

## THE ASSOCIATION BETWEEN ECONOMIC AND MARITAL TRANSITION IN SERBIA-SEQUENCE ANALYSIS

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### ABSTRACT

The main aim of this paper is to examine the economic trajectories of persons who have changed marital status. Based on the data from the Survey on Income and Living Conditions SILC (waves 2014-2017), the author uses sequence analysis to construct economic activity histories separately to the subsamples of single to married men and women, married to divorced men and women, and married to widowed men and women. The results show that the different types of marital change are associated with different patterns of economic activity transitions. In general, it turns out that ensuring stable employment is a „prerequisite“ for marriage, and also that economic instability can be considered as a cause of marriage dissolution and divorce. On the other side, different gender patterns of economic activities transitions by types of marital change suggests slow slow separation from traditional marital behavior (patriarchy).

**Keywords:** Economic trajectory; marital change; sequence analysis; SILC survey; Serbia

### INTRODUCTION

The author started from the assumption that economic stability is a „prerequisite“ for marriage. This assumption is based on the economic theory of marriage which offers a simplified model of marriage based on the maximization of his and her well-being. This model offers an explanation that the gains from marriage compared to the remaining single for any two persons are positively related to their incomes and human capital [1]. Marriage reduces the incidence of poverty and social ills among adults while divorcing increases it [6].

Numerous studies are indicating the economic barriers to marriage. Thus, Gurrenz (2018) has indicated that marriage rates of adults depend on economic security matters in many ways, as labor force participation, wages, poverty, and housing all play a role. Concerning labor force participation, the author has stated that full-time work had a robust positive association with marriage rates while unemployment and median hours worked produced less consistent results [8]. Gibson-Davis (2009) pointed out that couples who became poor were associated with a 37% decrease in marriage likelihood which posits that positive economic circumstances are necessary for marriage [7]. Smock, Manning, and Porter (2005) are shown, through in-depth interviews, that cohabitators typically perceive financial issues as important for marriage ie. that cohabitators believe marriage should occur once something has already changed their financial status [20]. In general, economic circumstances are important for marriage among both men and women. Thus, White and Rogers (2000) have explored the consequences of economic well-being on family outcomes separately for men and women. They have concluded that both men's and women's economic advantage is associated with more marriage, less divorce, more marital happiness, and greater child well-being [25]. On the other side, there are still

studies that are point out different gender patterns in this sense. For example, Yu Xie, Raymo, Goyette and Thornton (2003) have explored the relationship between economic potential and rates of entry into marriage, and conclude that earnings potential strongly and positively influence the likelihood of marriage for men, but not for women [26]. Contrary, Keeley (1977) has offered a gender pattern of an economic model of the determinants of first marriage which implies a negative effect of male wages and a positive effect of female wages on own age at marriage [11].

Secondly, the author of this paper started from the assumption that economic instability causes marital instability and dissolution. As noted above, the starting point is the economic theory of marriage which assumes that each person maximizes his or her expected utility as he decides whether to marry or to remain married. The probability of dissolution is greater when the expected gain from marriage is smaller and the variance in the distribution of realized outcomes is larger [2]. As Hardie and Lucas (2010) have stated, economic hardship was associated with more conflict among married and cohabiting couples [17].

There are a lot of studies in different countries that have examined the impact of a couple's unemployment on union dissolution (both marriage and cohabitation). Hansen (2005) has indicated that unemployment leads to an increased risk of marital dissolution among couples in Norway, but also on gender differences with regards to the impact of unemployment. While economic problems seem to be an important explanation for the impact of husbands' unemployment, the impact of wife's unemployment remained after controlling for other factors [16]. Similar results were obtained by Lewin (2005) and Jelovaara (2003), emphasizing in this way that the most notable reason for family instability is chronically husband's unemployment associated with women's reduced economic gain from marriage [9] [12].

On the other hand, some studies show that a wife's economic independence destabilizes marriage. Liu and Vikat (2004) has evidenced the „independence effect“ in Sweden: the linear relationship between the share of a wife's income and the divorce risk is positive [13]. Manting and Loeve (2007) have highlighted that women in the Netherlands who earned more than half of the household income have a high probability of divorce or separation [14]. Kalmijn, Loeve and Manting (2007) have indicated that the shape of the effect of the woman's relative income on separation depends on the type of union. Movements away from income equality toward a male-dominant pattern tend to increase the dissolution risk for cohabiting couples, whereas they reduce the dissolution risk for married couples. Movements away from income equality toward a female-dominant pattern increase the dissolution risks for both marriage and cohabitation [10]. Similarly, Sayer and Bianchi (2000) have shown a positive association between a wife's percentage contribution to family income and divorce, but they point out that this relation is reduced to nonsignificance as soon as variables measuring gender ideology are introduced into the model [19].

Bearing in mind the significant relationship to economic resources-family formation, the idea of this paper is to examine changes in economic activities with respect to the different patterns of marital transitions in Serbia. The economic and social characteristics of Serbia, which will be described in the next section, indicate that this type of research is very important in this country.

## BACKGROUND

### **Slow separation from traditional marital behavior**

Sociological researches point out that marriage in Serbia presents an institution that is shaped by the great influence of the social environment. Serbia has been characterized by high universality of marriage, rare divorce, and cohabitation as well as the very slow changes in marital behavior [5]. The data from the UNDP-SECONS (2010) supports the universality of marriage in Serbia and shows that widowhood is as prevalent as divorce (10%) among female respondents who have ever married and that almost 80% of them are still married. This author stated that even a slight decrease in the rate of nuptiality in the recent period does not reflect a decline in the universality of marriage but a steady increase of age at entry into marriage [18].

Analysis of the value preferences of the Serbian population from 2008 has shown that marriage and family are still the main generators of patriarchal orientation, even existing tendency to mitigate "hard" traditionalism (patriarchy) in relation to the partnership. Patriarchy is confirmed by findings of mentioned research which has shown that the majority of respondents considered that „marriage as an institution“ has not lost its importance (60% of respondents) as well as they oppose to divorce as an option (34% of respondents). Respondents' opinion that the husband should be employed in case that only one spouse should work (57% of respondents), also confirms patriarchy in Serbia [5]. Based on this information, it can be assumed that marriage will have a different effect on the economic activities transitions among men and women.

Sociologists consider that the high universality of marriage and family and blocking of transformational processes of the formation of egalitarian relations between spouses are the consequence of specific structural barriers, the devastating consequences of wars and prolonged economic crises in Serbia as in other post-socialist countries in the Central and Eastern Europe [3] [4] [5] [15] [18]. Thus, a significant decline in divorce in Serbia was recorded during the 1990s marked by a social crisis, the breakup of the former Yugoslavia, and a systemic breakdown. As the authors point out, divorce was a “high risk” during the 1990s in Serbia [5]. Also, Petrović (2011) has stated that structural barriers deepen institutional weakness in Serbia, which leads to a series of paradoxes in strategies of control of risk at the individual-level, such as the biggest relative representation of cohabitation among low social stratification of Serbian society [18].

The challenge is to examine whether an economic factor (economic activity) can be considered as a "transformer" of traditional marital behavior in Serbia? It is interesting to examine whether economic instability still prevails over the traditional opinion that "divorce is not a good option"?

### **Low economic conditions in Serbia at macro and micro-level**

Serbia is characterized by low economic activity. Serbia belongs to the group of countries (predominantly neighboring countries) that have the lowest economic activity rates in the European context. Eurostat data show that the economic activity rate in Serbia is almost 10 percentage points lower than the European average, or more than 20 percentage points lower than in the most economically developed countries such as Switzerland, Sweden, Netherlands, and so on [27].

It is expected that the unfavorable economic conditions at the macro level have a negative impact on economic circumstances at the micro-level. This is indirectly confirmed by recent sociological research by Tomanović, Stanojević and Ljubičić (2016) which

showed the low self-perception of the financial situation of young couples with/without children in Serbia. Precisely, this research has shown that 65% of couples report having financial problems, while only 60% of them are fully financially independent.<sup>37</sup> Logically, the causes of financial problems are either unemployment or inadequate (poorly paid) inter-paid jobs among partners [24]. Regarding to the findings in other countries (previous section), it can be assumed that this economic dissatisfaction can potentially result in marriage dissolution and divorce in Serbia as well.

Bearing in mind the presented unfavorable economic circumstances, it is, therefore, no surprise that the relation economic resources-marriage are very pronounced in Serbia, which have shown by many sociological studies [22] [23]. This is confirmed by the mentioned sociological research of the transition to marriage (and parenting) as one of the indicators of transition in adulthood, in individual life paths. The authors, through quantitative and qualitative analysis, have indicated that the standard trajectory implies the linearity of key life events: graduation, followed by employment (temporary and/or permanent), and then the marriage and birth of a child. This research shows that both spouses are employed among half of the married couples which confirmed that economic stability is a „prerequisite“ for marriage in Serbia. This is especially true for high-educated married couples who have a high proportion of cases where both spouses are employed (over 70%), as well as a decrease in arrangements that imply that the man is employed while the wife is unemployed or inactive. Also, these authors point to gender differences in “working strategy” after the birth of a child, which implies that male unemployment declines when they become fathers, while the opposite pattern is observed among women [24].

Given that marriage "precedes" parenthood in Serbia [24], it will be interesting to examine whether the precondition of both is actually a stabilization on the labor market. Is the economic precondition for marriage relevant for both men and women, or no?

**Graph 1.** Marriages and divorces in Serbia, by economic activity of husband and wife (2018)



Source: Statistical Office of the Republic of Serbia (2018) [21]

<sup>37</sup> The survey was conducted in 2011 on a nationally representative sample in 62 Serbian municipalities. Survey was included 1627 respondents aged from 19 to 35 years.

In support of the author's assumptions is the fact about the different structure of marriages and divorces in Serbia by the economic activity of the husband and wife. Data from vital registration in Serbia show that employed, especially husbands, participate more in the structure of marriages than in divorces. The opposite pattern is evident when it comes to the share of the unemployed and the economically inactive persons. There is definitely a relationship between economic activity and different types of family formation in Serbia (Graph 1)

## **OBJECTIVE**

The first aim of this paper is to examine the trajectories of the economic activity of individuals who have changed marital status. The answer to the question of whether different types of marital changes are associated with different patterns of economic activities transitions is considered as the first aim of this research.

The second aim is to investigate the gender pattern of trajectories of economic activity by marital changes. In other words, answer the question of whether trajectories of economic activity differentiate by gender and types of marital changes.

Building on the first and second aim, the third goal of the paper is to try to answer on few specific questions: 1) Whether labor market stabilization can be considered as an economic precondition for marriage? 2) Whether economic instability can be considered as a cause of marriage dissolution and divorce? 3) Are there differences between men and women in this regard? 4) Whether, in line with other studies, the male economic (in)stability deciding when it comes to (divorce) marriage?

## **DATA AND METHOD**

This analysis is based on the data from the Survey of Income and Living Conditions in Serbia (EU-SILC). The first wave was carried in 2012/13, and it has since been conducted every year in Serbia. Considering that longitudinal surveys (such as SHARE, GGP...) are not currently being conducted in Serbia, the EU-SILC survey is significant because it allows monitoring of changes at the individual level over a four-year period on different dimensions of life.

The author uses the longitudinal microdata from the EU-SILC (waves 2014-2017) to construct economic activity histories (36 months—from January 2014 to December 2016) for individuals who have recorded a marital change. The author constructed economic activity histories separately to the subsamples of single to married men and women, married to divorced men and women, and married to widowed men and women. Summary statistics of the sample are presented in Table 1. The follow-up starts 18 months before the registration of marital change and ends 18 months after this registration. It should be noted that the exact date (i.e. month) of marital change is unknown in the analysis, therefore the whole year between June 2014 and June 2015 is considered as the reference period in which the change could have occurred.

The author's empirical approach consists of two steps. First, by applying sequence analyses, the author obtains economic activity histories separately by gender and types of marital change. Second, the author estimates transition rates separately by gender and types of marital change.

In order to describe and visualizing trajectories of economic activity, the author uses sequence analysis in TraMiner (R-package). The author defined possible states that shape trajectories of economic activity: unemployed (UN), training (TR), part-time employed

(EP), full-time employed (EF), self-employed (SE), domestic work (DW), and retirement (RE). All data on economic activity histories were obtained by the retrospective information provided by respondents in the EU-SILC survey.

Transition rate presents estimated probability to be in state  $i$  at  $t$  when we are in state  $j$  at the previous position  $t-1$  (Formula 1). In the case of this research, the transition rate presents an estimated probability to be in a certain state of economic activity at the one month when we are at a certain state of economic activity at the previous month. In formula 1,  $i$  and  $j$  are the possible states of economic activity (UN, TR, EP, EF, SE, DW, RE) while  $t$  is months (36 months-from January 2014 to December 2016).

$$p = (x_{it} | x_{j(t-1)}) \quad (1)$$

Table 1. Summary statistics of the sample

		Total	Types of marital change		
			Single to married	Married to divorced	Married to widowed
Gender	Male	47.5	55.8	50.0	23.1
	Female	52.5	44.2	50.0	76.9
Age	20-29	23.0	37.9	13.6	2.6
	30-39	22.5	25.3	30.3	2.6
	40-49	18.0	21.1	24.2	0.0
	50-59	13.5	10.5	16.7	15.4
	60+	23.0	5.3	15.2	79.5
N		200	95	66	39

The reason for the small sample (Table 1) is that, due to the lack of longitudinal demographic surveys in Serbia, the author had to use EU-SILC data and select individuals who: 1) changed their marital status and 2) repeated it in three consecutive waves of survey. Therefore, this can be considered a preliminary analysis while one of the goals of future research is to examine opportunities for expansion of the sample

## RESULTS

### Sequence of state distributions

Results show that three types of marital changes clearly are associated with different patterns of economic activity transitions in Serbia. Graph 2 offers a dynamic view by plotting the proportion of individuals in each of the seven states of economic activity at each time point by type of marital changes and gender. Graph 3 highlights the most frequent patterns of economic activities transitions by type of marital changes and gender. Generally, the results indicate the importance of economic stability for marriage for both men and women. This is confirmed by the big proportion of those with stable economic status or those who were full-time employed before and after entering into marriage. Stabilization on the labor market is evident before entering into marriage among 28% of single to married men and women (Graph 2).

But expectedly, given the findings of previous studies (Background section), the economic activities transitions for single to married individuals are different among men and women. On the one side, it turned out that entry into marriage starts activation on the labor market among men. This is confirmed by the fact that the most frequent state ordering is unemployed-full-time employed for single to married men. In other words, 50% of single to married men who change their economic status have transited from

unemployed to full-time employed. As we can see in Graph 2, the timing of the transition from unemployment to employment coincides with the reference timeframe in which marital status has changed among those men (June 2014-June 2015). Even a certain number of cases have transited into employment and before this reference period which more testifies about male economic stability as a precondition for marriage (Graph 2; Graph 3).

On the other side, the trajectory of economic activity is completely different for single to married women. The most frequent state ordering is full-time employed-unemployed, which means that, unlike men, entry into marriage for women means withdrawal from the labor market. Results show that women experience a "delayed" transition of economic activity that begins after entering into marriage. The transition from employment to unemployment gradually begins in the middle of the reference period, which means that the transition could occur 6 months after entering into marriage. It can be assumed that the female economic activities transition may be more related to pregnancy or childbirth at the beginning of marriage than with a change of marital status. A certain number of women who transited to domestic work after entering into marriage also can be related to the birth of a child (Graph 2; Graph 3). Likewise, over 60% of single to married individuals are optimal reproductive age (Table 1).

Results show that the death of the spouse does not greatly affect the transition of economic activity which is confirmed by the fact that about 54% of married to widowed individuals have recorded the same economic status before and after the death of a partner. This is especially true for married to widowed men among whom this share reaches almost 100%. These are retirees in most cases which could be expected given that 80% of married to widowed individuals are over 60 years of age. However, it turned out that widowhood to a greater extent changing economic status among women than men. The most frequent state ordering is domestic work-retirement or 50% of married to widowed women who change their economic status has transited from domestic work to retirement (Graph 2; Graph 3). It can be assumed that they are women who were housewives in the marriage while they inherited a pension after their husband's death. The timing of the "delayed" transition confirms this assumption because it suggests some time for obtaining a family pension after the husband's death. More precisely, the transition from domestic work to retirement gradually begins in the middle of the reference period, which means that the transition could occur 6 months after the husband's death.

Marriage dissolution and divorce have been shown to have a greater impact on male economic activity status than females. In other words, 66% of married to divorced women have recorded the same economic status before and after divorce, while this percentage for men is 48%. Most of them are full-time employed which suggests, on the one side, that the economic instability of the spouses is not the "cause" of the marriage dissolution and divorce. But on the other side, the fact that a higher proportion of married to divorced men than women had been unemployed for at least 6 months before a divorce suggests that the husband's economic instability can be considered as a factor of the marriage instability and ultimately of divorce. Precisely, 20% of married to divorced women and 34% of married to divorced men had been unemployed for at least six months before the divorce. However, as mentioned, it turned out that divorce to a greater extent changing economic status among men than women. The most frequent state ordering is self-employed-unemployed or 50% of married to divorced men who change their economic status have transited from self-employment to unemployment (Graph 2; Graph 3). It can be assumed that they are men who had a private business with their wives, but marriage

dissolution and divorce implied interruption of joint business and a change in their economic status.

### **Transition rates**

As explained in the section Method and Data, transition rates show estimated probabilities to be in a certain state of economic activity at a certain month when an individual is in a certain state of economic activity in the previous month. Bearing in mind that these rates indicate the probability of transition of economic status between two months (month  $t$  and month  $t+1$ ), it should not be surprising that the rates are highest when it comes to the transition to the same state of economic activity. This is a characteristic of all individuals regardless of the types of marital changes and gender. For example, a person who was unemployed in June 2016 is most likely to remain unemployed in July 2016 regardless of types of marital changes and gender.

But on the other side, transition rates suggest that three types of marital changes clearly are associated with different patterns of economic activities transitions which correspond with the results of the sequence analysis presented in the previous section.

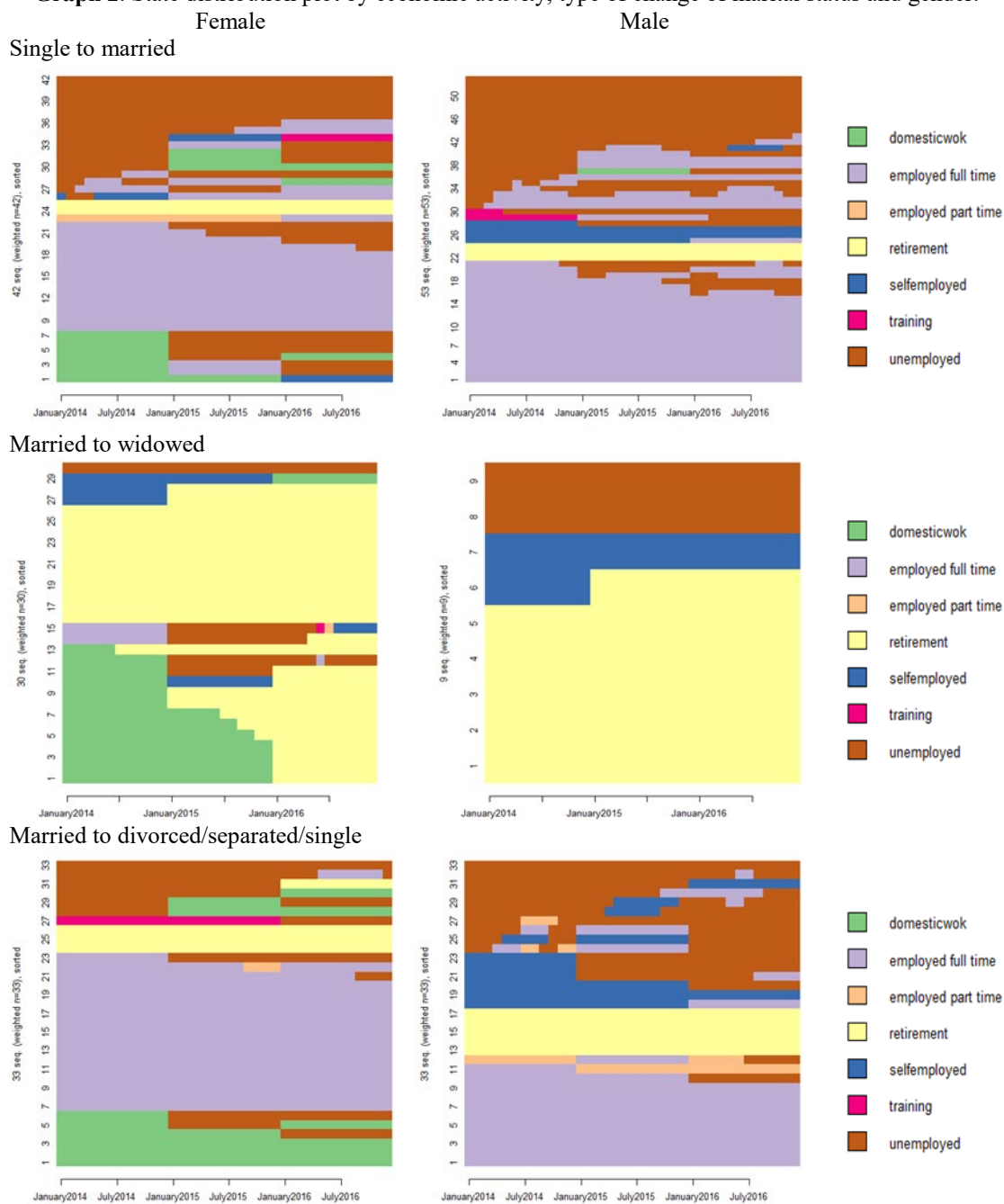
The importance of economic stability for marriage is reflected in the fact that the transition rate EF-EF (the estimated probability that an individual remains full-time employed in the month  $t$  and  $t+1$ ) is the highest for both single to married men and women. Although low, the probabilities of transiting from training and unemployment to employment between two months (TR-EF, UN-EF) were recorded among single to married men which suggests the particular importance of their stability on the labor market. On the other hand, the tendency to withdraw from the labor market confirms the existence of the probabilities of transition from (self) employment to unemployment (EF-UN, SE-UN) among single to married women (Table 2).

The estimated probability of remaining retired between two months is 1 (RE-RE) among married to widowed individuals which definitely confirms that the death of the spouse does not affect the transition of economic activity. Of course, this result is related to the old age structure of this category of individuals (Table 1, Table 2).

On the one hand, the estimated probability of remaining full time employed between two months is the highest among both married to divorced men and women, therefore it can be considered that the economic instability of the spouses is not the only "cause" of the marriage dissolution and divorce. But on the other hand, transition rates indicate a causal link between male economic status and divorce, thus confirming the assumptions from the previous section. Specifically, a comparison of male and female transition rate EF-UN suggests that the estimated probability to transition from employment to unemployment is higher among men than women which can mean that male economic instability can be considered as a factor of the marriage instability and divorce. Also, the assumption that interruption of joint private business after the divorce changes male economic status is supported by the result of the existence of a certain probability to transition from (self)employment to unemployment between two months (SE-UN) among married to divorced men.

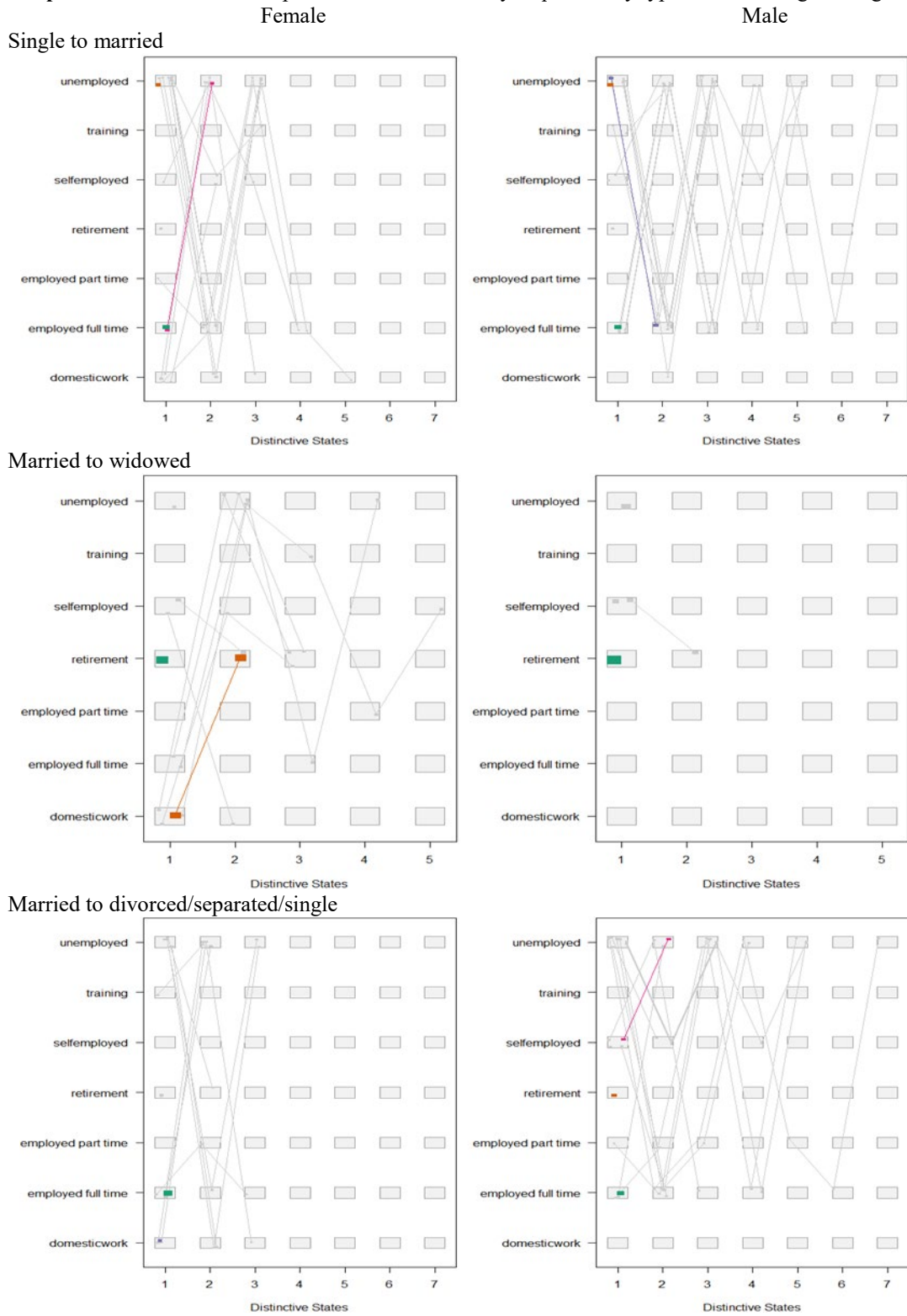


**Graph 2.** State distribution plot by economic activity, type of change of marital status and gender.



Source: Author' calculation

**Graph 3.** Parallel coordinates plot on economic activity sequences by type marital changes and gender.



Source: Author' calculation

**Table 2.** Transition rates in certain state of economic activity by type of marital changes and gender

	DW	EF	EP	RE	SE	TR	UN
Single to married							
Male							
EF		0.984		0.000	0.000	0.000	0.016
RE*		0.000		1.000	0.000	0.000	0.000
SE		0.009		0.000	0.973	0.000	0.018
TR*		0.063		0.000	0.000	0.875	0.063
UN		0.032		0.000	0.000	0.000	0.968
Female							
DW	0.956	0.002	0.000	0.000	0.006	0.000	0.036
EF	0.000	0.979	0.000	0.000	0.000	0.000	0.022
EP	0.000	0.042	0.958	0.000	0.000	0.000	0.000
RE*	0.000	0.000	0.000	1.000	0.000	0.000	0.000
SE	0.000	0.021	0.000	0.000	0.906	0.031	0.041
TR*	0.000	0.000	0.000	0.000	0.000	1.000	0.000
UN	0.008	0.015	0.000	0.000	0.004	0.000	0.973
Single to widowed							
Male							
RE				1.000	0.000		0.000
SE*				0.021	0.979		0.000
UN				0.000	0.000		1.000
Female							
DW	0.946	0.000	0.000	0.038	0.005	0.000	0.011
EF*	0.000	0.880	0.000	0.000	0.000	0.000	0.120
EP*	0.000	0.000	0.000	0.000	1.000	0.000	0.000
RE	0.000	0.000	0.000	1.000	0.000	0.000	0.000
SE*	0.016	0.000	0.000	0.047	0.938	0.000	0.000
TR*	0.000	0.000	1.000	0.000	0.000	0.000	0.000
UN*	0.000	0.010	0.000	0.020	0.000	0.010	0.961
Married to divorced/separated/single							
Male							
EF		0.979	0.001	0.000	0.000		0.020
EP*		0.041	0.898	0.000	0.000		0.061
RE		0.000	0.000	1.000	0.000		0.000
SE		0.006	0.000	0.000	0.944		0.050
UN		0.019	0.006	0.000	0.016		0.959
Female							
DW	0.981	0.000	0.000	0.000		0.000	0.019
EF	0.000	0.993	0.002	0.000		0.000	0.005
EP*	0.000	0.250	0.750	0.000		0.000	0.000
RE	0.000	0.000	0.000	1.000		0.000	0.000
TR*	0.000	0.000	0.000	0.000		0.958	0.042
UN	0.018	0.004	0.000	0.004		0.000	0.974

Source: Author' calculation

## CONCLUSION

In this research, the author uses the data of the EU-SILC survey in order to examine trajectories of the economic activity of individuals who have changed marital status. The author started from the assumptions, on the one side, that economic stability is a „prerequisite“ for marriage, and on the other side, that economic instability causes marriage dissolution and divorce.

The result that the different types of marital changes are clearly associated with different patterns of economic activities transitions indicates the three conclusions of this paper.

Firstly, it is evident that economic stability is a „prerequisite“ for marriage for both men and women which is consistent with the economic theory of marriage and also previous studies (section Introduction and Background). Securing employment before marriage is a feature of over a quarter of individuals who changed their marital status from single to married.

Secondly, as expected given the economic and sociological background of the Serbian population (section Background), turned out that marriage different effect on the economic activities transitions among men and women. Given that slow separation from traditional marital behavior (patriarchy), it was expected that entry into marriage starts activation on the labor market among men which unambiguously suggests that male economic stability can be considered as deciding for marriage. Contrary, entering into marriage for women means withdrawal from the labor market which can be linked with pregnancy or childbirth at the beginning of the marriage. This finding has raised the question for future research, namely the return of women to the labor market after marriage and childbirth. To which extent these life events can complicate the position of women on the labor market? This question is gaining importance given the structural and institutional barriers in Serbia, precisely, unregulated labor market and inadequate institutional support especially regarding the inability to achieve a balance between work and family life among women.

Thirdly, male economic instability can be considered as a cause of marriage dissolution and divorce. This is confirmed by the existing probability for the transition from employment to unemployment among men who changed their marital status from married to divorced. On the one side, this conclusion is explained by the economic theory of marriage and the fact that job loss overshadows the maximization of well-being in marriage. On the other side, this conclusion can be related to the value profile of the Serbian population ie. not-eradicated traditionalism that implies the gender construct of the male breadwinner. Of course, male economic instability cannot be viewed separately from other socio-psychological determinants that can potentially lead to divorce. The fact that the economic factor is not the sole cause of the divorce is confirmed by the fact that among the individuals who changed their marital status from married to divorced exist a large proportion of those who were employed both before and after the divorce. Therefore, future research should be directed towards examining the predictors of divorce in Serbia through the inclusion of various variables of both economic and socio-psychological nature.

As pointed out above, this research is based on a small sample of persons who recorded marital change obtained from the EU-SILC survey due to the lack of longitudinal surveys in Serbia. So, this can be considered a preliminary findings, while one of the goals of future research is to examine opportunities for expansion of the sample.

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