

An economic analysis of women's employment and divorce

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Abstract

Divorce is a condition that might bring economic and social problems. This study examined economic factors that affect probability of divorce on working women in West Sumatera based on Becker's theory of divorce. Variables tested in this study are income, working hours, number of children, education, sector of work and employment status of ever married working women aged 15 and over, with marital status married and divorce based on National Economy and Sosial Survey 2016. Logistic regression analyses used to obtain likelihood estimate for probability of marital dissolution of employed women. The result of the study revealed that those factors include income, working hours, number of children, education, place of work and employment status, significantly affect the probability of divorce. Education has the maximum likelihood among other factors. The working women with low education have highest risk of divorce followed by those who work more than 40 hours per week, low income (poor), having no children or children less than 2, work in non agriculture and employment status as an employee.

Keywords: Divorce, Working women, Becker's theory, Economic factors.

JEL Classification: J12, J21, J22

INTRODUCTION

Sustainable development (SDGs) within gender perspective provides opportunities for women to be actively involved in using their potential which is one of them is to strengthen the household economy. Their improvement in education and training increases the capacity of their abilities in addition to helping the family economy as well as a form of economic independence and changing of socio-economic status. The education and training gained plays an important role in shaping the independence of women and reducing the psychological obstacles both internally and externally that they face in a career (Elfindri & Bachtiar, 2004). One of the impacts has been seen by the increasing number of working women nationally but as well as in province such as West Sumatra. In the period year of 2013 - 2016, the Labor Force Participation Rate for women in West Sumatra experienced a significant increase of 5.85 percent from 47.63 percent in 2013 to 53.48 percent in 2016 (Central Bureau of Statistics, 2017). The increase in women's work participation certainly has a positive impact, but along with it can also cause problems related to their role in the family and society, including household instability which leads to divorce. This allegation appeared to see the condition of national divorce and the majority of regions in the same period also experienced a considerable increase. The statement *Indonesian in Emergency Of Divorce* is not excessive to describe the increase in divorce rates reaching 16-20 percent based on data from the Indonesian Ministry of Religion from 2009 - 2016. The trend of divorce that continues to increase

every year nationally looks alarming because it indicates the fragility of family institutions and which is shocking that more than 70 percent of divorced initiated by women (Research Development and Education Agency of Religion Ministry of Indonesia, 2016). This trend also occurred in West Sumatra, data released by Central Bureau of Statistics (2017) noted that in year 2013 there were 4,173 divorce cases initiated by wife or 67.6 percent of a total of 6,041 divorce cases and continued to increase so that in 2016 there were 5,193 divorce cases by wife initiative or 71, 5 percent of the 7,262 total divorce cases, made West Sumatera as the highest ranked province in Sumatra and the fifth in Indonesia in the percentage of divorced women in 2016.

These two events, women's work participation and divorce are related to each other empirically. The increase in women's work participation is often seen as one of the reasons for the increase in divorce rates (Becker, 1981; Tzeng & Mare, 1995; Schoen *et al*, 2002). Factors owned by working women make them more likely to divorce than those who do not work such as income, working hours, business field and employment status. Working women have a greater risk of divorce than those who do not work. For married female workers, their economic factors such as income and working hours have a relationship and influence the risk of household conflict which can lead to divorce (Kalmijn & Poortman, 2006). Previous studies on the influence of women's economic factors at work on the probability of divorce have different findings. Working hours and wife's income have a positive effect on the risk of divorce, namely those who work 35-40 hours/week or more, among women with 35 hours/week or more working hours, low income groups have a greater divorce probability than high income earners (Greenstein, 1990). While women who are the breadwinners of families at greater risk of divorce from women in general, not affected by the economic conditions whether rich or poor (Teachman, 2010). From the results of family study in Japan revealed that the economic problems faced by the lower classes, the difficulty of balancing the time between work and family has an effect on the high risk of divorce (Raymo *et al*, 2013). Regarding education, studies in Indonesia found education had a negative and significant effect on divorce in Indonesia, a low level of education increased the risk of divorce, while higher education strengthened marriage (Hirschman & Teerawichitchainan, 2003). While child factor are very influential on divorce in Indonesia, which found the probability of divorce for couples who do not have children 6 times higher than those who have children in the same marriage (Guest, 1992). When viewed from place of work and employment status, in Korea women working in the agricultural sector are at lower risk of divorce compared to those who work in the non-agricultural sector and office workers or the private sector worker have the highest risk of divorce compared to own-account worker, labor, casual employee which are almost equal in their risk, while the lowest risk of divorce owned by family workers (Lee, 2006).

The massive divorce is a problem and needs serious handling because it has more negative impacts on individuals, society and the state. Divorce that continues to increase is a social pathology that is one sign of moral decline due to individualism and a decline in social capital that undermines the family so that at a certain time it can cause a large shock like what happened in most Western countries after 1965, namely increasing poverty and crime that affect the decline in the quality of human resources in subsequent generations (Fukuyama, 2000). Damage to family structure is related to the emergence of other social diseases such as drug abuse, LGBT (lesbian, gay, bisexual and transgender), free sex and prostitution which will be a burden for the state to deal with it. In addition, divorce is also not profitable for the family's economic welfare. Researchers agree that

divorce can cause many problems due to a lack of capacity to meet household needs. Divorce can be said to cause a decrease in income of 30-70 percent in the first year (Hoffman & Duncan, 1988). With the decline in the welfare of many households, it will ultimately affect the welfare of the nation because the family economy is the basis of the national economy.

Seeing the negative impact that can be caused by divorce, the high rate of divorce which is dominated by wife initiative in West Sumatra needs to be a concern and studied to know the factors that influence it, especially for working women who are more risky. The cause of divorce is very complex and can vary for each individual, partner and even region. One of the arguments is that the economy based on Becker's divorce theory, explains that the work participation of married women will reduce the benefits of work specialization because it reduces the time value in household activities and childcare which can reduce demand for children so that the marriage benefits diminish and increase the risk of divorce. The wife's bargaining position increases when she has her own income, the results of her work make them more economically independent, which can encourage them to decide on marriage. The higher the income, the individual has the possibility to get a better partner than the partner they have, the more prosperous they are, the greater the chance for divorce. The increasing level of education has an ambiguous influence on the possibility of divorce. Women's education level can represent the quality of marital relations and the effect on marriage tends to be negative, but if it is associated with other factors such as work, income, the results can be different. High income and education can reduce the specialization of work based on gender, increasing the risk of divorce. Whereas children are special assets of marriage, investments that will lose its significant value outside of marriage. During the marriage, this increase in marital assets can reduce the possibility of divorce.

One of the reasons mentioned as the dominant cause but not many studies explain the conditions in West Sumatra yet are the economic factors inherent in working women themselves like income, working hours, number of children, education level, business field and employment status. This is interesting to study and analyze the probability of working women divorce in West Sumatra. By studying and analyzing it is expected that there are efforts to reduce divorce.

METHODS

This study uses a quantitative descriptive approach to analyze and describe the conditions of the object of research as well as analyze the theory through the measurement of research variables measured by numbers to prove the hypothesis and achieve the research objectives. The data used in this study originated from National Socio-Economic Survey (Susenas) 2016 with the scope of analysis on ever-married women who worked with their marital status as married and divorce. The criteria for the study sample were taken based on the sample set by BPS-Statistics of West Sumatra Province Susenas, a total sample of 10,200 households with 39,003 individuals in it. Total number of women selected 19,621 people, 7,457 were employed women. From the total number of working women selected as many as 5,837 samples with details of working women 15 years and above who are currently married 5,434 samples and divorced 403 samples. To see the probability of divorce in a working woman, logistic regression analysis was carried out with an opportunity range of events between 1 and 0, where $Y_i = 1$ if divorced and $Y_i = 0$ if married/not divorced. As for the independent variables, several variables were taken from Becker's research and previous studies in accordance with the availability of data

describing economic resources and related to working women divorce namely: income, working hours, number of biological children living together, education, place of work and employment status which constituted function of:

$$Y_i = f \{ X_1, X_2, X_3, X_4, X_5, X_6 \} \dots\dots\dots(1)$$

with then the odds ratio can be written as follows:

$$\ln [Y_i/(1-Y_i)] = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3+ \beta_4X_4 + \beta_5X_5 + \beta_6X_6 \dots\dots\dots(2)$$

with the hypothesis tested in this regression model are:

H₀ : There is no significant effect of independent variables on divorce for working women

H_a : There is a significant effect of independent variables on divorce for working women

The results of testing the regression variables together or partially on the probability of divorce for working women are Ho's rejection and Ha acceptance at a 95 percent confidence level ($\alpha = 0.05$). The measurement of the variables observed in this study can be seen in table 1.

Table 1. Research variable measurement

Symbol	Operasional definition	Categories
Y _i	Risk of Working Woman Divorce	1 = Divorce 0 = Married / not divorce
X ₁	Income proxied from expenditure per capita	1 = not in poverty / ≥ poverty line 0 = in poverty / < poverty line
X ₂	Working hours	1 = > 40 hours/week 0 = ≤ 40 hours/week
X ₃	Children	1 = ≤ 2 orang 0 = > 2 orang
X ₄	Education	1 = High education (Diploma 1 upper) 0 = Low education (Senior High School lower)
X ₅	Place of Work	1 = Non Agriculture* 0 = Agriculture
X ₆	Employment Status	1 = Employee 0 = Others**

* Non Agriculture are mining, industry, electricity and gas, building/construction, trade, hotel & housing, transportation and warehouse, finance and insurance, other services.

** Others are own-account worker, employer assisted by temporary workers/unpaid workers, employer assisted by permanent workers/ paid workers, casual employee and family/unpaid worker.

RESULTS AND DISCUSSION

The results of data analysis on female individuals identified 8,530 people who did not work and 7,457 people worked. Judging from their marital status, married women who did not work numbered 3,408 (39.9 percent) and divorce amounted to 187 (2.2 percent). Whereas the total number of women who worked in status of married was 5,434 (72 percent) and divorce 403 (5.4 percent) so that the total number of married and divorced women who observed was 5,837 consisting of 93.1 percent married/not divorce and 6.9 percent divorced living in West Sumatra Province. This early identification shows the number and percentage of divorce is greater in working women than those who do not work. This finding proves that women who work are more divorced than those who do

not work, consistent with the study of Poortman & Kalmijn (2002) which states that women who work more tend to divorce than those who do not work.

Table 2. Distribution of working women by marriage status and economic variables

Variables	Working Women				Total	%
	Married	%	Divorce	%		
Income						
Not in poverty	5.313	93	389	7	5.702	100
In poverty	121	90	14	10	135	100
Total	5.434		403		5.837	100
Working hours						
> 40 hours per week	1.950	92	175	8	2.125	100
≤ 40 hours per week	3.484	94	228	6	3.712	100
Total	5.434		403		5.837	100
Children						
≤ 2	3.552	92	300	8	3.852	100
> 2	1.882	95	103	5	1.985	100
Total	5.434		403		5.837	100
Education						
Low Edu (Senior High School lower)	4.370	92	364	8	4.734	100
High Edu (Diploma1 upper)	1.064	96	39	4	1.103	100
Total	5.434		403		5.837	100
Place of Work						
Non Agriculture	3.392	93	267	7	3.659	100
Agriculture	2.042	94	136	6	2.178	100
Total	5.434		403		5.837	100
Employment Status						
Employee	1.619	93,2	119	6,8	1.738	100
Others	3.815	93,1	284	6,9	4.099	100
Total	5.434		403		5.837	100

Source: Susenas 2016.

Furthermore, the distribution of working women by marital status and economic variables in West Sumatera based on Susenas 2016 can be seen in table 2. It is shown in the table, the majority of working women about 97.69 percent living above the poverty line and only 2.31 percent experiencing poverty. Viewed from working hours there are still many women who are not full workers or those who work under normal working hours, 63.59 percent of them with working hours ≤ 40 hours per week and 36.41 percent have working hours > 40 hours per week. Working women have been shown tend to have fewer children, as seen from 65.99 percent of those who did not have children and had children ≤ 2 and who had children > 2 at 34.01 percent. While the percentage of working women in the non-agriculture was 62.69 percent and the remaining 37.31 percent worked in the agricultural sector. Judging from the status of employment, 29.78 percent of the women worked as employee while 70.22 percent worked other than employee. The highest percentage of working woman divorce in poor (low income) category while the lowest percentage of divorce occurs in highly educated working women at 4 percent. These results shows that women working in the low income category (poor) have fragile marriages while those who are highly educated have strong marital ties.

Seen also in table 2, the high percentage of divorce also occurs for women who work above 40 hours / week exceeding normal working hours with 8 percent. The same percentage also occurs for those with low education and those who do not have children

or have children less than 2. While the percentage of divorced people who work in the non-agriculture is 7 percent with a difference of 1 percent higher than those working in the agriculture. While the percentage of divorced employee is 0.1 percent lower than the percentage of divorced working women who work other than employee with 6.9 percent.

The results of testing the overall data in the research model seen in table 3 shows working women in the category of low income (poor), working hours ≤ 40 hours / week, the number of biological children more than 2 people, low education, working in the agriculture and employment status other than employee; have the probability of divorce only 6.1 percent.

Tabel 3. Logistic regression estimation results

	B	S.E.	Wald	Df	Sig.	Exp.(B)	95.0% C.I for Exp(B)	
							Lower	Upper
Income	-.578	0.292	3.928	1	0.047	0.561	0.317	0.994
Work Hours	.291	0.109	7.138	1	0.008	1.338	1.081	1.657
Children	.676	0.147	21.222	1	0.000	1.966	1.475	2.621
Education	-1.185	0.193	37.585	1	0.000	0.306	0.209	0.446
Place of Work	.259	0.120	4.635	1	0.031	1.296	1.024	1.641
Empl Status	.346	0.131	6.919	1	0.009	1.413	1.092	1.828
Constant	-2.804	0.308	82.765	1	0.000	0.061		

Source: Susenas 2016.

While partially, the result shows that education greatly influence the probability of working women to divorce seen from the odds ratio of the regression variables. The effects and risks of divorce for each variable in table 3 are described below:

Income and divorce

The estimation results show that income have significant effect which indicates that women working with low income tend to divorce more. The probability of working women with expenditure above the poverty line is 0.561 lower than those with expenditures below the poverty line. This finding shows a difference in the risk of divorce where Becker *et al* (1977) found a higher income had a higher risk of divorce while the results of the analysis showed that the category of women with greater expenditure as a benchmark of large income was less likely to divorce compared to those with low income who spend below the poverty line. In other words, working women in West Sumatra who are low-income (poor) have a higher risk of divorce than those who have a higher income (not poor).

The low expenditure per capita can also mean low household income which is not enough to meet the needs of household life so that the possibility of divorce is greater due to lack of economic cooperation between partners, while the possibility of divorce will be smaller when not experiencing poverty which is characterized by increasing expenditure of wife, at the same time also explains that economic cooperation between husband and wife as partners take place that would reduce the economic burden,so households can be more prosperous and lower the probability of divorce. This analysis certainly does not want to state that the widening wife's income can reduce the likelihood of divorce but can be seen more as a force that can stabilize married life.

Working hours and divorce

From the results of the test, working hours have a positive and significant effect on the probability of divorce, women with working hours above 40 hours/week have a chance of divorce 1,338 times higher than women with working hours with or below 40

hours / week. This result is in line with Becker's theory that women's work related to working hours can reduce marital benefits based on work specialization thereby increasing the possibility of divorce. Increased working hours of women will reduce the value of time in domestic work which then decreases interdependence with partners which results in the tendency to divorce increase because the division of labor is no longer mutually beneficial for couples. This finding is consistent with Greenstein (1990) proves that working women increase the risk of marital instability, especially those who have working hours above 40 hours/week. High working hours are seen as a cause that might lead to minimize interaction with partners and lower the time to complete household responsibilities that would give an impact on the quality of marriage which could increase the risk of divorce.

Children and divorce

The probability of working women divorce with less than or 2 children, 1,966 higher than those who have more than 2 children. The more number of children the less likely the working woman to experience divorce. The number of children has a negative and significant effect on the risk of divorce, this indicates that the number of biological children living with more than 2 people will be a consideration for working women to divorce. The greater the number of children, the greater the consideration not to divorce.

This finding is in line with Becker's theory that children are special assets of marriage that can increase the value of the couple to live together even referred to as a divorce inhibitor. The greater the amount of capital investment, the higher the cost of separating and reducing the possibility of divorce. In line with the theory, the estimation of this study indicates that the more the number of children which more than 2 have a significantly lower risk of divorce. Working women with children > 2 have a lower chance of divorce than those who have children ≤ 2 .

Education and divorce

The logistic regression results show that highly educated working women have the possibility of divorce 0.306 times lower than working women with low education. In other words, those with low education have a greater risk of divorce compared to women who are highly educated. The results also support Becker's hypothesis that the high level of wife education is a proxy of greater economic resources as a factor that can support marital stability compared to those with low education. For those who are highly educated, with sufficient resources able to overcome obstacles such as financial problems, so that they have a much smaller risk of divorce.

Another reason for the greater likelihood of divorce from working women with low education is the selection of partners. Becker (1981) mentions women who are highly educated tend to marry men who are also highly educated and those with low education also tend to do the same so that those who are highly educated will enjoy greater marital benefits than those with less education and thus reduce the risk of divorce. Women's education level works closely and can represent their partner's socio-economic status. Usually, couples from working women who are highly educated tend to also have a higher education background and have a higher income than working-educated couples with low education.

Place of work and divorce

Logistic regression results show the probability of divorce of women work in non-agriculture sector 1,296 times compared to women who work in the agriculture. Becker (1981) although not explicitly stated that the risk of divorce would be higher in the non-

agriculture than agriculture, but he suggests that someone tends to get divorce when the benefits of marriage are reduced or try to obtain optimal marriage benefits which one of them is to find a better partner or spousal alternative. This explains that those who work in the non-agriculture have the opportunity to meet alternative spousal better because the working environment is heterogeneous so there is a greater risk of divorce than those who work in the agricultural sector with a more homogeneous environment. In line with these findings, Lee (2006) found the risk of divorce for women working in the agriculture was lower than the non-agricultural sector because their income tends to be lower so that they have a great dependence on their partners so that they will be divorced but the opposite conditions for those who working in the non-agricultural sector. When compared with similar studies in Finland (Jaloovara, 2003), the results were not different find the possibility of working women divorce either skilled or unskilled, professional and non-professional in the non-agriculture was higher than those who worked as farmers (agriculture).

Employment status and divorce

The probability of divorce for women working with the employment status as employee is 1,413 times greater than women working with employment status other than employee. This finding shows that women with relatively stable and stable jobs and income can reduce economic dependence on their husbands so that they have a greater risk of divorce. It's consistent with the research in Padang, which is the city with the highest divorce rate compared to other cities in the Province West Sumatra, who identified the more number of divorce of working women with the employee status as labor and private workers then followed by civil servant/police/army/pensioners (Nurhasanah & Rozalinda, 2014).

This study is also consistent with a study in Korea (Lee, 2006) which found a significant effect of employment status related to economic independence to the risk of divorce for working women explaining that office/private workers have the highest divorce risk because they usually have a solid position in the job market compared to other employment statuses such as labor, casual employee, and own-account worker with almost the same risk of divorce, while the lowest possibility of divorce is occurred in family/unpaid workers. Those with employment status have income or paid relatively still have a higher probability of divorce because of the economic independence they have, compared to those with uncertain/irregular income or even unpaid since they are more dependent on their husbands economically. Thus, those who work as an employee have higher risk of divorce than those who work other than that such as own-account worker, casual employee and family workers.

The simple consequence of wife involvement in the work such as being an employee with a relative income can still reduce marital benefits if the husband contributes less to household income so that the possibility of separation is greater to increase marital benefits, especially in the working environment where there are spousal alternative to get.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Income, working hours, number of children, education, place of work and employment status are factors that have a significant effect on divorce for working women in West Sumatra in 2016. Economic difficulties or poverty experienced affect the risk of

divorce more than those who do not experience poverty. Those with large income or expenditures have a smaller risk of divorce as well as showing greater income tends to strengthen economic partnership so that it strengthens household stability. Furthermore, education stated by several previous studies as the most influential factor of divorce in Indonesia also becomes a factor with the greatest risk for working women. The divorce risk of working women with a low education is greater than those who are highly educated. The assumption that working women with high income and education are more at risk of experiencing divorce is not proven. Based on the results of the study, working women who have the highest risk of divorce when they are in the poor category; working hours > 40 hours / week; do not have children or the number of children ≤ 2 ; have low education, work in the non agriculture and employment status as employee.

Divorced women work is a complex issue. This research limited to only identifying and proving several economic variables related to divorce for women working in an analysis based on Becker's divorce economic theory. Further research is needed to recommend appropriate public policies to reduce divorce.

Recommendations

The number of divorces, especially the dominance of woman initiative, which continues to increase from year to year in West Sumatra needs to be reduced. Based on the findings, handling the problem of working woman divorce can be pursued by increasing the welfare of low income families (poor) through empowering women so that they can minimize the economic burden that often triggers conflict within the household. In addition, regular family counseling to minimize conflict and a shift in the division of labor is needed especially for those who work as employee so that sharing of work within a household could still be done properly. Handling this problem is not enough just by emphasizing the improvement of the aspect of income or welfare only, but also needs to improve aspect of education. Sustainable efforts to improve education through formal study, especially for women and make the minimum educational requirements for Diploma 1 (D1) to get married need to be considered as a solution in hopes of increasing the quality of human resources and having readiness in dealing with marital problems. Improving the education level of working women in West Sumatra is expected to contribute more to marital stability.

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