt, which increases the gendered poverty because there are minimal considerations for gender inequities, age, education level, work history, and the number of dependent minors living at home. Women have yet to receive their fair and equal share when their past economic output has been evaluated, so maintenance and child support are most likely to be denied, ignored, or withheld. This is the high, inequitable cost of the complex structures of doing gender (Risman 2004).

Also, divorced women are more disadvantaged when they lack higher education or job skills, a professional full-time career history, and steady high-income salaries with health benefits. The divorce courts overlook external factors and disparaging inequities that continue to place economic burdens on low-income wage earners, typically women while getting a divorce and mostly the custodial, residential parent following a divorce. The no-fault divorce states and their courts try to decide the division of property, income, and child custody, which increases the likelihood of the feminization of poverty because judges may overlook gender, age, duration of marriage, ethno-racial identities, the current level of higher education, former work history, and

the number of dependent children living at home. Schafran and Wikler (2001:36) write that the intersection of gender discrimination leaves female members facing violations of their rights that are unique to them without addressing gender, as well as age, race, and class, which perpetuate biases, stereotypes, and skewed subjectivity.

These effects vary across all fifty states because of the complex differences in divorce law and its associations with gender gaps in late careers and retirement among the middle-aged and older generations. It is daunting, mainly due to the dominant high-income wage earners in the divorce, who potentially can afford better, expert legal representation. Economic and legal power may be compounded by legitimizing the civil court judges' powers and their domination as patriarchal decision-makers in litigated cases where spouses cannot agree without legal help, which reinforces and justifies gender and economic inequality. Also, the reproduction of social stratification within marital households continues in most female divorcée's work positions, where closure and exclusion still exist in the workplace, too. Power exists when the intersections of gender, age, and various categories for class, marriage, parental responsibilities, and profession draw boundaries to monopolize resources so that others are considered insubordinate.

Former husbands experience an increase in their SOL while their former wives become poorer after divorce.

In ninety percent of divorces, recent studies of both old and new data have shown that women, on average, suffer about a thirty percent decline in their SOL following divorce, mainly because they must still care for children and because few men assume traditional financial responsibilities for their children after divorce (Tsaoussi 2008:12).

Ultimately, this post-divorce scenario worsens the economic burden of divorced women who must keep higher-than-average physical and residential custody of children than the usual 50/50 shared custody. This custodial parent agreement contributes to their increasing share of gendered

poverty due to the rising circumstantial events of lone-mother households. Broadly, different valuable resources are not equitably distributed between those privileged positions of younger white bodies of men and all the disadvantaged “others.” This current study and its analysis show various effects on the family income of divorced partners.

CHAPTER 4 — CURRENT STUDY

This study will examine the relationship between the inequalities of gendered income for divorcées, focusing on how gender may moderate the correlation between household income and divorce. More independent variables include gender, age, and education while controlling for the length of marriage, family unit membership, race, employment, occupation, and poverty status, which may affect a higher likelihood of gendered poverty. Also, those who go through a divorce later in life may face more severe challenges in rebuilding their financial stability, mainly if they have been out of the workforce for an extended period. They may have to rely on their retirement savings or possible maintenance from their higher-earning spouse to support themselves and possibly their dependent children, which may reduce their overall income. Sharma (2023:2) found that the “working poor”—largely female-headed households (with and without children) suffer the most significant risks of living in poverty.

Moreover, the financial implications of late-age divorce can be more significant if the couple has accumulated important assets throughout their marital life. Dividing assets and debts results in a loss of wealth, two separate housing, and the need to pay for legal fees and other expenses associated with the divorce process. Additionally, these individuals who divorce later in life may also face many obstacles in finding employment, earning a higher income, and receiving health benefits due to age and gender discrimination and a lack of higher education. Tiarniyu et al. (2001:48) reemphasize the importance of college degrees in reducing the feminization of poverty. These economic barriers can be particularly challenging if they have been out of the workforce for a long time or have health issues that limit their ability to work. These effects may

vary nationwide because of potential explanations for gender gaps in late careers and retirement among the middle-aged and elderly.

Economic recovery is potentially worsened for middle-aged women following divorces later in life. The U.S. GAO (2012) revealed that “a woman’s household income, on average, fell by 41% with divorce, almost twice the size of the decline that men experienced.” The no-fault divorce laws in the U.S. can also penalize middle-aged to senior women who cannot recover as quickly from its effects as men. Gender inequities are essential to build on, as Bartfeld (2000) has found several—

Mechanisms (that) are possible from a theoretical standpoint: Child-rearing responsibilities during a marriage, borne heavily by women, resulting in reduced earnings capacity; the significance of this may only be evident after the divorce. Also, upon divorce, parents with physical custody of their children—again, primarily women—face de facto monetary responsibility for those children, constrained employment options, and a high opportunity cost of working due to childcare needs. (p. 203)

Multiplicatively, female divorcées economically suffer more than divorced men. Carefully examining the effects of divorce on the post-divorce earned income of older divorcées will contribute to this growing feminist economics literature.

The post-divorce transition to an old-age poverty status is overtly concerning. This primary concept of poverty will be operationalized through income, divorce, and gender. Highlighting these intersectional effects of divorce, gender, and age with income is critical due to the middle-aged and elderly population being more financially disadvantaged than the younger generation. Tsaoussi (2008:12) reports that “women’s greatest post-divorce problems compared to men’s are financial. These problems were first documented in the 1970s when they had been identified as the feminization of poverty.” The differences in the overall gender wage gap show that men’s returns to education and work experience are higher than women’s and that, in

contrast to the well-documented trend of narrowing gender gaps in skills and earnings, the gaps in returns increase over time in men's favor (Rotman and Mandel 2022:585). Additionally, the social and cultural expectations of divorced women to become the primary caregivers for dependent children or dependent elderly parents place an impossible burden on women compared to most men.

Because of these critical factors, my hypotheses are as follows:

H₁: Divorce is associated with lower income among women than men.

H₂: Older divorcées will have lower family incomes than those younger and not divorced.

These two hypotheses will answer the research questions on whether women experience more significant disadvantages than men after a divorce. Other inferences may be discovered for this gendered income disparity while controlling for confounding factors. This quantitative research will study the effects of divorce on income earnings while analyzing causes of poverty by gender, age, and education to investigate the relationship between family income and divorce. Cultural or societal factors may influence divorce rates and financial outcomes, placing a more significant economic burden on women and their children (Brady et al. 2007, Hogendoorn et al. 2019, Holden and Smock, 1991, Lin et al. 2021).

The effects of gender on divorce and whether gender is a potential explanation for the disadvantages of divorce and older age groups are critical to solving the economic puzzle. This attempts to answer the following questions, *“How does gender affect family income differently for divorcées and non-divorcées? What is the moderating effect of age between family income and divorce?”* The first hypothesis may predict a causal relationship between divorce and

feminized poverty, whereby women will incur a lower annual family income following a divorce compared to men, who have had a long-term career path and are usually the higher-wage earners in traditional marriages.

This is the premise for the following hypotheses:

H₁: Divorce is associated with lower income among women compared to men.

H₂: The effect of divorce on family income is more significant for older women than those younger and not divorced.

This will be the foundation for understanding how family income changes due to the roles of divorce and age, but even more importantly, how are these mechanisms more complicated by gender? This research may reveal the economic trend and its devastating impact on all divorcées, primarily older, gray divorced women over 50 who struggle to recover from cumulative financial duress.

CHAPTER 5 — DESCRIPTION OF THE DATA AND SAMPLE

This study used publicly available data from the American Community Survey (ACS) developed and administered by the U.S. Census Bureau—an annual nationwide survey providing reliable, prompt demographic, social, and economic data. I retrieved a one-year sample for 2022 from the Integrated Public Use Microdata Series (IPUMS) data repository for accessing harmonized databases. The Census Bureau selects a random sample of 3.5M addresses for the ACS, where every address will only be selected once every five years. This data is collected from individuals for each specific time (Ruggles, Flood, Sobek, Backman, Chen, Cooper, Richards, Rogers, and Schouweiler 2023). I will use the latest census file release for 2022, where 3,373,378 initial addresses were selected, along with 27 variables, even though 1,980,550 final interviews were retrieved from 1.98 million housing units.

Initially, after cleaning the data, the 2022 database file I will analyze will have a final total of 1,329,405 observations with 13 variables in all. This dataset offered the best fit for the desired variables to investigate the potential effects of divorce and gender on the total family income without the existence of each individual living within the same family unit that may not be related. The final analytical sample consists of 1,329,405 adults, 18 or older, where I had removed 604,571 minors because I am focusing on adults only along with their self-reported marital status. The primary focus of the following variables includes the total family income, logged family income, gender, age, marital status, family unit membership, length of marriage, education, race, state of residence, employment status, occupation, and poverty.

Dependent Variable: All Pre-taxed Annual Family Income 5.1

The dependent variable is the total annual family income, which includes labor income plus all other sources of revenue for all primary-related adults. The Census Bureau defines these ‘primary families’ as all persons related to the head of household and ‘primary individuals’ as household heads/householders residing without kin (Ruggles et al. 2023). This collected income information represents each respondent’s total pre-tax family income and losses from all sources during the previous calendar year 2021. These sources do not solely include wages or salaries alone but the added sum of an estate or trusts, rents received, Social Security, pensions, military retirement, welfare, etc. Later, I deleted all income, either negative or equal to zero, to log the family income variable for univariate normality. The negative values may represent losses from owning or selling stocks, selling property or businesses, and other debts. Moreover, the log of zero income due to quitting a job returns an $-\text{Inf}$ value. Adding one to all the zero incomes or dropping all zero incomes are alternatives; I chose the latter because this sample is so large, and removing all zero incomes will not affect the analytical methods.

Independent Variables: Marital Status and Gender 5.2

Marital status and gender are the main predictor variables in this study. Firstly, respondents self-reported that they were either married, with a spouse present or absent, separated (yet still married), divorced, widowed, or never married/single. The primary marital status of interest is the divorced category, which totaled 278,598. I collapsed this multinomial variable into a binary variable by initially combining three groups of “married” individuals into one group for the marital status variable. They included 1,028,220 married respondents with spouses present, 31,476 married respondents with spouses absent, such as those on military duty,

and 26,835 separated but still married individuals, totaling 1,086,531 for those who are non-divorced.

Other marital status groups include those who have never married or are single (n = 488,083) and 52,227 widows, also added to the category for the non-divorced group. I did not pursue information on whether respondents were previously divorced before 2021 because divorcées can potentially remarry. Altogether, there are 193,640 divorced individuals, which accounts for 10.6% of this U.S. sample. Next, I recoded the divorce variable by assigning a zero for all groups (n=1,626,841) that were not divorced and a designated number one for those currently divorced (n=193,640). Gender was measured as a binary variable (women = 1, men = 0), where men are the reference group. The gender variable will include 50.05% (n = 665,330) women and 49.95% (664,075) men in this U.S. sample. This gender category was coded dichotomously to reflect the presence or absence of my specific foci.

Moderating Variable: Age 5.3

Each category for age was coded dichotomously to reflect the presence or absence of my specific foci. The age variable ranges from eighteen to ninety-seven, where the mean age is 51.31, and the median is 46 years old. Next, I recoded the age variable to separate the older and younger generations. I dummy-coded those fifty years and younger as “Not gray” while assigning this group as zeros and the reference group; those fifty-one years of age and older will be named “Grays,” and this group will also be assigned as ones. Age, like gender, is measured as a binary variable (Grays = 1, Not Gray = 0), where the younger adult’s ages range between 18 and 50. The age variable will include 53.4% (n = 709,303) middle-aged and older, while 46.6% (620,102) younger adult generation comprise this sample. This older age bracket was coded dichotomously to reflect the specific effects of divorce on more mature adults.

Control Variables 5.4

Several control variables were used to remove confounders that may skew the logged family income and reveal potential causality. These control variables reflect various sociodemographic and economic influences and will not affect the plausible causality between divorce and income. To ensure internal validity, this study will control respondents' self-reported length of marriage, race, residential state, employment, occupation, education, and poverty status. Controlling for the length of the marriage is necessary by computing the years since respondents last married and for their specified state residence.

Additionally, I want to focus on the primary family units of only one group of related individuals instead of multiple unrelated persons living under the same roof. "Primary families are groups of persons related to the head of household, and primary individuals are household heads/householders residing without kin" (Ruggles et al. 2023). These families are identified with a code of 1, so I removed 20,905 observations that did not fit the parameter for family units of 1. This decreased the total sample to 1,329,405 respondents.

Moreover, education will be grouped into four categories: individuals who did not graduate from high school, high school graduates, those who had some college experience but did not graduate, and college graduates. The "College graduate" group has a bachelor's degree or higher and is the reference category of 559,369 graduates. "Some college" includes up to three years of attending college (n=291,808). There are 410,795 "High school graduate(s)" and 67,433 who did not obtain a high school diploma or a GED, which will be known as having an education level that is "Less than high school" or less than eleventh-grade education.

The employment status, occupation, and race were recoded, as well. First, the employed (n=1,065,235) became zero—the reference group, and the other two groups, unemployed (n=23,893) and not in the labor force (n=240,277), were coded as one, which totaled 264,170 altogether. This shows that 80.1% of U.S. adults sampled were employed, which is extraordinarily high and may skew results for the 19.9% who are not in the labor force. The unemployed, a small percentage at 0.01% of the sample, and those not participating in the workforce (19.9%) contribute to a much lower family income.

Then, the occupational field and racial identities were recoded for nine significant categories. I removed all those who needed to supply more occupational information or had been unemployed for more than five years. The first major occupational group is known as managers, which is the reference group that includes those in business, finance, computers, engineering, and science fields. Managers comprise 361,947 (27.2% of the sample), and non-managers (n=967,458) make up 72.8% of the sample. Then, race was recoded, and those who self-identify as White, the reference group, were coded as 0. They make up 71.9% of the sample (n=955,761). The remaining 28.1%, who are not White, are coded as 1 (n=373,644). They include the following racial groups: Blacks/African Americans, American Indian or Alaska Native, Chinese, Japanese, Other Asian or Pacific Islander, other race that is not listed, two major races, or three or more major races.

Lastly, I recoded the poverty status variable by separating those living in poverty from those who are not. Respondents with a poverty status of 100 or less qualify as disadvantaged and were coded as 1 (n=56,617). Those not living in poverty were coded as 0 (n=1,272,788). The disadvantaged comprise only 4.3% of the total sample, whereas 95.7% of the sample makes more than the U.S. poverty threshold for 2021. The residential state variable was cleaned by

removing all Puerto Rico or all multi-state regions within the U.S. The remaining control variables will attempt to remove all confounders and prevent spuriousness. Cumulative family income can be affected by various complex factors, such as the length of the marriage, living in poverty, race, employment status, field of occupation, higher education, and residential location.

CHAPTER 6 — METHODS

My primary statistical method will be OLS regression to estimate the coefficients of the first linear regression equation for my first hypothesis. This regression is the most appropriate for the data to describe the relationship between multiple independent variables previously listed and the dependent variable of logged family income. Then, I will test the second linear regression equation for my second hypothesis by comparing regression coefficients between models where the gendered subsamples are nested next to the full model. I chose this route due to two primary mechanisms for lower family income due to divorce: gender and age. These coefficients associated with this given set of predictors may significantly change when other predictors or covariates are added as controls (Clogg, Petkova, and Haritou 1995:1261). The reduced model for the gray divorce interactions will formally test coefficients in the subsamples for gender.

The first step of linear regression modeling is to evaluate the distribution of the dependent variable for family income. This will decide whether the family income will be logged due to the potential of a highly skewed variable. It will be tested for the first equation below, with the focal variables of gender and marital status along with their interaction effects between gender and marital status while controlling for specific confounders. In this way, the regressions for women and men will be separated so that a comparison can be made with the differing coefficients for divorce. Then, I will implement the Clogg test to examine the second hypothesis, where I estimate the models with interactions between age and divorce in subsamples for women and men. This analysis may clearly show the effects of divorce on family income for older women and men by testing the coefficients across these gender subsamples.

The main research variables of divorced status and the older age range are highly suitable for understanding the dynamics between later-age divorcées and their higher propensity of poverty and, therefore, a greater need for social welfare aid. Equation 1 (below) shows the linear regression model for testing my first hypothesis that female divorcées will have lower family income than men. These variables include the binary categories for gender between women and men and for those divorced and not divorced. The categories for those not divorced include married, separated, single, or widowed. This may reveal the possible interactions between gender and divorce to better understand the relationships among all the variables in the following models. Later, I will analyze the interaction of divorce and age to understand gray divorcées more clearly within their specific gender subsamples, shown in Equation 2 (below). The application of linear regressions for this study follows:

$$(1) \textit{Family Income} = \beta_0 + \beta_1 \textit{divorce} + \beta_2 \textit{gender} + \beta_3 (\textit{divorce} * \textit{gender}) + \beta_4 \textit{age} + \beta_5 \textit{poverty} + \beta_6 \textit{education} + \beta_7 \textit{occupation} + \beta_8 \textit{employment} + \beta_9 \textit{race} + \beta_{10} \textit{length of marriage} + \beta_{11} \textit{FIPS}$$

$$(2) \text{ (2a for women and 2b for men): } \textit{Family Income} = \beta_0 + \beta_1 \textit{divorce} + \beta_2 \textit{age} + \beta_3 (\textit{divorce} * \textit{age}) + \beta_4 \textit{poverty} + \beta_5 \textit{education} + \beta_6 \textit{occupation} + \beta_7 \textit{employment} + \beta_8 \textit{race} + \beta_9 \textit{length of marriage} + \beta_{10} \textit{FIPS}$$

The last two models for women and men (2a and 2b) will adequately filter the reduced regression models so that there are comparisons to test regressions for gender by comparing the differences in coefficients for divorce and age. This examination of the interactions between gendered divorce and age groups will test the latter hypothesis, where age is the moderating

variable between logged family income and divorce, given the potential for the association of divorce and poverty to vary due to the complex disadvantages of female-headed family income. These models will be similar but with a single response variable where multiple explanatory variables may predict their logged family income.

In contrast, the second model will only focus on a subsample of gender to test the interaction of age with a divorced status. This may show the family income disparities for the poverty income ratio between older women and men. This will test the strengthening or weakening effect and the direction of the relationship between variables that might suggest a gendered impact. This innovative approach for divorce and welfare research examines the social exchange hypothesis of divorce by comparing the results of a family income model and the interactions of gray divorcées in comparative models for gender. A better understanding is necessary of the potential mechanisms of family income losses from a divorce that leads to a possible increase in the feminization of poverty. I believe this can be carried out by looking at the social exchange variables, such as rewards (economic security, career, retirement, etc.), costs (economic instability, legal fees, housing, childcare, etc.), and how this affects the painful process of marital dissolution and economic survival afterward.

CHAPTER 7 — RESULTS

Taken together, the following results will confirm there is a gendered effect on post-divorce outcomes for women, more so than men. However, there is surprising evidence that the effect of older ages on those who are non-divorced was worse for men than women. Table 1 includes the descriptive statistics for the carefully selected variables: annual family income total, logged family income, divorce status, gender, poverty, age, older respondents known as the “Grays,” education, occupation, unemployment, race, length of marriage, and their FIPS location for their specific U.S. residence. Additionally, there is a significant difference in the two-sample t-test of 65.83 with the average logged family income between women and men ($p < 0.001$). This difference is significant, with divorced women (11.36) having a lower mean family income than divorced men (11.46). The mean logged family income is 11.50, which correlates to a mean family income of \$98,230 to \$99,000. This is significantly above average due to removing all the negative incomes or existing debts earlier from the original data before log transformation.

Table 1: Descriptives

	Mean	SD	Min	Max
Family Income	138,619	132,817	2	2,481,200
Logged Family Income	11.50	0.89	0.69	14.72
Divorced	0.15	0.35	0	1
Gender	0.50	0.50	0	1
Poverty	0.04	0.20	0	1
Age	51.31	13.82	18	97
Grays	0.53	0.50	0	1

Education	2.01	0.97	0	3
Occupation	0.73	0.45	0	1
Unemployment	0.20	0.40	0	1
Race	0.28	0.45	0	1
Length of Marriage	20.67	14.61	-1	78
FIPS	28.11	16.06	1	56
<hr/>				
n = 1,329,405				
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All variables were derived from the American Community Survey (ACS 2022), and this table displays all their means, standard deviations (SD), minimums (Min), and maximums (Max).

The bivariate analysis will compare the mean logged incomes of women, men, divorced women, and divorced men. Table 2 displays the logged family income across these various models affected by divorce, gender, and age while controlling for employment, occupation, education, length of the marriage, race, and poverty status. All independent variables negatively correlate with logged family income in the full model. Divorce has a considerable adverse effect, but a divorced status is less severely associated with family income than it is for high school dropouts and high school graduates. Those disadvantaged and falling below the poverty threshold had the most significant effect, over five times worse than the divorce effect alone.

Table 2: OLS Full and Reduced Models

	Full Sample	Women Sample	Men Sample
Intercept	11.897 *** (0.007)	11.865 *** (0.010)	11.902 *** (0.009)
Divorced	-0.368 *** (0.002)	-0.435 *** (0.004)	-0.279 *** (0.004)

Women	-0.019 *** (0.001)	—	—
Grays	-0.051 *** (0.002)	-0.081 *** (0.002)	0.004 (0.002)
Disadvantaged	-2.043 *** (0.003)	-2.053 *** (0.004)	-2.028 *** (0.004)
Less than high school	-0.515 *** (0.003)	-0.493 *** (0.004)	-0.532 *** (0.004)
High school graduates	-0.418 *** (0.001)	-0.412 *** (0.002)	-0.423 *** (0.002)
Some college	-0.321 *** (0.002)	-0.320 *** (0.002)	-0.322 *** (0.002)
Non-managerial	-0.223 *** (0.001)	-0.226 *** (0.002)	-0.220 *** (0.002)
Unemployed	-0.312 *** (0.002)	-0.261 *** (0.002)	-0.383 *** (0.002)
Non-whites	-0.077 *** (0.001)	-0.066 *** (0.002)	-0.087 *** (0.002)
Divorced x Women	-0.090 *** (0.003)	—	—
Divorced x Grays	—	-0.027 *** (0.004)	-0.142 *** (0.005)
n	1,329,405	665,330	664,075

R^2	0.461	0.473	0.447
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*** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$.

The OLS models of the logged family income with the effects of the divorced, women, and the interaction of divorced women (Full Sample). Also, the subsequent models for the women and men samples shown in the reduced models of gender with and without the interactions of gray divorcées.

This critical finding is the effect of being disadvantaged on the logged family incomes of men, with a 2.043 unit decrease in logged family income compared to those not living in poverty. The effect of poverty on financially secure men can be the most devastating. Secondly, the effect of gender or identifying as a woman on non-divorced respondents is a 0.368 unit decrease in logged family income, which is not as problematic as the previous significant finding. Also, the minuscule effect of older age on non-divorced respondents is that they experience a 0.051 unit decrease in logged family income for the full sample of 1,329,405 total U.S. respondents. This full sample explains 46.1% of the logged family income variation. This variance is better than the men-partitioned sample by 1.4%. Still, the women-partitioned sample has a 1.2% better explanation of the variance than the full sample and is 2.6% better than the male sample alone.

Education, employment, and occupation are other contributing factors that increase one's susceptibility to poverty. More severe negative correlations with logged family income in the full sample of both genders from the highest severity are as follows: high school dropouts (-0.515), high school graduates (-0.418), and college dropouts (-0.321) compared to college graduates, the unemployed (-0.312) compared to the employed, and the nonmanagerial fields (-0.223) compared to those in managerial positions. The effect of divorce on women is -0.458, which is the difference between the divorced coefficient (-0.368) and the interaction coefficient of

divorced women (-0.090). This shows a gendered effect, motivating the subsequent reduced models of subsamples for women and men. The effect of divorce on women in the full sample will be compared to the effects of divorce on women and men within their gender-partitioned models.

The interaction effects between gender and divorce and between divorce and older ages decrease logged family income when divorced. The interaction of older divorced women confirms the higher likelihood of the feminization of poverty than solely older ages alone. The effect of divorce on younger women under 50 is a 0.435-unit decrease in the logged family income. In contrast, the effect of divorce on younger men is not as severe at -0.279 as it is for women. Additionally, the effect of age on those not divorced is also worse for women (-0.081) than men, which was the only positive relationship of 0.004 with logged family income. This correlates to age having a 0.004 unit increase in logged family income for younger men.

Therefore, the coefficient for the interaction terms in the reduced model for women better supports my first hypothesis than the full sample. This is clearly shown by the effect of divorce, which showed a -0.458 unit decrease in logged family income for women in the full sample compared to the -0.462 unit decrease in the women-partitioned model. This confirms that divorced women are likelier to receive a lower family income than men due to a 0.421-unit reduction in logged family income for men. These are the hidden financial ramifications of divorce and how gender increases the risks of living in poverty for women.

While analyzing the differences in the coefficients for the above gender-partitioned models, there was an inverse relationship between logged family income and age and the critical interaction of being divorced and older than 50. The effect of age alone shows a 0.051 unit decrease in logged family income compared to non-divorced respondents in the full sample. Still,

the interaction of age and divorce shows an effect of age on non-divorced respondents as a 0.108 unit decrease in logged family income with an intercept of 11.865. However, it was worse for men, where this same interaction of age and divorce displayed a 0.146 unit decrease in logged family income on the non-divorced at a higher intercept of 11.902. Furthermore, women over 50 (-0.081) experienced reduced logged family income in the reduced sample of women amongst non-divorced respondents. On the other hand, men did not suffer from an income reduction like women. The effect of age on the younger, non-divorced men is a 0.004 unit increase in logged family income.

Surprisingly, the effect of being older male divorcées (-0.146) than younger, non-divorced respondents and the minimal effects of being older divorced women (-0.108) compared to the younger, non-divorced women do not support my second hypothesis. Gray female divorcées still suffer, but not as much as these divorced gray men in their gender-specific sample, having a worse effect on their logged family income at 0.146 units of decrease in logged family income. In their reduced model, a gendered difference exists where gray male divorcées experience 0.038 fewer units of logged family income than gray female divorcées receive.

Most of the predictors in the gender-partitioned models negatively relate to women's logged family income, but many factors are worse for men than it is for women. Poverty had the worst effect on logged family income (-2.053 for women and -2.028 for men). Next, divorce for women had a 0.435 unit decrease in logged family income compared to all non-divorced individuals, whereas divorce for men only experienced a 0.279 unit reduction. All predictors were worse for men except poverty and divorce status, older ages, and nonmanagerial positions. This was a shocking discovery that men struggle more than women in education, employment, race, and the interaction of divorce and age.

The effect of being older than 50 amongst non-divorced respondents is worse for women (-0.081) than men (0.004), but the interaction of divorce and age proves to be worse for men than women in the gender-partitioned sample. This demonstrates that one's gender, age, or divorced status predicts a substantially lower logged family income for women than for men. However, this study indicates that the effect of age on those who are not divorced is worse for men than women (-0.146 vs. -0.108), whereas the effect of divorce on younger respondents is worse for women than men (-0.462 vs. -0.421). Other critical factors to note are that almost all the independent variables for divorce, age, poverty, and occupation affected women more than men. Men fared worse than women in education, employment, and race, which was highly revealing. Also, a gendered difference of 0.041 is worse with the effect of divorce on younger women than an effectual difference of 0.038 when it comes to the effect of age on non-divorced men.

The apparent analysis is that women in their gender-specified subsample had a greater significant effect than the full sample. The full sample for the high school dropout effect is a 0.515-unit reduction on college graduates, with a more significant difference of -0.022 units in logged family income than the specific sample of solely women (-0.493). Higher education is critical as a buffer against the risks of poverty status. Having less than a high school degree, where dropouts earn 0.515 units less in logged family income than college graduates, is severely disadvantageous. Other adverse financial effects of a lower level of education are as follows: high school graduates (-0.418) and some college (-0.321) compared to college graduates but are not as severe as having an education less than twelfth grade. The predicted logged family income of all respondents in this U.S. sample and their highest level of education varies when compared to all college graduates in 2022, which is clearly shown in Figure 1. The mean logged family income is 11.50, which correlates to a mean family income of \$98,230 to \$99,000.

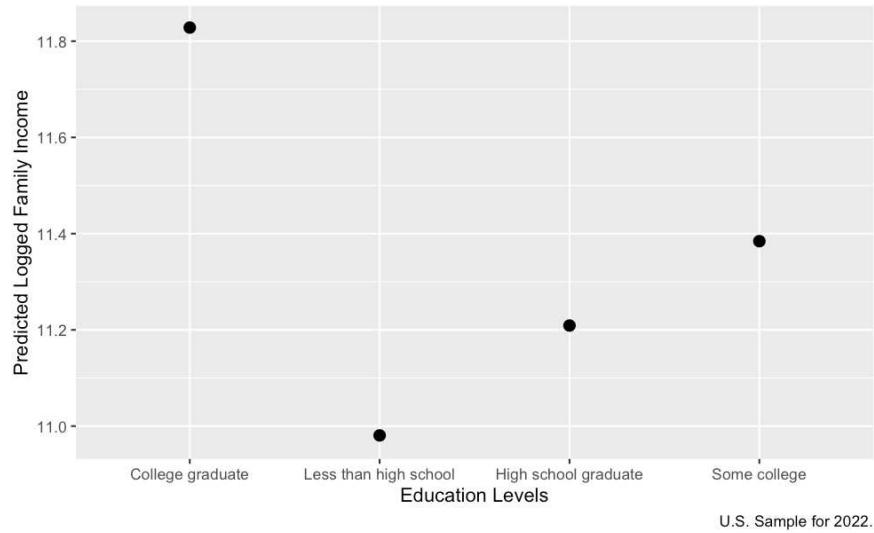


Figure 1: A Scatter Plot of the Predicted Logged Family Income and Levels of Education

Still, the subsample for men mainly had better economic outcomes regarding their occupational field, age, and poverty status. This critical finding supports the SET, the structural theory of gender with segregated occupations, and, therefore, the feminization of poverty. Furthermore, the effect of age on non-divorced respondents in the sample of men (-0.146) was worse for them than for women (-0.108). This proves a diminutive difference of -0.038, where gray divorces mildly affect men more than women. For older divorcées, the interaction of gray divorces along with age proves men suffer more than women. This is a revelation on the battle of gender, where gray divorces and unemployment harm men more than women.

However, the overall adverse effect of divorce alone was a 0.435-unit reduction in logged family income on nondivorced women. The most drastic inverse effect on logged family income for both genders is for high school dropouts at -0.515, a closely similar effect of -0.493 for women, and -0.532 for men in their units of decrease on logged family income compared to college graduates. This critical factor of having less than a high school diploma severely affects men. Also, unemployed men experience a 0.383 unit decrease in logged family income,

significantly worse than unemployed women's 0.261 unit decrease in logged family income. This is a total of .122 units of difference where unemployed men struggle more than unemployed women. Therefore, unemployment is worse for men than it is for women.

People have control of some things, but only in a few other areas. Higher education and employment are the most significant, positive contributors to a higher, more secure family income, which can be achievable. Racial categories, binary genders, and age are usually not in one's control, and they cannot be changed at all or as conveniently as higher education, employment, or occupation. Revelatory findings appeared in the interactions for older ages and divorced status for both reduced models of gender. Gray male divorcees experienced 0.146 units of decreased logged family income than younger non-divorced men. However, gray female divorcees experience a 0.108 unit decrease in logged family income, while gray male divorcees experience a steeper decline by 0.146 units. Shockingly, this is worse for divorced gray men than women and proves that this analysis does not support my second hypothesis. Even so, the effect of divorce on younger women is worse, at a 0.462-unit reduction in logged family income, than it is for men, at a 0.421-unit decrease in the same.

Using women's and men's subsamples again, I estimate these models further by showing the interactions between divorce and age separated by their gender. These tests of the coefficients across the subsamples show the differences between these two reduced models, along with the SE differences, the Z-scores, and their p-values in Table 3. What stood out the most was the stark gender gap difference of 0.170 among gray divorcees, where men are affected more by this interaction of divorce and age. Men struggle more with the interaction effect of divorce and age of 0.154 unit decrease of logged family income on younger, non-divorced men. However, women had a 0.016 unit increase in logged family income on younger, non-divorced women. It

was less economically beneficial for men than women due to their increased logged family income for gray divorces.

Table 3: A Comparison of Two Reduced Regression Models

	Women Model	Men Model	Coefficient difference	SE difference	Z-score	P-value
Divorced	-0.588	-0.409	-0.175	0.007	-24.923	2.121e-137
Grays 50+	-0.150	-0.044	-0.106	0.003	-32.580	3.841e-233
Divorced x Grays	0.016	-0.154	0.170	0.009	19.165	3.606e-82

This comparative gender-partitioned model predicts logged family income based on marital status, older respondents over 50, and gray divorcées.

Comparatively, even though the former finding was unexpected, the adverse effect of divorce was worse for women who are not divorced at a 0.588-unit reduction on logged family income than men at -0.409 unit. This significant gendered difference of 0.175, where women struggle more than men, continues to confirm the gendered consensus that divorce negatively affects women more than the coefficient difference of 0.170 in gray divorces that harms men more than women. Another noteworthy finding is that all independent variables have a negative relationship with logged family income other than the interaction of divorce and age for women (0.016). This shows that older divorced women do not struggle as much financially as men due to this coefficient difference of 0.170. Still, the interaction of divorce and age for older male divorcées was highly unexpected, as this critical finding did not support my subsequent hypothesis of gray female divorcées financially suffering more than gray male divorcées.

Data visualization for these gender-partitioned models confirms the coefficient differences between divorced, grays (older than 50), and gray divorcées. In Figure 2, these gender-partitioned models compare the coefficient differences or estimates for divorced, gray divorcées, and older than 50-year-old gray respondents.

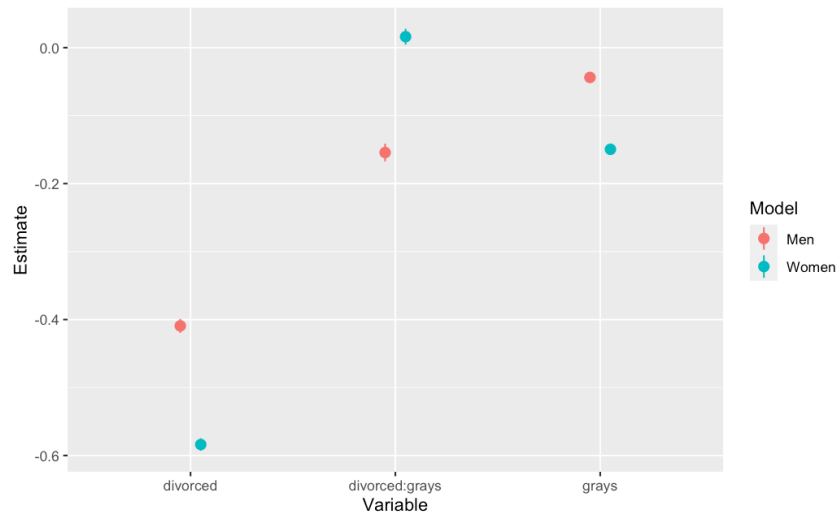


Figure 2: A Scatter Plot of Reduced Models for Women and Men

My second hypothesis is that the effect of divorce on family income would be more significant for older women than men, but this analysis does not support it. Gray male divorcées experience a more substantial decrease in logged family income while facing heavier financial burdens than women. This finding leans toward a causal relationship between unemployment and older divorced men. Additionally, men fare worse than women when unemployed, as there is a 0.383 unit decrease in logged family income than younger, non-divorced working men. This may be the primary reason why gray male divorcées suffer a more significant financial burden than women as they age.

However, we must remember that divorced women experience 0.435 units of decrease in logged family income than nondivorced women. Contrarily, divorced men have 0.279 units of

decreased logged family income compared to nondivorced men. In these reduced gendered models, there is a 0.156 unit difference in logged family income for divorced women suffering more than divorced men. Moreover, the most noteworthy findings from this comparative analysis of these two reduced models based on gender are the effects of divorce, older ages, poverty, unemployment, and high school to some college experience on logged family income compared to non-divorced, younger employees or college graduates. The best predictors for the most severe effects on the logged family income for women than for men are listed from the highest-to-lowest ranking: disadvantaged (-2.053) compared to those above the poverty threshold, high school dropouts (-0.493) compared to college graduates, and those who are divorced (-0.435) compared to those who are not divorced.

The biggest takeaway from this study is that older divorced men experience the most financial burdens than older divorced women, with a coefficient difference of 0.170. Divorced women (-0.588) experience a higher decrease in logged family income than divorced men (-0.409), causing a gendered coefficient difference of 0.175. On the other hand, it is worse for divorced women than it is for men because of the effect of divorce, with younger women having a 0.462-unit reduction in logged family income, which supports the first hypothesis. Inasmuch, there is a stark gender gap when it comes to divorce, gender, age, and family income differentials. Being unemployed and having either a high school diploma or less than a twelfth-grade level of education also led to a much lower-logged family income. The significant confirmation of the gender gap is the strong correlative relationship between divorced status and family income level along with older age groups. Suppose one is an older divorced woman with minimal to lower levels of higher education working in a gendered segregated occupation. In that

case, one's family income will be much lower than that of gray divorced men unemployed with lower levels of higher education.

CHAPTER 8 — DISCUSSION

The earlier basis for arguments is the continued existence of the cultural and structural construction of gender where hegemonic patriarchy and economic exploitation are rampant within households and workplaces. As said, social exchanges do not and cannot directly help all involved parties, such as co-parenting, the 50/50 division of assets and debt, and consistent maintenance and child support for the lower wage earner. This inequitable exchange leads to a slower economic recovery for most divorced women due to the gender wage gap and traditional societal gender norms. Divorce or age has a more negative effect on all women than men, but this study shows that when divorce and age interact, it is worse for men than women.

Other disparate, negative associations with family income are poverty status, unemployment, and managerial or male-dominant positions rather than gender alone. The primary contributor to the lowest logged family income is the qualifying criteria for poverty. This had the highest coefficient across the full and reduced gendered samples. Another negative relationship with family income is unemployment, which has a 0.312 unit decrease in logged family income compared to those who are working. Men in the reduced sample suffer more than women in their gender-specific sample by earning 0.383 fewer units of logged family income, whereas women earn only 0.261 fewer units. This is a more significant disadvantage for men than women. However, women earn 0.226 fewer units of logged family income in non-managerial and male-dominant positions than men, earning 0.220 fewer units.

Moreover, the inverse relationship of an older divorced woman experiencing a 0.027 unit decrease in logged family income while older men receiving a 0.142-unit reduction in logged family income was astonishing. How do older divorced women receive an increase in logged

family income, but if women are older than 50, it is worse for women (-0.081) than for older men (0.004)? However, the first hypothesis was correct that divorce is associated with lower income among women than men because the effect of divorce on women was a 0.458-unit reduction in the full sample, and the effect of divorce on younger women in the gender-partitioned sample is a 0.462 unit decrease in logged family income. The latter finding supported my first hypothesis better than the full sample, explaining the variability best at 47.3%. This combined interaction effect of -0.458 on women in the full sample and the interaction of divorce and age of -0.462 in the women's sample confirm that divorced women are more disadvantaged than men at a 0.421 unit decrease in logged family income.

The first supported hypothesis ties back to the feminization of poverty literature. Still, the analysis of men and their interactions with divorce and age was worse for them than it was for women. The literature review theoretically supports the interactive effect of divorce and age in predicting a lower household income for women. However, this analysis found that it is worse for gray, divorced men. The interaction of divorce and age was worse for men (-0.142) than women (0.027) in the gendered sample. Otherwise, “previously married mothers, who were financially better off before single motherhood, see the largest income declines upon becoming single parents. Partly, these large declines occur because married women become more economically dependent following childbirth than unmarried mothers, suggesting that marriage provides little protection against the economic risks of a future divorce” (Harkness 2022). Additionally, the former stay-at-home, once-married mothers could take longer to economically recover from a divorce than their former husbands due to their lack of employment history, job promotions, cumulative income raises, segregated occupations, higher education, qualifying for a mortgage or even a rental, and any other miscellaneous loan approvals and qualifications for

middle-aged to older female divorcées. Discussion on the perplexing matter of gray divorced men struggling more than women is critical for future research and policy implications.

Limitations 8.1

Several limitations of this study are that single-mom parenting and segregated occupations with low pay are leading factors that increase the feminization of poverty. The working fathers' income level continues to grow due to the fatherhood premiums or bonuses, as it “is the highest for the most advantaged men—married, white, college graduates with professional jobs” (Elliott 2017). Furthermore, the poverty risk may be higher for older women than older men following a divorce because of the Motherhood Penalty, which is a phenomenon by which women’s pay decreases once they become mothers and can be worsened for adult children who may become the primary caregivers for elderly parents—reporting that mothers make 58 cents for each dollar fathers earn, and 41% of women are the sole or primary breadwinners in U.S. households with children (AAUW 2023). Thus, former stay-at-home, once-married mothers can take longer to recover from a divorce economically than their former spouses by analyzing financial stability based on earned income.

Additional limitations include the number of younger children living at home while also considering their specific ages, whether respondents own their home or are forced to rent, and debts for higher education, car loans, and credit cards to make ends meet. The cost of childcare can absorb much of the family income that, sometimes, is comparable to housing. In addition, having more than 50/50 parental responsibilities may prevent mothers from working full-time or within formal employment because of the need for adequate, affordable childcare or familial support from their extended family. These exorbitant childcare costs, especially when children are not school-aged, or there are multiple children, increase the poverty risks. Working at lower

wages can be nearly meaningless if most of their pay goes to childcare. The U.S. Department of Health and Human Services (HHS 2022) suggests that a female-headed household of three lives in poverty if the annual family income falls below \$21,960 for two dependent minors in their 2021 annual Poverty Guidelines. She would make less than \$1,907 monthly or less than \$11 per hour to qualify for welfare or social assistance.

Interesting findings on race, gender, and family income arose. This single-mother poverty rate has been on the increase among disadvantaged groups, where overall rates of poverty risk approached nearly 50% in 2010 for Blacks, Hispanics, and American Indians when compared to whites (Damaske, Bratter, and Frech 2017). Another missing factor within intersectionality is not including ethno-racial identities in my hypotheses—economic conditions for minoritized, disadvantaged women and men are worsened. In 2010, 45% of single White mothers and 29% of single Black mothers, who historically remain unmarried after having children, were financially struggling (Damaske et al. 2017). Still, their associated poverty rates countered the top two rankings, 33.7% and 46.2%, respectively. These poverty rates were even more severe for single American Indian mothers (47.9%) and single Hispanic mothers (48.4%) in 2010 (Ibid:126). Minoritized ethno-racial identities and the number of minors living at home were limitations when it came to the poverty risks for those who are single mothers or divorced women in female-headed homes. Minoritized men suffered more, with a 0.087-unit reduction in logged family income compared to White men, than Minoritized women, with a 0.066-unit reduction in logged family income compared to White women.

Lastly, single female-headed households not in the workforce, while married, are likely to experience poverty following their divorce. Bartfeld (2000) posits that economically, women suffer more from divorce than men—over thirty-five percent of custodial mothers receiving child

support were disadvantaged sixteen to eighteen months following the divorce, while only ten and a half percent of all non-custodial fathers (those paying and not paying child support) were impoverished. Another limitation of this research is that it disregards the analysis of those who qualify for social assistance or are welfare recipients. Respondents must qualify for the various parameters of cumulative income, maintenance, and interests, plus any assets that may disqualify applicants if they exceed the poverty threshold.

Future Research 8.2

There are gendered expectations for mothers and fathers that affect significant economic differences, especially if women care for their child(ren), who are also considered poor. Maintenance, formerly known as alimony, and child support payments are rarely frequent or sizeable enough to compensate for the lost labor income when married. The economic status of women fell an average of about 30% within the first year following a divorce. In effect, welfare is the impoverished woman's alimony (or maintenance), which substitutes for the husband's earnings (Becker 1991). The rising divorce rate equates to more children living in poverty when single moms are coerced to work full-time while still caring for children and possibly losing most of their income due to childcare costs. Divorce seems to be a leading cause that many women turn to the welfare state for financial help because they cannot make ends meet, even while working full-time or trying to go to college to increase their income earnings with a higher-paid career. Thus, divorce increases the number of female-headed households depending on government benefits. Future research on whether divorced women receive maintenance or child support and if they qualify for welfare assistance needs to be considered.

Sadly, many women could face an even more grim future than their double jeopardy with gender and poverty when there are other factors of intimate partner violence (IPV), addictions

(personally or interrelatedly), criminal offenses, or a criminal history record, homelessness, lack of social support, or elder care, and if they have immigrant status. The poverty risks are higher for two groups of lone women that Goldberg (2010) exclusively researched: single mothers and older women. Later, Casey (2011) reports

people in single-mother families had a poverty rate of 42.2% and an extreme poverty rate of 21.6%, where income was less than the official poverty standard of \$14,570 for a family of two in 2010. Extreme poverty is an income less than half the abovementioned poverty standard, an annual family income of less than \$7,285 for a single mother and one dependent child.

More research is beneficial in alleviating poverty for the most disadvantaged groups, such as women, children, and much older adults. Most important is understanding the causality of poverty with the interaction of divorce, gender, and age that predicts a lower household income and higher risks for poverty.

Policy Implications 8.3

Critical factors contributing to lower earnings for women compared to men's labor earnings include occupational segregation, gender gap or scarcity with employment, and low minimum wage work. Gendered occupations minimally compensate for feminized positions such as childcare workers, teachers, secretaries, and nurses. Segregation declined from 1960 through the 1980s, but 60% of women still work in female-dominated occupations (Goldberg 2010). These segregated occupations create a more significant financial divide with male- and female-dominant positions that coalesce with specific gendered norms and expectations. Ernst and Luft (2017) suggest that two overlapping labor sectors in childcare and domestic work contribute to low-wage workers, confounding the dominant norms about paid labor. These structural barriers trap women in wage poverty when sex-based discrimination occurs in the workplace because of their segregated occupations and the ongoing basis of a disparaging gender gap in pay. More aid,

grants, and incentives can be funneled to women for education and job training in male-dominant occupations such as engineering, finance, software, and law enforcement.

Besides, labor force participation rates make it more challenging for women with children, as men outnumber women in full-time employment, and the inverse ratio exists for women in both part-time jobs and unemployment. Goldberg (2010) reports that gendered non-standard work, such as temporary or informal employment, is higher for women who receive low wages, no retirement, and no healthcare.

Affirmatively, fathers' labor force participation is unaffected by having children, and mothers having children under three years of age are almost 25% less likely to be in the labor market than those with school-age children. In 2005, 84% of single-mother employees were divorced mothers who were more likely to be in the labor market than any other single women with no dependents, never been married, or widows (Goldberg 2010).

The motherhood penalty must be replaced with bonuses and premiums like those that fathers receive. Workplace policies must be federally mandated so that the gender wage gap on pay, benefits, and promotions continues to converge.

This gender variation in parenting, employment, and poverty ties to labor force experiences. Amis, Mair, and Munir (2020:9) write, "...in fact, roles are implicitly, among other things, raced, classed, and gendered. Even women in higher positions who take advantage of family support policies suffer as they are seen as less dedicated, and less deserving, of advancement." More anti-discriminatory policies are critical for female employees who are misperceived as incompetent, unstable, and disloyal. Women can be trapped in a cycle of low pay and limited opportunities due to five primary and exclusionary organizational practices in hiring, role allocation, promotion, compensation, and structuring (Ibid:1, 21-23). This vicious cycle confirms the gender biases within the division of labor that reproduces and supports the

sex-segregated job sector. Often, women work double shifts, do invisible work such as household chores, or work multiple, home-based, part-time jobs around their children's schedules. Structural causes of poverty demand equally structural solutions such as a federal jobs guarantee or a universal basic income (Calnitsky 2018).

Societal expectations and demands of women to simultaneously support daily life for themselves and others are increasingly demanding when measuring the gender division of household chores. In addition, Williams (2000) found that “nearly forty percent of mothers end up below the poverty line after divorce, including many who were middle class while they were married.” Many women also sustain substantial income losses and are forced into poverty, particularly if divorced couples have any children (Bleiweis et al. 2020). Single mothers most often care for their children while not receiving child support, which severely harms their overall economic well-being, so they are forced to work to survive. There are more single mothers at work than married mothers. Goldberg (2010) found that 73% of single mothers were employed, and 79% were looking for work in 2000 compared to married mothers, 68% working, and 70% searching for employment. Globally, single-mother poverty rates are much higher in the U.S. than in other high-income countries—it was the highest among 16 high-income countries and almost twice the average rate in the other 15 high-income countries (Casey 2011). Furthermore, Brady (2023) suggests reducing penalties reduces poverty more than its prevalence because penalties provide a far better explanation of the systemically high poverty rates in the U.S.

Conclusion 8.4

A critical, life-changing milestone for the influential factor of higher education will reduce the likelihood of feminization of poverty, and these credentials play a prominent role in protecting individuals from future economic insecurity. The cost of higher education can be

burdensome, yet this is one of the most vital indicators of the best future outcomes for financial wealth and economic security. These results show that women still make less than men at the same education levels, which will still provide more financial security. Additionally, women with lower levels of educational skills are likely unable to translate them into better-paid jobs and economic well-being—having children coerces mothers further into poverty as well (Sharma 2023:17). Hogendoorn et al. (2019) discovered

In the ten years following marriage, the fraction of the educational difference in poverty explained by divorce was 12% in the overall population and 26% in mothers. Among mothers, divorce increased poverty differences due to both the higher risk and greater vulnerability of the lower educated. Among fathers, divorce was unrelated to poverty. (p. 1089)

The social construction of gender exploits women within households, workplaces, and the legal system within patriarchal societies, perpetuating a higher risk of poverty for divorced women than men.

Altogether, the paralyzing effects of single-mom parenting have a substantial financial burden on women and children after a divorce, who together make up a sizable segment of the disadvantaged. Bleiweis et al. (2020) state that women and children are more likely to suffer from poverty due to women staying at home more often than men to take care of children; mothers suffer from the gender wage gap more than fathers do. Lone divorced mothers with primary residential child custody, which means minimal to no visitations from the co-parent, may have the heaviest burden for economic recovery when compared to other marital statuses. Hemez and Washington (2021) confirm that there are about 15.3 million (21% of all parents) children in the U.S. who live with a single mother, while there are only 3.3 million (4.5% of all parents) children who live with a single father. This is almost five times worse for custodial

single mothers and their children than it is for a smaller percentage of full-time, residential single fathers.

The poverty risk increases for those who are older divorcées with dependent children at home or providing elder care for their dependent parent(s) while also too busy or overwhelmed to seek social, emotional, and mental support. Spillman and Pezzin (2000:347) found trends toward delayed childbearing and increased labor force participation that suggested a growing “sandwich generation,” especially of women, who are caught between childrearing and elder care demands while trying to work full-time. This double jeopardy of a gendered wage plus poverty is overwhelming, but combined with either age or minoritized race, tyrannies of the moments ensue with living paycheck to paycheck as debt accumulates. This is an exhaustive list of economic disadvantages for the custodial or residential, full-time, or most of the care work, single-mom parents, gendered wage gap, segregated occupations, race, marital status, unemployment, and lower levels of education with minimal job training piling up to affect the overall increased risks for a poverty status strongly. Raley and Bumpass (2003:256-257) conclude that “those (in the U.S. who) have the least resources to overcome the costs of family dissolution are experiencing the highest levels and the most increase in the risk” of poverty.

Divorce negatively and severely affects family income and is a primary driver of cumulative financial inequities and economic disadvantages for women throughout their life course. The primary mechanisms for escalating poverty risks are divorce, gender, age, occupation, employment, and higher education. The gender wage gap confirms a strong relationship between divorced status and family income level. Tyson et al. (2019) state, “Even taking out the education effect, the occupation effect, the part-time work effect, and the motherhood and fatherhood effects, a gender gap in earnings remains (as) evidence of persistent

discrimination, stereotyping, and implicit biases in earnings and promotion opportunities for women.” Older, divorced men experience a 0.421 unit decrease in logged family income compared to younger, non-divorced men. Contrastingly, older, divorced women experience a 0.462 unit decrease in logged family income compared to younger, non-divorced women. Comparatively, a gender gap continues to perpetuate with their gendered-income differences of older, divorced women experiencing 0.041 fewer units of logged family income than gray divorced men. It is more disadvantageous to be a gray female divorcée. Now, can we admit that the feminization of poverty still exists today and is accurate, active, and alive?

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