

Living in Limbo:
The Unsolved Mystery of the Racial Gap in the Duration of
Marital Separation

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1 Introduction

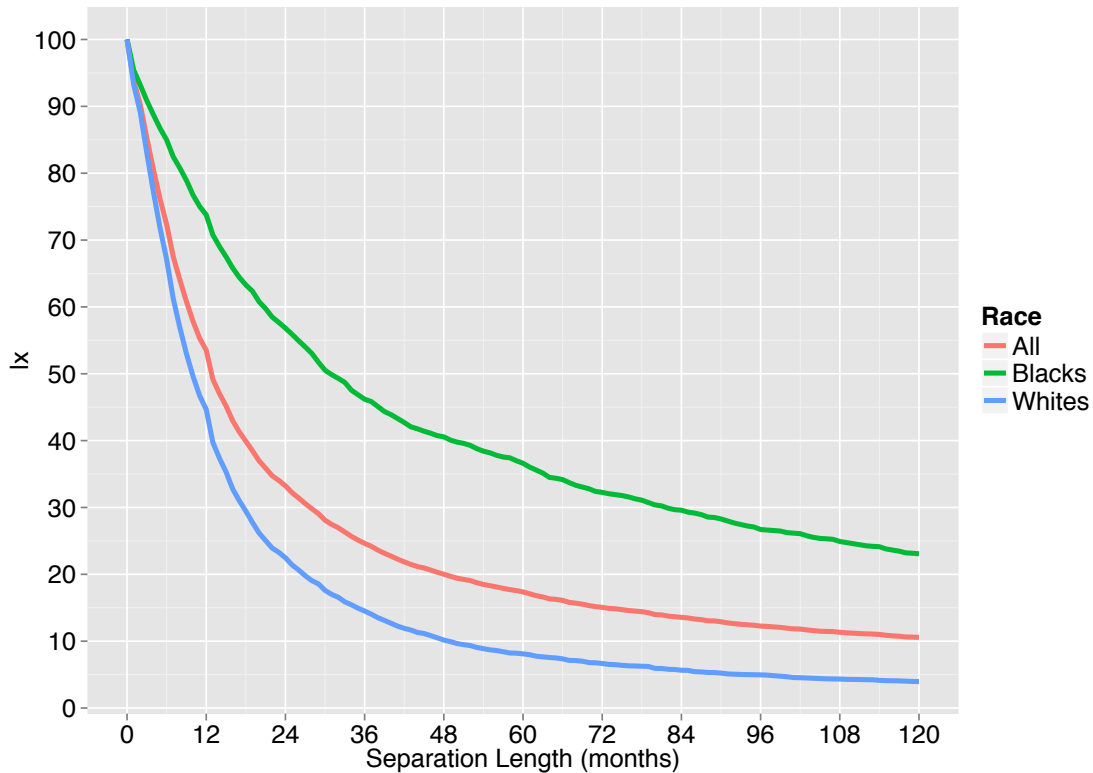
The length of time between initial separation and legal divorce is strongly correlated with race and socioeconomic status. Poor couples remain separated longer than richer couples, more educated couples get divorced quicker than less educated couples, and separations of African American couples last much longer than separations of white couples. Reasons for these differences are not well understood, but they merit rigorous investigation. The state of being separated, but not legally divorced

is potentially a vulnerable one, particularly for women. The fact of being separated denies the couple the economic and emotional benefits of a committed cohabitational partnership, but the fact of being married denies them of some legal opportunities to improve their welfare. Specifically, without an actual divorce agreement, a former housewife, for example, is not entitled to alimony from her husband, despite needing the means to maintain a household independently. A married but separated individual may not be eligible for many tax and transfer programs designed to help single women with children. Finally, if a separated person forms a cohabitational relationship with someone else, she or he will be unable to get that relationship legally recognized and affirmed through marriage, given that is her or his desire, if still married to someone else. This study provides further evidence that there are significant differences in length of separation by race and socioeconomic status, and explores potential economic explanations for these differences beyond just income.

2 Race and Socioeconomic Status and Length of Separation

Norton and Moorman [1987] examined Census data and noted differences by racial group in length to separation. More recently, Tumin and Qian [2012] used data from the National Longitudinal Survey of Youth 1979 (NLSY79), to show that long-term separations are more likely among ethnic minorities, couples with low incomes, and couples with low levels of education. We use data from the Panel Study of Income Dynamics (PSID) to construct life tables of separations by race and socioeconomic

Figure 1: l_x by Race



groups. We found that by 24 months duration of separation, fewer than half of marital unions among African American couples had ended in divorce (see Figure 1), whereas more than three-quarters had among their white counterparts. We also found a monotonic relationship between income quartile and likelihood of having divorced at each separation duration. This holds true for education level, as well (see Figures 2 and 3).

Since race, education, and income are all strongly correlated with one another, it is more informative to study their impact in a multivariate framework. Towards

Figure 2: l_x by Income

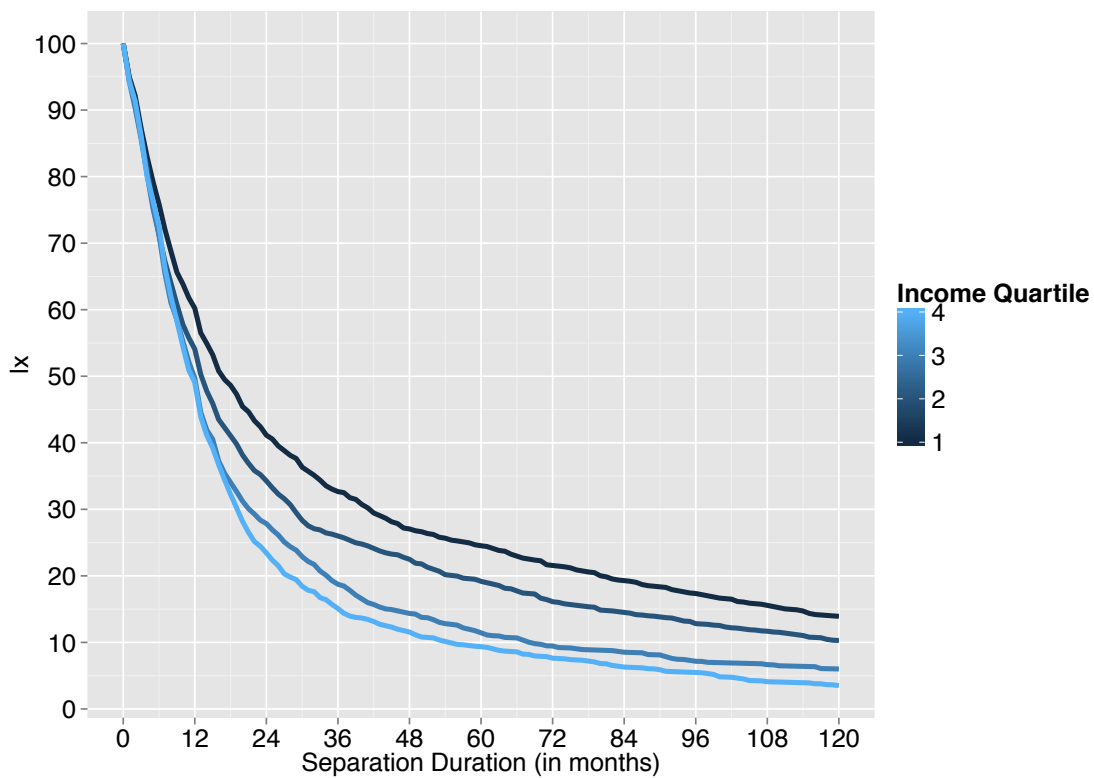
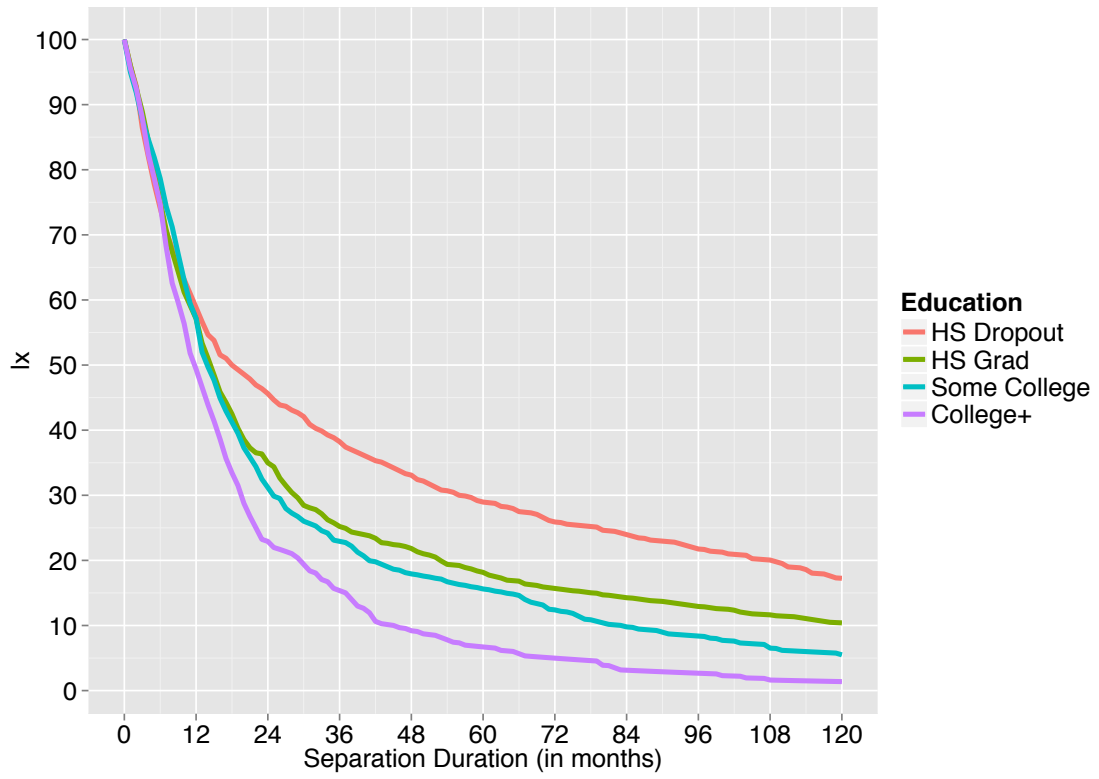


Figure 3: l_x by Education



this end, we set up a Cox proportional hazard regression of the following form:

$$h(t) = \alpha(t) \exp(\beta_1 \text{AfAm} + \beta_2 \log(\text{Income}) + \beta_3 \text{HS Grad} \\ + \beta_4 \text{Some College} + \beta_5 \text{College}) \quad (1)$$

$h(t)$ is the hazard of divorce for a couple who has been separated for t months, and $\alpha(t)$ is a baseline hazard function.¹ The results of the regression can be seen in Table 1. Income, education, and race (the data include only white and African American couples) all appear to be significantly associated with the likelihood of divorcing, conditional on being separated for t months, although the impact of race appears to be the largest in magnitude.

We hypothesize that there are variables omitted from this regression driving up the size of the coefficient on race. Our goal in this paper is to discover what those omitted factors are.

3 Why Do African Americans Remain Separated Longer?

It is clear that income and education differences cannot explain why African Americans have longer marital separations than whites, but there may be other economic factors that may explain the difference. To our knowledge, nobody has studied the association between race and separation length, controlling for the size and compo-

¹Specifically, it is the hazard of a white, high school dropout woman with \$1 dollar in family income pre-separation, who has been separated for t months.

Table 1: Main Effects Model

	coef	exp(coef)	se(coef)	z	p
Black	-0.93	0.39	0.05	-19.65	0.00
log(income)	0.06	1.07	0.02	3.22	0.00
HS Grad	0.22	1.24	0.06	3.85	0.00
Some College	0.28	1.32	0.06	4.38	0.00
College+	0.40	1.49	0.07	5.32	0.00

N = 3,095

sition of family assets. Starting in 2001, the PSID began asking detailed questions about household assets, including how much household wealth is held in the form of home equity, IRAs, estimated future retirement benefits, cash and savings, and businesses and farms. Further, it has detailed information about housing costs for both renters and households with mortgages. These data offer a rich set of economic variables beyond just income that can potentially explain the differences in length of separations between whites and African Americans. These variables are particularly important because racial differences in wealth are more extreme than differences in income.² If household wealth, and the ability to finance a potentially expensive divorce influences the likelihood the separated couples will divorce, that could potentially explain why the length of separation for black couples is so large relative to white couples.

²See <http://www.urban.org/changing-wealth-americans/lost-generations-interactive-race.cfm>.

References

Norton, A. J., and Moorman, J. E. (1987). Current Trends in Marriage and Divorce among American Women. *Journal of Marriage and Family*, 49(1), 3-14. doi:10.2307/352664

Tumin, Dmitry, and Qian, Zhenchao. (2012) "Predictors and Consequences of Marital Separation." Presented at the American Sociological Association Annual Meeting, Denver, CO.