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Abstract

Single-parent families have become more common across Europe. At the same time, large gaps in living conditions across family types remain. This thesis studies how single parenthood is linked to subjective well-being, and which mechanisms and contexts help explain why these gaps are larger in some settings than in others. The core idea is simple: family structure matters for well-being, but it matters through concrete constraints and pressures that differ across people and across welfare states.

A key contribution of the thesis is a revised “triple bind” perspective. Prior work has described a classic triple bind that is mainly structural and economic, centred on limited resources, constraints in employment, and the difficulty of combining paid work and care when only one adult is present. I keep that logic, but I extend it and I add two binds that are often discussed in the literature but less often integrated into a single framework: a social burden (stigma, isolation, weaker networks, and fewer opportunities to rely on others) and an emotional burden (stress linked to parenting under pressure, guilt, conflict, and the need to support children while coping with one’s own distress). The argument is not that these binds are the same, but that they often come together in real life and can jointly shape well-being.

The empirical part includes three chapters. Chapter 4 focuses on adolescents and asks whether living in a single-parent family is linked to lower life satisfaction, and whether the association varies across countries and over time. Using repeated cross-sectional data from the European Social Survey and multilevel models, the chapter documents a clear disadvantage for adolescents living with one parent. The pattern is strongly connected to economic strain and to cross-country differences in the wider environment in which adolescents grow up.

Chapter 5 turns to parents. It uses a four-category typology that combines current partnership status and divorce history, to separate single parenthood linked to union dissolution from other pathways. Using three-level multilevel models across European countries, the chapter shows a strong well-being penalty for single parents, especially for single mothers. Measures linked to the resource bind, in particular income satisfaction, account for a large part of the gap. Social connectedness matters too, but more as a buffer than as a full explanation. At the macro level, welfare context and family policy are linked to the size of the gaps, but they do not remove them.

Chapter 6 uses EU-SILC panel data to move from differences between people to changes within the same person over time. It studies trajectories around union dissolution among parents, tracking income, material deprivation, employment, and life satisfaction in event-time bands. Economic resources worsen around separation, with clear differences by sex, number of children, and country. In the short window where life satisfaction is observed, well-being tends to drop around the event and then partly recover, and measured resources explain only part of this profile.

Taken together, the thesis links family change, inequality, and subjective well-being across generations. It shows that the penalties linked to single parenthood are not only about money. They reflect a bundle of resource, social, and emotional pressures that interact with welfare-state support and with the lived conditions of parents and children.

1

Introduction

Over recent decades, families forms in high-income countries have evolved rapidly. Cohabitation, divorce, and non-marital childbearing have become common. Fertility has declined and births are postponed. These developments are usually grouped under the Second Demographic Transition, which links family change to shifts in values, rising female education, and new partnership forms (Lesthaeghe, 2020).

One clear outcome of these processes is the spread of single-parent families. About 10–20% of children in most European and other OECD countries live in a single-parent household, with shares approaching or exceeding 25% in a few cases such as Lithuania, France, Norway, the United Kingdom, and the United States (Biegert et al., 2022; Nieuwenhuis, 2022; OECD, 2024, indicators SF1.1 and SF1.2).

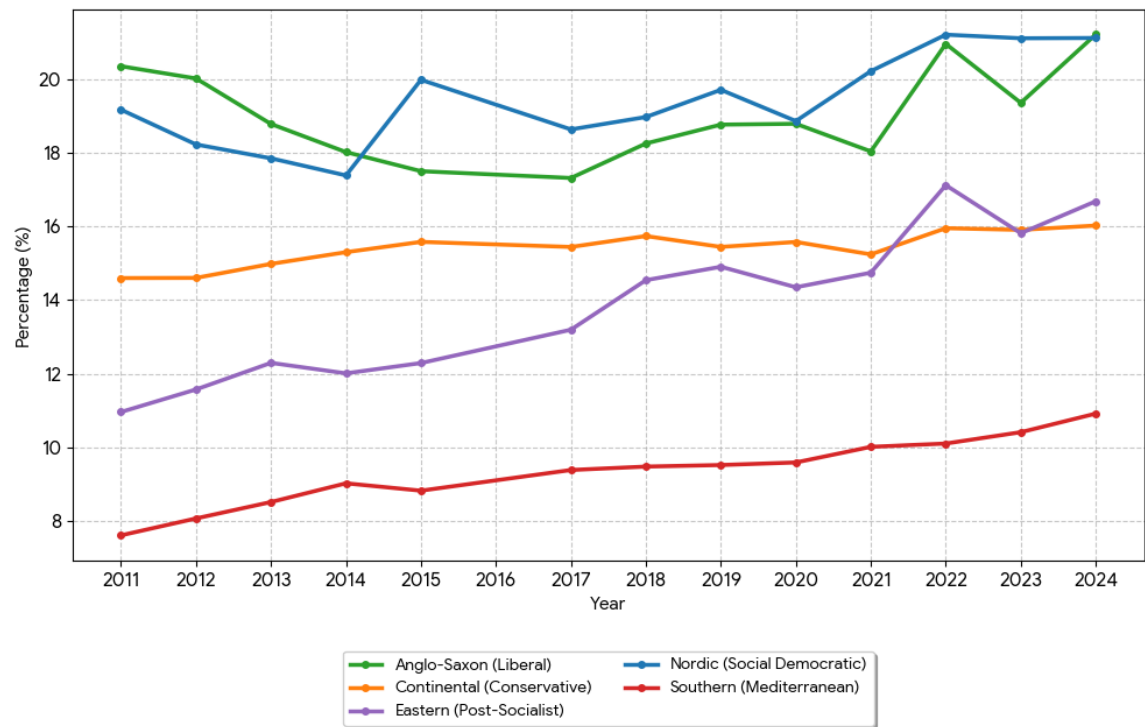
This thesis asks how these changes, and especially the spread of single-parent families, relate to subjective well-being.

The rise of single-parent families has raised concern about “diverging destinies” (McLanahan, 2004). Children in more advantaged families tend to benefit from stable two-parent households, high parental education, and higher income. Children in less advantaged families face a higher risk of union dissolution, and when separation occurs their families have fewer resources to absorb its costs. In this sense, single parenthood is both a product of inequality and a process that can deepen it by concentrating losses among those who were already more exposed to disadvantage.

Figure 1.1 illustrates the increasing percentage of single-parent families among households with dependent children since 2011. Starting points vary, with the Anglo-Saxon and Nordic countries already having a high percentage in 2011, followed by the Continental, Eastern, and Southern countries. The patterns are mixed as well. Eastern countries exhibited a more linear increase, rising from

around 11% to 16.5%, and Southern countries rose from almost 8% to around 11%. These increases brought them closer to the shares of the Nordic, Anglo-Saxon, and Continental countries. Still, the share increased also in these contexts, although by a lower percentage: + ~2%, + ~1%, and + ~1.5%, respectively.

Figure 1.1: Share of single parent families on the total number of households with dependent children by grouped countries. 2011-2024.



Source: Eurostat: Private households by household composition, number of children and age of youngest child.
Online data code: **lfst_hhnhtych**

For adults, single parenthood creates what Nieuwenhuis and Maldonado (2018) describe as a “triple bind” of limited resources, constrained employment, and often incomplete public support. Single parents must cover housing, food, and childcare for their children with one income and one set of hands. They are more likely than partnered parents to work in low-paid or insecure jobs or to be out of work altogether (OECD, 2018; Nieuwenhuis and Maldonado, 2018). They also face higher risks of income poverty and material deprivation, and they hold substantially less wealth than comparable couple households in most high-income

countries (Morelli et al., 2022). In this thesis, I take that classic framework as a starting point and extend it to include two further dimensions that are often discussed separately in the literature: a social burden and an emotional burden. I refer to this broader perspective as an extended triple bind of single parenthood, developed more fully in Chapter 2.

At the same time, life course theory reminds that transitions such as separation and the onset of single parenthood cannot be understood in isolation. Rather, their impact on well-being depends on timing, sequence, and institutional context (Bernardi et al., 2019). Becoming a single parent at different life stages, or in more or less supportive settings, may lead to very different outcomes. Moreover, life trajectories are shaped by both individual agency and structural constraints, suggesting a need to consider selection processes and long-term consequences jointly (Fallesen and Breen, 2016; Kalmijn and Leopold, 2021).

These penalties are not constant across contexts. Welfare states differ in how they support families and in how far they reduce the costs of raising children alone. Some rely more on income support, tax credits, childcare provision, and employment-related support. Others place more weight on market income and family solidarity. As a result, the economic and social risks linked to single parenthood vary substantially across countries and welfare regimes (Nieuwenhuis and Maldonado, 2018; Biegert, 2022). This comparative dimension is central to the thesis.

Most research on single parenthood has examined “objective” outcomes such as income, poverty, employment, or children’s school and cognitive outcomes. These outcomes are important, but they do not capture how people experience their lives. I focus on subjective well-being (SWB), measured using individuals’ ratings of their own life satisfaction, for two main reasons. First, SWB summarises how people judge their life as a whole. Life satisfaction questions ask respondents to rate how satisfied they are with their life, using simple numeric

scales that are now standard in cross-national surveys. These global items have good reliability and validity, and they correlate well with multi-item scales (Cooke et al., 2016). Second, SWB is linked to other domains. Higher life satisfaction is associated with better physical and mental health, lower mortality, more stable social and family relations, and higher productivity (Diener and Chan, 2011; Voukelatou et al., 2020; DiMaria et al., 2020). Well-being is tied to parenting quality and to children's behavioural and emotional adjustment (Demo and Acock, 1996). In this way, SWB can act both as an outcome and as a pathway to other advantages or disadvantages over the life course.

Life satisfaction is not fixed. Longitudinal studies find that people have moderately stable "set points," but that life events such as divorce, widowhood, unemployment, or disability can shift SWB for several years (Lucas and Donnellan, 2007, 2012; Luhmann et al., 2012). This makes SWB, and life satisfaction in particular, a suitable lens to study the consequences of separation and single parenthood over time.

The thesis treats parents and children as "linked lives". Their well-being is tightly connected. Parents' economic situation, stress, and mental health shape the emotional climate at home, the time and energy available for children, and the quality of relations with each parent. In turn, children's problems or successes feed back into parents' well-being. Children living with a single parent or in stepfamilies have, on average, slightly lower life satisfaction, more behaviour problems, and weaker school outcomes than those in stable two-parent families.

By bringing together analyses on adolescents, on parents, and on adults' trajectories into and through single parenthood, the thesis aims to describe these interdependencies in a more systematic way. It examines how the same set of mechanisms relates to both generations.

The thesis builds on existing work to organise the mechanisms that link single parenthood to SWB:

- A first group of mechanisms concerns economic strain. Single parents face higher risks of income poverty, material hardship, and low wealth than coupled parents, even when they are in work (Harkness, 2018; Sierminska, 2018; Morelli et al., 2022; Fadel et al., 2025).
- A second group concerns time use and work–family pressure. Single parents often need to fit paid work, childcare, and housework alone, whereas two parents could share the workload. Lack of time for rest, leisure, and personal interests can reduce SWB even when income is adequate. Policies which reduce commuting time, improve childcare availability, or allow more flexible hours can ease this pressure but often do not remove it (Saraceno, 2011).
- A third group concerns social relations, support, and stigma. Separation can weaken ties to in-laws and shared friends and can limit contact with the non-resident parent. In some contexts, single parenthood still carries social stigma and is seen as a “less than ideal” family form, which can increase feelings of isolation and strain (Härkönen et al., 2017). When they can rely on family and friends for practical and emotional help, outcomes are much better; when they cannot, mental well-being problems and loneliness are more common (Fransson et al., 2018; Horemans and Marx, 2018).
- A fourth group of mechanisms concerns emotional stress and family relations. Separation and divorce often bring stress, anxiety, sadness, and loneliness for both parents and children. Adults and children may struggle with lower satisfaction with family relationships, less time and support from the non-resident parent, and a higher risk of conflict. These dynamics are linked to problems of self-esteem and social relations (Amato, 2000).
- Finally, all these mechanisms are shaped by institutional context. Welfare states differ in how they distribute risks between families and the state. Some

countries combine generous child benefits, housing support, childcare, and earnings-related transfers; others rely more on market income and family help, leaving single parents exposed to higher risks (Nieuwenhuis and Maldonado, 2018; Bradshaw et al., 2018; Sierminska, 2018). Some authors argue that the design of family benefits can create ‘Matthew effects’, where better-off families benefit more from public transfers (Vaalavuo, 2013).

The existing literature on family structure and well-being is rich but fragmented. It is split between studies on parents and children, on cross-sectional and longitudinal designs, and on micro-level mechanisms and macro-level context. Single-parent families lie at the intersection of these strands: they bring together issues of union instability, labour markets, welfare states, and children’s outcomes. This thesis brings these strands into a single framework by using comparable life satisfaction measures for adolescents and parents, combining cross-sectional and longitudinal data, and linking micro-level mechanisms with welfare regimes and labour-market conditions through multilevel models.

The rest of the thesis is organised as follows. Chapter 2 reviews the state of the art on family change, single parenthood, and subjective well-being. It introduces the theoretical perspectives used in the thesis and presents the conceptual framework that links family structure, mechanisms, and outcomes, including the extended triple bind of resources, social burden, and emotional strain. Chapter 3 describes the data and methods. It details the measurement of SWB, the construction of family-structure and transition variables, the multilevel and longitudinal models, and the way contextual indicators are linked to micro data. Chapters 4, 5, and 6 present the empirical analyses. Chapter 4 focuses on adolescents, Chapter 5 on parents, and Chapter 6 on within-person trajectories around entry into single parenthood. Chapter 7 brings the findings together, with particular attention to the role of welfare regimes, the mechanisms captured by the extended triple bind, and the broader implications of the thesis.

2

State of the Art

This chapter reviews the main strands of research that link family change, single parenthood, and subjective well-being (SWB).

Its goal is not only to summarise the literature, but also to organise it around the conceptual framework used in the thesis. The chapter moves from broader family change and inequality to the mechanisms through which single parenthood is associated with well-being, and then back to institutional and contextual differences across countries. Section 2.1 situates single parenthood within wider family change and discusses its role in the reproduction of inequality. Section 2.2 focuses on SWB, its main dimensions, how it is measured, and why life satisfaction is used in this thesis. Sections 2.3 and 2.4 review the literature on the well-being of parents and children and develop the extended triple bind perspective adopted here. Section 2.5 turns to welfare states, family policy, and other contextual factors, including norms and diffusion. The final section identifies the main gaps in the literature and clarifies where this thesis fits.

2.1 Family change, single parenthood, and inequality

The Second Demographic Transition (SDT) framework links shifts such as the decline of marriage, the spread of cohabitation, non-marital births, and union dissolution to changes in values, the rise of individual autonomy, and women's education and employment, and it emphasises the move towards more varied living arrangements (Lesthaeghe and van de Kaa, 1986; Lesthaeghe, 1995, 2014, 2020). I take these processes as a backdrop, but place greater emphasis on how they

are shaped by social stratification and economic insecurity, which recent work has shown to be central to family change and to pathways into lone parenthood.

McLanahan's "diverging destinies" perspective stresses that family change is not socially neutral. Children of highly educated parents are more likely to grow up in stable two-parent families and benefit from high levels of parental time and economic resources, while children of less educated parents face higher risks of instability, single parenthood, and constrained resources (McLanahan, 2004; McLanahan and Jacobsen, 2014). European studies confirm that cohabitation, non-marital fertility, and separation occur in all social groups, but their prevalence and combinations differ by education, income, migration background, and country (Härkönen and Dronkers, 2006; Matysiak, Styrac, and Vignoli, 2014; Perelli-Harris et al., 2010; Corti et al., 2024).

Single parenthood is closely linked to inequality in economic resources. Single-parent households are over-represented at the bottom of the income distribution and face much higher poverty risks than couple households with children, even in generous welfare states (Nieuwenhuis and Maldonado, 2018; Harkness, 2018; Maldonado and Nieuwenhuis, 2015). On average, they command less income and own fewer assets, and comparative wealth studies find that single-parent households hold only a fraction of the wealth of dual-parent households, with gaps that remain substantial even after accounting for age and number of children (Sierminska, Smeeding, and Allegrezza, 2013; Morelli et al., 2022).

The combination of higher exposure to single parenthood among disadvantaged groups and worse average economic outcomes associated with single parenthood makes these families central to debates on the reproduction of inequality (McLanahan and Percheski, 2008; Bernardi and Bortien, 2017; Boertien and Bernardi, 2022). Single parenthood can be seen both as a product of unequal life chances and as a process that can widen gaps in resources, opportunities, and well-being between families over time.

2.2 Subjective well-being: concepts, measures, and dynamics

Subjective well-being is a key outcome in this thesis. It captures how people evaluate their lives and how they feel, and it responds both to long-term living conditions and to shorter-term life events. At the same time, SWB is not a single homogeneous concept. The literature usually distinguishes between cognitive evaluations, affective states, and eudaimonic aspects (Diener, 1984; Diener et al., 1999; Diener et al., 2018; Cooke et al., 2016; Voukelatou et al., 2020).

The cognitive component refers to judgements about life as a whole or about specific domains such as work, family, or health. Life satisfaction belongs to this dimension and is usually treated as a global cognitive evaluation (Diener et al., 1985). The affective component concerns the frequency and intensity of positive and negative emotions, such as joy, worry, or sadness. Eudaimonic well-being refers to aspects such as meaning, purpose, personal growth, and autonomy, often measured with multi-item scales inspired by psychological theories of positive functioning. In practice, many instruments combine these dimensions, and different disciplines have emphasised different parts of SWB (Diener and Ryan, 2009; Cooke et al., 2016; Voukelatou et al., 2020).

This diversity is reflected in the literature on family structure and well-being. Studies on parents often use life satisfaction or general happiness from household panels, sometimes combined with self-rated health or mental health. Research on children and adolescents uses self-rated life satisfaction, scales of internalising and externalising behaviour, and measures related to depression or anxiety (Demo and Acock, 1996; Bersia et al., 2022; Wagner et al., 2025).

In this thesis, the main dependent variable is life satisfaction, measured through respondents' self-assessment of how satisfied they are with their life as a whole, typically on a bounded numerical scale. I focus on global life satisfaction as the main summary indicator of SWB for two reasons. First, this is a substantive choice. Life satisfaction captures a broad evaluative judgement about one's overall life conditions and prospects. It is sensitive to changes in economic, relational, and institutional circumstances, yet it is not restricted to any single domain. This makes it especially suitable for a study that aims to compare the consequences of family structure across different stages of the life course and across both adults and adolescents. Second, it is a strategic choice. Life satisfaction is one of the few measures available with harmonised wording across large comparative surveys and panels covering many countries and years. This makes it possible to study cross-national variation without losing comparability at the measurement stage. Evidence from panel studies suggests that these single-item measures have acceptable reliability and satisfactory validity, meaning that they produce reasonably stable responses over time and track broader multi-item measures of well-being quite well when standard wording is used (Lucas and Donnellan, 2012; Cheung and Lucas, 2014). Following standard practice in the literature on SWB and life events, I therefore treat life satisfaction as continuous in the main models and use linear specifications, while also checking robustness with ordered models.

A further question is whether life satisfaction should be understood as mainly stable or mainly reactive to life course events. Trait-state models show that a substantial share of SWB is stable over time and reflects relatively enduring traits, habits, and orientations. At the same time, a meaningful share varies with major life events and changing circumstances. Lucas and Donnellan (2007) show that life satisfaction is moderately stable over long periods but still responsive to events such as partnership disruption, widowhood, unemployment, or disability. This combination is central for the present thesis. The analysis requires a measure that

is stable enough to capture meaningful individual differences, but also responsive enough to register changes around separation, single parenthood, and shifts in economic and social conditions.

2.3 Single parenthood and parents' well-being:

Expanding the Triple Bind

Research on the well-being of single parents has developed on two main fronts. A first set of studies documents gaps in subjective well-being, health, and economic conditions between single and partnered parents. A second set proposes conceptual frameworks to organise the mechanisms behind those gaps. The idea of a triple bind has been especially influential, and this thesis builds on it and extends it (Nieuwenhuis and Maldonado, 2018).

Most studies find that single parents report lower life satisfaction and worse mental and physical health than partnered parents, even after accounting for age, education, employment, and other socio-demographic factors (Avison and Davies, 2005; Vignoli et al., 2014). Longitudinal studies also show that people who later become single parents often have lower SWB and more strain already before separation, which points to both selection and anticipatory processes. SWB often declines around the time of separation, and many adults experience only partial recovery afterwards. The size of the drop and the extent of adaptation depend on changes in income, work, and social relations, as well as on the broader institutional context (Leopold and Kalmijn, 2016; Leopold and Kalmijn, 2024).

The classic triple bind offers a useful way to organise these mechanisms. In this thesis, I use the term consistently to refer to three closely linked structural

constraints: resource constraints, work–family conflict, and incomplete public support. These three elements are analytically distinct, but they are tightly connected in practice. Limited resources make it harder to combine paid work and care, while weak or poorly calibrated public support can intensify both economic strain and work–family pressure.

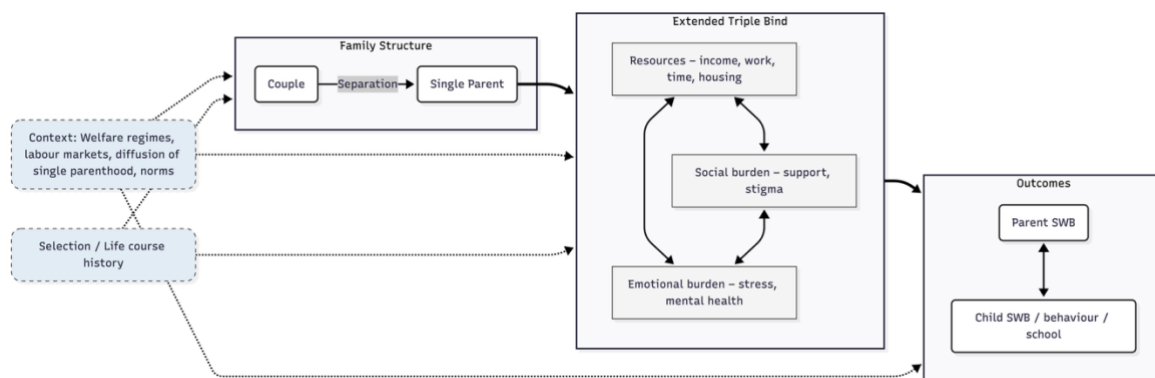
The first element concerns resource constraints. Single parents must support a household with one adult income and are more exposed to wealth loss after separation. Poverty and material deprivation are more frequent and more persistent in single-parent households (Harkness, 2018; Maldonado and Nieuwenhuis, 2018; Sierminska, 2018). The second element concerns work–family conflict. Single parents are expected to act as both carers and breadwinners, often under rigid labour-market conditions and with limited access to flexible or high-quality jobs. They may be pushed into low-paid, unstable, or part-time work that fits care responsibilities but does not provide adequate income or security. The third element concerns incomplete public support. Welfare states and family policies often provide support that is partial, fragmented, or poorly tuned, for example by offering benefits that protect only the lowest income groups, withdraw steeply as earnings rise, or impose employment-related requirements without ensuring adequate childcare (Bradshaw et al., 2018; Nieuwenhuis and Maldonado, 2018).

This classic triple bind is mainly structural. It explains why single parents, on average, face worse material conditions and stronger work–family tensions than partnered parents. From the perspective of SWB, this already explains an important part of the observed disadvantage. Economic hardship and job insecurity are among the strongest correlates of low life satisfaction, and persistent work–family conflict is a well-known source of stress and exhaustion.

At the same time, I argue that this classic formulation does not fully capture the range of pressures associated with single parenthood. For this reason, I develop

an extended triple bind of single parenthood. Figure 2.1 summarises this framework. Moving from a couple with children to a single-parent family is shaped by selection and by country context, including welfare regimes, labour markets, and norms. The transition then feeds into three linked dimensions: resource bind, social burden, and emotional burden. These dimensions affect parents' SWB and, through linked lives, children's SWB, behaviour, and school outcomes.

Figure 2.1: Conceptual framework linking family structure, the extended triple bind, and parents' and children's subjective well-being.



The first dimension of the extended framework is the resource bind. This includes the economic and practical pressures highlighted by the classic triple bind: reduced household income, loss of economies of scale, housing strain, time scarcity, employment constraints, and the difficulty of combining paid work and care when one adult is mainly responsible for both. In this sense, the resource bind incorporates both resource constraints and work–family conflict, while also being shaped by the degree of public support available.

The second dimension is a social burden. Single parents often face expectations, judgements, and weaker support networks. In contexts where marriage and two-parent families remain the dominant norm, lone parenthood may still carry stigma or be seen as a deviation from the ideal family form, which can intensify strain and isolation (Härkönen et al., 2017). Even where overt stigma

has declined, single parents may still feel pressure to show that their children are doing well, that they are “good parents,” and that they can manage alone. They may also have fewer opportunities to share care or to rely on others for practical and emotional help, which makes stress harder to manage (Fransson et al., 2018).

The third dimension is an emotional burden. Single parents often report higher levels of stress, depression, and anxiety than parents in two-parent households (Biotteau et al., 2019; Avison and Davies, 2005; Kühn et al., 2023; Tavares and Aassve, 2013). For single mothers, these pressures are often reinforced by the strain of combining paid work and caregiving (Van de Velde et al., 2014). For single fathers, the challenges may be different, but they are still substantial, especially in settings where fathers’ caregiving roles are less socially recognised (Avison and Davies, 2005). These pressures do not stop at the individual level. A parent’s stress affects the emotional climate of the household, while children’s difficulties can in turn feed back into parental stress, reinforcing a dynamic of linked strain (Fransson et al., 2018; Guetto et al., 2022).

These three dimensions of the extended triple bind are closely connected. Material hardship can increase stress and narrow social participation. Social burden, including stigma and bureaucratic difficulties, can intensify both stress and isolation. Emotional burden can, in turn, affect resources by reducing capacity to work, undermining health, or making it harder to use services and networks. The value of the framework is therefore not that it separates these pressures completely, but that it keeps them analytically distinct while showing how they interact.

These mechanisms are also strongly gendered. Across Europe, most single parents are mothers, and single motherhood is more common among women from socioeconomically disadvantaged backgrounds (Härkönen, 2018). Single fathers are less common and may follow different pathways into single parenthood, which means that men may have fewer peers and fewer social models to rely on when

reorganising their lives as single parents. These gendered patterns shape both the pressures associated with single parenthood and the expectations attached to it.

Existing studies do not point to one single dominant pathway. Some find that income and material strain explain most of the SWB gap between single and partnered parents, while others stress social isolation, stigma, or chronic stress, and the balance varies across countries and data sources. This thesis uses the extended triple bind as a common framework and asks, in a multilevel setting, how much of the SWB penalty can be linked to economic resources, how much to social connectedness, and how much remains after these mechanisms are taken into account.

2.4 Single parenthood and children's well-being

Single parenthood does not only affect adults. It also shapes the conditions and outcomes of children. A large empirical literature has examined how growing up in a single-parent family or experiencing parental separation is associated with education, health, and subjective well-being.

Early work, much of it based on North American data, focused on school performance and behaviour. It showed that children in single-parent or stepfamilies tend to have lower grades, higher risks of grade repetition and dropout, and more behavioural problems than those in stable two-parent families (Amato et al., 2015). Later European studies confirmed that these differences exist but also in some cases underlined that their size is often modest and varies across countries and cohorts (Chappel et al., 2014; Härkönen, Bernardi, and Boertien,

2017; Moroni and Vickery, 2025). Disruptions in early childhood or around key school transitions can be linked to stronger effects on education and behaviour (Bernardi and Boertien, 2016, Guetto, Bernardi, and Zanasi, 2022). Italian evidence also points to heterogeneous ‘penalties’ by family arrangement (Guetto and Panichella, 2019). Especially recently, more attention has turned to health and SWB. School-based surveys, together with national youth surveys, provide repeated cross-sectional data on adolescents’ life satisfaction, self-rated health, and psychosomatic complaints. Analyses of these data show that adolescents in single-parent families report, on average, lower life satisfaction, more frequent headaches and sleep problems, and higher levels of sadness and nervousness than those living with two parents (Bjarnason et al., 2012; Fransson et al., 2018).

The mechanisms that connect single parenthood and children’s outcomes mirror those discussed for parents but have some specific features. Economic resources play a central role. Lower income, material deprivation, and housing problems are associated with worse health, more stress, and lower school performance. Income and related indicators mediate a sizeable share of the association between separation and children’s outcomes (Hampden-Thompson, 2013; Harkness, 2018). Family processes and parenting are equally important. Conflict between parents, changes in parenting style, reduced involvement of one parent, or inconsistent parenting help to explain why children in separated families fare worse on average (David et al., 1996; Amato, 2000). High levels of conflict and poor parenting appear more harmful than family structure itself, while warm and engaged parenting can buffer at least part of the risk.

Complexity and repeated transitions add a further layer. Children who experience multiple moves, shifts in household composition, or frequent changes in schools face more disruption (Meggiolaro and Ongaro, 2014). Custody arrangements also matter. Joint physical custody and shared residence have become more common in several European countries. On average, children in

shared residence report higher SWB and better adjustment than those living exclusively with one parent, after controlling for selection, although these arrangements are more frequent in socio-economically advantaged families and where legal and policy frameworks facilitate them (Steinbach, 2019; Nielsen et al., 2025).

The main message is that children may be affected by all three dimensions of the extended triple bind. They are affected by the resource bind through poverty, housing conditions, and unequal access to activities and opportunities; by social burden through stigma, peer reactions, and school context; and by emotional burden through conflict, parental mental health, and the emotional climate at home. As with parents, the literature does not fully agree on which mechanisms matter most. Some studies stress income and material deprivation, others highlight parenting and conflict, and still others point to repeated transitions or school context. Evidence on how these pathways vary across welfare states and policy settings remains limited. The first empirical chapter of this thesis addresses this combination of mechanisms directly.

2.5 Welfare states, family policy, and other contextual variables

The disadvantages faced by single parents, and by their children, are not only the result of individual resources. They are shaped by how welfare states and family policies distribute risks between families, markets, and the state. Comparative work on single-parent families shows large cross-national differences in income, poverty, and employment, and links these to variation in

tax–benefit systems, services, and legal rules for separated parents (Nieuwenhuis and Maldonado, 2018; Gornick et al., 2022; Burciu, 2025).

Single-parent households are more likely to be poor than couple households with children in almost all high-income countries, but the size of this gap varies widely. Nordic countries, with high social spending and extensive family policies, tend to have lower poverty rates among single parents, though still higher than for couples. Liberal regimes, such as the United Kingdom and the United States, often display very high poverty rates among single parents despite high employment levels. Continental and Southern European countries sit somewhere in between, with distinct mixes of low wages, contributory benefits, and family transfers (Bradshaw et al., 2018; Harkness, 2018; Sierminska, 2018).

Income support policies form a first pillar. General social protection, including unemployment insurance, social assistance, and housing benefits, interacts with family-specific measures such as child benefits, lone-parent supplements, and refundable tax credits. Decomposition studies within the Triple Bind volume and more recent work show that cash transfers can reduce poverty among single parents by a large margin in some systems, while in others their impact is modest (Bradshaw et al., 2018; Maldonado and Nieuwenhuis, 2015; Aerts et al., 2022). Design details matter: mean-tested benefits that are generous at very low-income levels but withdrawn steeply as earnings rise can keep deep poverty down but also create strong income plateaus and lock some single parents into low-paid work or non-employment. At the same time, reforms that tighten eligibility or lower benefit levels often translate into higher poverty among lone parents, even when they are framed as employment-related conditionality or employment-entry measures.

Employment and childcare policies form a second pillar. Single parents' ability to support themselves through work depends on access to affordable, reliable childcare, on the availability of suitable jobs, and on working-time

regulations. Single parents' employment rates are higher in countries with widely available and subsidised childcare and with more regulated, less segmented labour markets (Horemans and Marx, 2018; Biegert et al., 2022). In contexts with limited formal childcare, strong norms of maternal care at home, and a large low-wage sector, single parents often face a choice between non-employment and unstable, low-paid jobs. Employment-related policies that push single parents into the labour market without parallel investment in childcare and working-time flexibility can increase employment on paper but may do little to reduce poverty and can increase work–family stress (Vaalavuo, 2013; Biegert et al., 2022).

A third group of policies concerns legal and financial arrangements between separated parents. Child support rules, custody and contact regulations, and the way parental leave and other rights apply after separation vary widely across countries. Legal frameworks on joint custody and shared residence have expanded in many European countries and can support continued involvement of both parents, but they also raise organisational and emotional demands on parents and children, and they work best where workplaces, schools, and housing markets accommodate such arrangements (Meyer et al., 2017; Steinbach, 2019).

From the standpoint of subjective well-being, welfare states and family policies influence different sets of conditions. They shape material resources through benefits, taxes, wages, and housing support. Cash transfers, minimum income schemes, and housing allowances determine how deep and persistent income losses are when households form or remain as single-parent families (Bradshaw et al., 2018; Aerts et al., 2022). They also shape security and control by making income more predictable and by stabilising employment. Finally, they may define rights and obligations between parents, by setting the ground rules for custody and child support, and by signalling which family forms are recognised and supported in law and policy (Gornick et al., 2022). In the terms used earlier, income support and labour-market policies mainly affect the resource bind, while

legal and institutional arrangements also touch the social and emotional binds of single parenthood.

At the same time, the literature does not speak with a single voice on how far welfare states can reduce the penalties faced by single parents. Some studies find that generous family benefits, childcare, and inclusive labour-market institutions are associated with smaller gaps in poverty and employment between single and partnered parents, others report weaker or mixed patterns or find that policies help some groups of single parents more than others. Many studies rely either on country-level comparisons or on individual-level models with a small set of macro indicators, and only a smaller share uses multilevel designs that treat policies as contextual moderators in a systematic way.

Using multilevel models, I examine whether SWB gaps between single and partnered parents are smaller where social protection and family-policy indicators suggest stronger support for lone-parent families, while also exploiting variation within the same countries over time. I also test whether micro-level intervening variables such as income satisfaction and social connectedness account for part of the cross-national variation in these gaps. In addition to policy indicators, I also draw on a widely used welfare regime typology to capture broader institutional contexts. This classification distinguishes Nordic, Continental, Anglo-Saxon, Southern, and Eastern regimes, each reflecting distinct combinations of labour market regulation, family support, and social security systems. Similar strategies have been used in prior research that stratified health outcomes by welfare regime to investigate cross-country disparities and found that health disparities among lone mothers were significantly smaller in Nordic countries (Burström et al., 2010).

Table 2.1 summarises how European welfare regimes support single parents across three linked dimensions: the logic of support (what the policy package is meant to do), cash support (how much and under which rules), and work–life balance measures (childcare and parental leave). It shows that regimes differ not

only in generosity, but also in whether support is universal or means-tested, whether it relies more on services or on transfers, and whether it reduces (or reinforces) the need for private resources and family help. Nordic dual-earner systems combine high, broadly accessible benefits with extensive childcare and transferable leave, while liberal systems concentrate support on low-income groups, but with sharp withdrawal as earnings rise and market-based childcare. Conservative regimes sit in between, often compensating “missing” income through specific transfers and longer leave, but with mixed childcare affordability and risks of labour market detachment. Southern and post-socialist regimes are more fragmented, with weaker or less specific single-parent cash entitlements and uneven service provision. Italy fits this residual and family-reliant pattern: single-parent support is relatively limited and not strongly tailored, and childcare access remains uneven across regions, so combining work and care often depends on informal help and private solutions.

Table 2.1: Welfare-regime differences in policy support for single parents across the logic of support, cash support (and its evaluation), and work–life balance measures (childcare and parental leave)

Policy Regime	Countries	Logic of Support	Cash Support Evaluation	Work-Life Balance (Services and Leave)
Universal / Dual-Earner	Denmark, Sweden, Finland, Norway	"Worker-Carer Model" Single parents are expected to work; state guarantees services and maintenance.	High and Guaranteed. Universal child benefits plus specific "single parent supplements" or guaranteed maintenance (advance payments) if the other parent fails to pay.	Excellent. Heavily subsidized or free childcare (e.g., Friplads). Long, flexible parental leaves often fully transferable to the single parent (e.g., 46 weeks in DK).
Conservative / Transfer-Heavy	France, Germany, Netherlands	"Compensatory Model" Focus on financial compensation for the "missing" parent/income,	Medium-High. Significant specific transfers (e.g., France's ASF, Germany's tax relief). High	Mixed. Childcare costs are income-scaled but can remain high (UK/NL). Leave is generous in

		often via tax relief or specific allowances.	income-tested budgets (Netherlands), but systems can be complex.	duration (DE/FR) but sometimes low-paid, risking labor market detachment.
Liberal / Targeted	UK, Ireland	"Anti-Poverty Model" Support is high but strictly means-tested. Focus is on preventing destitution rather than income maintenance.	Targeted (High for Poor). High amounts for low-earners (Universal Credit, OPFP), but benefits are withdrawn steeply as earnings rise ("poverty trap").	Variable. Childcare is market-based and expensive, though subsidies exist (UK 15/30 hours). Leave is often short or unpaid/low-paid, making solo-parenting difficult without private funds.
Southern / Familialistic	Italy, Spain	"Residual Model" Traditionally relied on extended family. Moving towards universalism but lacking specific single-parent targeting.	Low / Generalist. Few specific "single parent" cash entitlements (no structural bonus in Italy's AUU). Spain's IMV adds a supplement but reaches few.	Improving but Fragmented. Childcare coverage is lower and regionally unequal. Recent judicial rulings (Spain) now double leave for single parents to ensure equity.
Post-Socialist / Mixed	Poland, Czechia	"Re-familialisation Model". Strong emphasis on long home-care supported by cash, rather than external services.	Medium (Universal Cash). New universal benefits (Poland's 800+) boost income, but specific maintenance funds are strictly means-tested.	Service-Poor. Long parental leaves (up to 3-4 years in Czechia) encourage staying home, but lack of affordable nursery places hampers return to work.

Countries are illustrative examples. Sources can be consulted in the Appendix.

Welfare states are not the only part of the context that matters. Changes in norms, diffusion, and local environments also shape both the prevalence of single parenthood and its consequences. In the SDT perspective, family change is linked to long-term value change and to the deinstitutionalisation of marriage and the institutionalisation of new living arrangements, such as cohabitation and same-sex partnerships (Lesthaeghe, 2010, 2014, 2020; Salvini and Vignoli, 2011). As new

family forms spread, they may become more visible and more institutionally recognised.

I extend this logic to single parenthood through two related ideas: normalisation and institutionalisation. Normalisation refers to shifts in social norms and everyday expectations. As divorce and parental separation become more common, lone-parent families may be seen as less deviant and more ordinary, and stigma may weaken. Institutionalisation refers to the way laws, procedures, and policies adapt to new family forms. Over time, many countries have changed divorce procedures, custody and contact rules, child support enforcement, parental leave, and residence regulations to take account of parents who do not live together. These changes are not specific to single parents, but they shape the practical conditions under which lone parents can exercise rights, organise care, and interact with schools and welfare services.

The speed and form of normalisation and institutionalisation differ across countries and social groups. In contexts where separation and non-marital unions have diffused widely and legal frameworks have adapted, single parenthood may be less stigmatised and more institutionally supported. In contexts where separation remains rarer, more selective, or less regulated, lone parents may face more uncertainty and more bureaucratic obstacles. Empirical evidence on these processes remains limited. The first two empirical chapters of this thesis take one step in that direction by linking adolescents' and parents' subjective well-being to both micro-level characteristics and macro-level indicators for welfare regimes, family policies, and the diffusion of single-parent families across country-wave contexts.

2.6 Open questions and the contribution of the thesis

The literature reviewed in this chapter shows that single-parent families are a key site where family change and inequality meet. They bring together union instability, labour markets, welfare states, and children's outcomes. Research on SWB adds an important dimension by focusing on how parents and children evaluate their lives, not only on income, employment, and education. The extended triple bind provides a way to organise this discussion by bringing together resource pressures, social burden, and emotional burden. At the same time, the evidence remains rich but fragmented.

The fragmentation runs along three main lines. First, many studies focus either on individual families and their resources, or on cross-country differences in single-parenthood and social policies. Only a smaller set combines detailed micro data with explicit measures of welfare regimes and labour-market conditions, and even fewer do so with multilevel models that include an intermediate country-by-time level. This makes it hard to assess to what extent the disadvantages of single-parent families depend on the broader institutional and economic context, and to separate cross-sectional composition differences from contextual effects.

Second, a large share of the evidence on single parenthood and well-being is cross-sectional and compares family types at a given point in time. These comparisons are essential to document the size and structure of gaps. Longitudinal studies that follow people through union dissolution and into single parenthood are fewer, and they often focus on a single country, a single outcome, or a specific life stage. As a result, we know much more about the existence of penalties than

about how life satisfaction changes before and after separation, how long any decline lasts, and how these trajectories relate to changes in income, employment, housing, and social relations.

Third, much of the literature looks either at children's outcomes in different family structures or at adults' health and well-being after separation, but rarely both in a unified framework. This makes it difficult to see how parents' own life satisfaction fits into explanations of children's disadvantage in single-parent families, and how similar mechanisms may operate at different stages of the life course. The idea of "linked lives" suggests that parents' and children's well-being are closely connected, yet empirical work that uses comparable subjective well-being measures for both generations is still limited.

Economic strain, social support, and institutional context are often mentioned as key mechanisms, but they are not always measured explicitly or studied as mediators and moderators in the same analysis. There is still debate on how much people adapt to separation and which groups recover more slowly in terms of subjective well-being. Evidence on how these patterns vary across welfare states remains scattered, and it is often based on broad regime categories or single policy indicators. Comparative research has described in detail how welfare states affect income poverty and employment among single parents and has started to link policy indicators to outcomes for parents and children. It is still less common to treat welfare regimes and policy indicators explicitly as contextual moderators of subjective well-being gaps in multilevel models that combine micro-level intervening variables, such as income satisfaction and social connectedness, with country-wave information.

Much of the longitudinal evidence on separation and well-being comes from Northern and Western Europe or from the United States. Southern European countries combine relatively strong family norms, lower diffusion of non-marital fertility, and less generous family policies. Italy is, therefore, an interesting but

under-studied case. By devoting the longitudinal chapter to EU-SILC data with a focus on Italy and by embedding the Italian results in a broader European frame, the thesis adds evidence on a context where family change and welfare arrangements differ from the better-studied cases.

For these reasons, the thesis addresses three sets of research questions, each linked to one empirical chapter. The first set concerns adolescents in Europe (Chapter 4). It asks how adolescents' life satisfaction differs by living with one or two parents across European countries (RQ1a), to what extent these differences are related to material, social, and emotional conditions (RQ1b), and how these gaps vary across country-wave contexts and are associated with indicators of welfare regimes and social protection (RQ1c). The aim is to place adolescents' subjective well-being within single-parent families in a comparative framework that links micro conditions and macro contexts.

The second set of questions concerns parents in Europe (Chapter 5). It asks how the subjective well-being of single parents compares to that of coupled parents across Europe, accounting for differences in partnership and separation histories (RQ2a), which individual-level factors such as financial satisfaction and social support mediate or moderate this relationship (RQ2b), and to what extent family policies influence the SWB gap between single and coupled parents (RQ2c).

The third set of questions concerns parents' trajectories around separation (Chapter 6). It asks how income, economic strain, material deprivation, and employment evolve in the years before and after union dissolution among parents (RQ3a); whether these trajectories differ by sex, by the number of dependent children at the time of separation, and by country (RQ3b); and how life satisfaction changes around separation and to what extent shifts in these resources account for the observed patterns (RQ3c). By following the same parents over time and modelling within-person change, the chapter moves beyond static comparisons of family types.

The thesis makes three broad contributions. First, it offers a more complete view of single parenthood and subjective well-being by combining cross-sectional and longitudinal evidence and by using multilevel models that link micro-level outcomes to an intermediate country–wave level. The analyses make systematic use of a three-level structure in which individuals are nested in country–waves and country–waves are nested in countries. This design makes it possible to study how welfare regimes, labour-market conditions, and policy indicators are related to the penalties faced by single-parent families, and to compare patterns in Italy with those in other European countries within the same framework.

Second, the thesis places mechanisms at the centre of the analysis. It does not only document subjective well-being gaps between single and partnered parents or between children in different family structures but also examines how far these gaps can be explained by micro-level intervening variables such as income satisfaction and social connectedness. In this way, it separates the part of the disadvantage that can be traced back to economic resources and social ties from the residual gap that remains after these factors are considered. At the same time, the multilevel set-up treats welfare institutions and labour-market conditions as macro-level moderators and tests whether generous and inclusive policies are associated with smaller penalties.

Third, the thesis brings together the well-being of children and parents within a unified and dynamic framework. By analysing adolescents' life satisfaction, parents' subjective well-being, and adults' trajectories into and through single parenthood, it shows how similar economic, social, and institutional mechanisms operate at different stages of the life course and in both generations.

Taken together, the three empirical chapters aim to show how single parenthood connects family change, inequality, and subjective well-being in Europe. By placing the extended triple bind of resource bind, social burden, and

emotional burden at the centre, and by treating welfare regimes and the diffusion of single parenthood as parts of the wider context, the thesis offers a more integrated account of how disadvantages linked to single parenthood emerge, how large they are, and how far they can be traced to economic, social, emotional, and institutional conditions.

3

Data and Methods

Chapters 4 and 5 rely on repeated cross-sectional data from the European Social Survey (ESS), while Chapter 6 uses the longitudinal component of EU-SILC. In all three empirical chapters, the micro data are linked to contextual indicators from administrative and survey-based sources such as OECD, Eurostat, and EU-LFS.

This chapter describes the data sources, the construction of the analytical samples, the main variables, and the modelling strategies. Section 3.1 presents the datasets and variables used in each empirical chapter. Section 3.2 outlines the methodological background for the multilevel and longitudinal approaches. Section 3.3 then presents the statistical models used in Chapters 4, 5, and 6.

3.1 Data

3.1.1 Adolescents' sample and variables – ESS

The first two empirical chapters draw on repeated cross-sections from the ESS¹. The ESS is a face-to-face survey of individuals aged 15 and over, based on probability samples and fielded in two-year rounds since 2002. One respondent is selected per household. The survey provides measures of life satisfaction, family composition, socio-economic conditions, and values for many European countries.

In this thesis, ESS is used in two separate ways. Chapter 4 focuses on adolescents living with their parents, while Chapter 5 focuses on parents themselves. In both cases, the analysis is restricted to European countries and rounds where key variables on family structure, subjective well-being, and

¹ ESS data are publicly available from the European Social Survey Data Portal. Access is free for not-for-profit use after a simple registration procedure here <https://ess.sikt.no/en/>

covariates are available and comparable. Country-round combinations with very few single-parent families or missing information on core variables are excluded.

For adolescents, the starting sample includes all ESS respondents aged 15–19. From this group, I identify those who live with at least one parent in the same household, identified through the household roster and relationship variables. The final sample includes 11,404 adolescents, drawn from rounds 1 to 10 (2002–2022) across 14 countries (Belgium, Denmark, Estonia, Finland, France, Hungary, Germany, Ireland, Italy, Netherlands, Poland, Portugal, Spain, Sweden). Sample sizes by country and family type are reported in Appendix.

The main dependent variable is subjective well-being, measured as life satisfaction. In all ESS rounds, respondents are asked:

“All things considered, how satisfied are you with your life as a whole nowadays?”

Answers are recorded on an 11-point scale from 0 (“extremely dissatisfied”) to 10 (“extremely satisfied”). I treat it as continuous in the main models, following standard practice in the life satisfaction literature with ESS and similar surveys. Ordered models are estimated as robustness checks and give very similar results.

Family structure is derived from the household roster and the respondent’s relationship to other members. I distinguish adolescents living with two resident parents from those living with one resident parent only. “Two-parent families” include households where the adolescent lives with both biological or adoptive parents, or with a parent and a stepparent, provided both are resident. “Single-parent families” are households where the adolescent lives with only one resident parent, regardless of whether other non-parental adults (for example, grandparents) are present. This measure captures co-residence rather than the full organisation of parenthood. It does not allow me to observe the role of a non-resident parent, the degree of financial or emotional involvement of that parent, or custody arrangements such as shared physical custody. These dimensions are

substantively important, especially from the child's perspective, but they cannot be measured consistently in the ESS. In additional analyses, I identify more complex arrangements and check that the main contrast between two-parent and single-parent households is robust to alternative coding. The core models in Chapter 4, however, focus on the two-parent versus single-parent distinction, which is the central comparison in the thesis.

Individual-level controls capture basic socio-demographic differences. Age is measured in single years and entered as a continuous variable. Gender is coded from the ESS sex variable. Migration background is captured through dummies distinguishing adolescents who were born in the country of interview from those born abroad and evaluating citizenship and potential ethnic minority. Parental education is measured by the highest level of education among co-resident parents, using the harmonised ESS education variable, and grouped into standard ISCED-based categories. Household size is measured as the number of people living in the same dwelling and is included as a continuous control to account for economies of scale and differences in crowding. Finally, age difference between parent and child is included.

To link back to the mechanisms discussed in Chapter 2, I use micro-level intervening variables that proxy economic, social, and emotional strain, subject to data availability across rounds. Economic conditions are captured by the ESS item:

“Which of the descriptions on this card comes closest to how you feel about your household's income nowadays?”

with four response categories ranging from “living comfortably on present income” to “finding it very difficult on present income”. Although the data do not allow me to identify whether economic support comes from a non-resident parent, the perceived household income measure can partly capture whether such support is effectively buffering the economic conditions experienced in the household.

Social relations are measured by indicators of contact with friends and perceived support. Meeting friends is captured by the frequency item:

“How often do you meet socially with friends, relatives or work colleagues?”

with responses from “never” to “every day”. I recode this into a simple ordinal scale, and in some models into a dummy for “at least weekly” versus less often.

Emotional mechanisms are proxied by items on worries and on the chance to talk about intimate matters. Adolescents are asked whether they have anyone with whom they can discuss “intimate and personal matters,” and how often they feel lonely or depressed. I treat the “someone to talk to about intimate problems” item as an emotional resource rather than a purely social one, because it speaks to the possibility of sharing worries and receiving emotional support. Where also the other items are available, I include them in extended models to explore whether part of the life satisfaction gap between adolescents in single-parent and two-parent families is linked to differences in emotional support and emotional strain. These additional variables are not asked in all ESS rounds, so models that include them cover fewer country-rounds and smaller samples. As a result, confidence intervals are wider and estimates more unstable. For this reason, they are used mainly in mechanism-oriented models and robustness checks.

The core results in Chapter 4 are based on the variables that are measured consistently across countries and rounds: life satisfaction, family structure, basic socio-demographics, and the main indicator of economic strain.

To capture contextual conditions, adolescents are nested within country-by-(3)years units. For each country-round, I attach macro indicators from external sources, such as social expenditure as a share of GDP, family and child-related benefits per child, and the prevalence of children living in single-parent households. The construction and sources of these contextual variables are described in Section 3.1.3. These indicators are later used in multilevel models as

higher-level predictors and moderators of the association between family structure and life satisfaction. I also include the average level of religiosity at the country-round level as a macro indicator of prevailing values in some models, even if lastly used as macro-level control rather than potential mediator or moderator.

3.1.2 Parents' sample and variables – ESS

The second ESS-based analysis turns from adolescents to parents. The aim is to complete the picture: to see how single parenthood relates to adults' own life satisfaction in the same countries and years, to use a richer set of intervening variables, and to work with a more detailed family-structure variable than in Chapter 4.

The data come from ESS rounds 1 to 11 (2002–2024) for 16 countries: Belgium, Czechia, Denmark, Germany, Estonia, Spain, Finland, Hungary, Ireland, Italy, the Netherlands, Norway, Poland, Portugal, France, and Sweden. These countries are those with consistent information on family structure, divorce history, children in the household, income satisfaction, and social relations across rounds, and with sufficient numbers of single parents in each country-round cell. Starting from all respondents in these country-rounds, I select parents aged 30–55 who live with at least one co-resident “dependent child”, defined as a child under 18. I drop cases with missing or inconsistent information on family structure, life satisfaction, or the main covariates. The final analytical sample includes 61,706 parents. Sample sizes by country and family type are reported in Appendix. Mothers make up more than four fifths of single parents in this sample, which reflects both legal norms and the higher probability that children live with their mother after divorce. The lower age threshold of 30 is used to reduce heterogeneity

linked to very early and more selective parenthood. As a robustness check, I also estimated the models including parents under age 30. The substantive results were very similar, so I retained the 30+ restriction in the main analysis and report the sensitivity checks in the Appendix.

The outcome is subjective well-being, measured as life satisfaction as in the previous chapter. In robustness checks I estimate ordered logit models and confirm that the main patterns do not depend on treating the scale as continuous.

The key independent variable is a four-category family-structure typology that combines current partnership status and divorce history. Parents are grouped as:

- i) Coupled (in a cohabiting couple), never divorced.
- ii) Coupled (in a cohabiting couple), ever divorced.
- iii) Single, never divorced.
- iv) Single, ever divorced.

Divorce is identified from ESS questions on current marital status and union history. The “ever divorced” categories include parents who report at least one divorce, even if they are currently in a new co-resident union. “Single” parents have no co-resident partner at the time of interview and live with at least one dependent child. The “single, never divorced” category is heterogeneous: it may include never-married parents, parents who experienced the dissolution of a non-marital union, some widowed parents, and, in principle, also a smaller number of parents who entered parenthood without ever having lived with a partner. The ESS does not allow these different pathways to be separated cleanly and consistently across countries. For the main analysis, I therefore retain this category as a broad group, while using sensitivity checks to assess whether the results depend strongly on this classification.

To account for confounding factors, several individual-level control variables were included: I checked whether the respondent was born in the country of residence and whether he belonged to an ethnic minority; religiosity level (0 to 10), household size and number of children, educational level (up to lower secondary, upper-post secondary, tertiary) and domicile (big city, suburbs, small city, country village, farm) were also used; finally, gender and age.

Two main intervening variables capture the mechanisms highlighted in Chapter 2 and in the “extended triple bind” framework. The first is income satisfaction, again a four-category item on how easy it is for the household to live on its present income. In the models, this variable is treated as ordinal and used both as a mediator and as a moderator of the single-parent gap. The second is social connectedness, measured by the frequency of social meetings with friends, relatives, or colleagues and grouped into three categories. As for income satisfaction, I test both mediation and moderation. I also used these two variables together to define worst, best, and intermediate scenarios and check eventual interaction. The analysis in Chapter 5 also pays attention to gender differences. Models are also estimated separately for mothers and fathers as a check.

At the macro level, data are sourced from the OECD database and measured at the country-round level, focusing on welfare policy indicators that act as moderators in the analysis. The most relevant for this study is family benefit expenditures as a percentage of GDP, which captures national investments respectively in early childhood education and care (ECEC), maternity and parental leave, housing assistance, and family allowances. While additional OECD indicators, such as net childcare costs, parental leave duration, and working hours needed to escape poverty, were initially considered, they were later excluded due to concerns about reliability, as discussed later in the paper. Finally, household composition data were used to calculate the percentage of single-parent families out of all households with dependent children, a contextual variable that helps

assess cross-country differences in family structures. These contextual measures are described in more detail in Section 3.1.3 and enter the multilevel models in Chapter 5 as level 2 predictors and interaction terms.

3.1.3 EU-SILC longitudinal data

The third empirical chapter uses the longitudinal component of EU-SILC². EU-SILC is an annual survey with a rotating-panel design, where sampled households are usually followed for four consecutive years. It provides harmonised information on income, employment, housing, health, and living conditions for all household members. This makes it suitable for tracking how family structure, resources, and subjective well-being evolve over time.

I build a person-year panel for six countries: Belgium, Denmark, Spain, France, Italy, and Sweden. I focus on these countries because they have good longitudinal coverage and consistent information on the variables needed to reconstruct family structure and to measure resources and well-being. They also represent different welfare regimes and family-policy settings, which aligns with the comparative focus of the thesis. Moving to this set of countries gives a more complete portrait of how separation and single parenthood unfold under different institutional arrangements, rather than relying on one national case.

For each country and year, I merge the personal and household files using the survey year and the household and person identifiers. I then stack the yearly files to obtain a person-year dataset. Household composition is reconstructed from

² EU-SILC microdata (scientific-use files) are provided by Eurostat and require an application via the Eurostat Microdata Access Portal (EU Login)
<https://ec.europa.eu/eurostat/web/microdata/european-union-statistics-on-income-and-living-conditions>

the roster and relationship variables, including partner and parent identifiers. This reconstruction is needed because the standard household-type variables are not fully comparable over time and do not always distinguish clearly between partners and other adult relatives. By using information on who is partnered with whom and who is the parent of which child, I identify couples and parents in a consistent way across years.

The panel construction deals with several technical issues. I resolve duplicates and inconsistent person IDs and, I track household IDs over time to distinguish real splits and formations from recodings. These steps are described in more detail in an appendix. The final dataset provides a solid information base for the analyses presented in this thesis and can be reused for additional analyses, for example on heterogeneity between areas, temporal dynamics, and robustness analyses.

Life satisfaction is available in EU-SILC as a 0–10 item and is observed every year from 2021 onwards in the six countries used here. For the longer period before 2021, EU-SILC still provides rich information on income, labour-market status, material deprivation, and other aspects of living conditions. These variables are used to build longer trajectories of resources and employment around separation. They are also used as controls and potential mediators in the life-satisfaction models.

Family structure is updated each year based on the reconstructed household composition. I distinguish between partnered parents, single parents, and other family types considering also the presence of other adults in the household. For the main analyses, I track adults who move from partnered parenthood to single parenthood and define the first observed transition of this kind as the event of interest. Importantly, EU-SILC does not provide a consistently observable exact calendar date of union dissolution. The event therefore corresponds to the first survey year in which a previously partnered parent is

observed living as a single parent with co-resident dependent children. For this reason, Chapter 6 studies the transition process into observed single parenthood, rather than the effect of a precisely dated breakup event. Adults who never separate still contribute information on common period shocks and to the broader estimation sample where relevant. This longitudinal design is tailored to the transition from partnered parenthood to single parenthood. It does not capture all possible routes into single parenthood, including single parenthood by choice, and it does not measure the involvement of a non-resident parent in a sufficiently detailed way.

The chapter focuses on four domains of resources and on life satisfaction. The resource outcomes are:

- Equivalised household income. I use the annual equivalised disposable household income, both in levels and in logs.
- Economic strain. I use the item on ability to make ends meet. The variable is recoded so that higher values indicate stronger financial strain.
- Material deprivation. I use a summary index that combines standard EU-SILC items on enforced lack of basic goods and housing conditions. The index has originally three levels: no deprivation, deprivation, and severe deprivation. For the models I grouped the deprivation categories together, but also tested leaving only “severe deprivation”, obtaining the same patterns.
- Employment. I use an indicator of being in paid work full-time, or part-time, or unemployed. For the models I tried and group together both full-time and part-time or part-time and unemployed. Patterns were again similar. Sensitivity checks use a more detailed set of labour-market categories.

Time-varying covariates include age and age squared, education, chronic illness. All variables are harmonised across country-years and expressed in

consistent scales. Year dummies account for period shocks. Individuals do not change country, country effect is then absorbed by individual fixed effect.

The analytic sample for Chapter 6 includes adults aged 25–64 who live in a household with at least one dependent child. Dependent children are defined as co-resident children under 21, with robustness checks that move the age cut-off to 18. Within this population, the focus is on those who are observed in a couple with children and then experience a transition to living without a co-resident partner while still living with at least one dependent child. In total, the analytic file contains about 582,727 person–years for 167,902 parents with at least two observations. For the models with life satisfaction, due to data constraints, the sample is 73,513 parents for a total of 151,496.

3.1.4 Contextual data: OECD, EU-LFS, Eurostat and other sources

To capture the institutional and demographic context in which families live, I link the micro data to a set of country-by-year indicators from OECD and Eurostat³. These indicators are attached to micro records using country and survey year and are kept deliberately close to the concepts discussed in Chapter 2: welfare generosity and family policy and the diffusion of single parenthood.

³ Eurostat aggregate datasets are publicly available via the Eurostat database; reuse rules are described in Eurostat's copyright/reuse notice

https://ec.europa.eu/eurostat/databrowser/view/lfst_hhnhtych/default/table?lang=en

For welfare states and family policy, I rely mainly on the OECD Social Expenditure database (SOCX)⁴ and the OECD Family Database⁵. From these sources, I construct two composite indicators that are used throughout Chapters 4 and 5:

- An index of overall social protection, based on total public social expenditure as a share of GDP and its major components.
- An index of targeted support, based on spending on childcare and parental leaves benefits.

Both indices are standardised across country-years and follow the logic of previous work on the role of social protection for single-parent families, such as Maldonado and Nieuwenhuis (2015, 2018).

I also experiment with a more fine-grained set of policy indicators taken from the OECD Family Database, including:

- Net childcare costs for a lone parent.
- The length and payment rate of parental leave.
- The number of hours needed to reach the poverty line for a single-earner family.

In principle, these indicators describe cross-national differences in the design of family policy and are close to the incentives faced by parents. In practice, however, they often do not match the situation observed in the countries analysed. For example, for Italy the net childcare cost for a lone parent is close to zero because it assumes access to subsidised public childcare, while many parents face limited provision, long waiting lists, and must rely on expensive private services. Similar

⁴ OECD social expenditure data are taken from the OECD Social Expenditure Database (SOCX) <https://www.oecd.org/en/data/datasets/social-expenditure-database-socx.html>

⁵ OECD Family Database indicators (PF2.* and PF3.*) are available from the OECD Family Database website (indicator pages provide documentation and downloadable data) <https://www.oecd.org/en/data/datasets/oecd-family-database.html> PFs

mismatches arise in other cases, where the indicators reflect formal rules rather than effective access to services. Because of this gap between the indicators and the actual constraints faced by families, results based on these variables are hard to interpret and risk giving a misleading picture of cross-country differences.

The diffusion of single-parent families is measured using EU-LFS and Eurostat database data on household type and family composition. For each country-year I compute the share of single-parent households among all households with children. This indicator describes how common single parenthood is in each context and is used as a simple measure of normalisation of single parenthood in the sense discussed in Section 2.6: contexts where single parenthood is more prevalent may also be contexts where it is more visible and institutionally recognised.

Across all chapters, I check that the definitions of contextual indicators are consistent over time and that they are measured before or contemporaneously with the micro data.

3.2 Methodological Background

The empirical chapters use data that are clustered and, in one case, follow individuals over time. Adolescents and parents are grouped within country-rounds, which in turn are grouped within countries. In Chapter 6, individuals are observed in several waves. This structure means that observations are not independent and that part of the variation in subjective well-being (SWB) reflects differences between contexts, not only between individuals. Multilevel and longitudinal models with two-way fixed effects are used to take this structure into account and to separate within-person and between-context effects.

3.2.1 Multilevel models

The first two empirical chapters analyse cross-sectional survey data where individuals are clustered in countries and year rounds. Adolescents and parents are nested in country–years groups (for example, “Italy 2020/2021”) and these country–rounds are, in turn, nested in countries. This structure means that observations from the same group are more similar to each other than to observations from same country but different rounds, which still have a positive correlation, while individuals from different countries are not correlated. We also tested more complex methods taking into account time component within country. Standard regression models that ignore this clustering would understate standard errors and mix individual and contextual variance.

To deal with this, Chapters 4 and 5 use multilevel linear models with random intercepts and random slope. The random intercepts capture unobserved characteristics of countries and of specific country–rounds that shift average life satisfaction up or down, such as long-run cultural differences. Random slopes allow the effect of single parenthood to vary across country–rounds.

Random-effects multilevel models are appropriate when the aim is to understand both individual-level relationships and the role of country characteristics, provided that the random structure is specified with care and that key results are checked in simpler specifications (Schmidt-Catran and Fairbrother, 2016). For adolescents (Chapter 4), country intercepts are treated as fixed effects (a set of country dummies), while country–rounds have random effects. This follows the recommendation that, when the number of higher-level units is small, treating that level as fixed avoids unstable estimates of the variance component and overly strong distributional assumptions.

Overall, the multilevel framework used in Chapters 4 and 5 has three main strengths for the thesis. First, it respects the clustered structure of the data and the resulting variance–covariance matrix. Second, it allows the impact of single parenthood on life satisfaction to be linked to welfare states and other contextual features in a coherent way. Third, it makes it possible to include policy indicators at the contextual level while separating cross-country differences from within-country change over time. This is important because, as discussed in the comparative multilevel literature (e.g. Fairbrother), the time component within countries is often more informative than relying only on between-country contrasts when the substantive question concerns changing contextual conditions.

3.2.2 Longitudinal models

The longitudinal strategy in this chapter builds on an influential body of work that uses large household panels to study divorce and separation. The key reference is Leopold (2018), who uses the German Socio-Economic Panel (SOEP) to follow individuals around the time of divorce across a wide set of outcomes. Closely related work includes Leopold and Kalmijn (2016, 2024), Fallesen and Breen (2016), and van Scheppingen and Leopold (2020), which apply similar ideas to economic outcomes, health, well-being, and social relations after separation.

These studies share a set of core features. First, they rely on individual fixed-effects models to remove all time-invariant differences between people, such as stable personality traits, early-life conditions, or long-term background. Second, they introduce an event-time scale around separation or divorce and estimate a series of dummy variables for the years before and after the event.

In Leopold (2018), the specification is used to trace annual changes in different outcomes related to single parenthood, and separate coefficients are estimated for each year before and after divorce. This makes it possible to see whether well-being was already declining before the legal end of the marriage, how large the short-term shock is, and whether and how fast people adapt.

The models I use in Chapter 6 follow this approach as closely as the structure of EU-SILC permits. The main difference is that EU-SILC panels are shorter than SOEP panels, so the event-time window is necessarily more compact.

Another difference with these works is that I focus on union dissolution with co-resident children rather than on divorce in general. This choice makes the link with the “triple bind” literature more direct and ensures that changes in income, work, and well-being are interpreted in the context of single parenthood rather than of separation in general.

I keep the structure of the models simple, restrict attention to the first event, work with a compact event-time window, and always present the full set of event-time coefficients. Considering union dissolution as a process more than a specific event in a given moment, the emphasis is on describing the shape of trajectories and comparing them across groups, in line with the longitudinal divorce studies mentioned above, rather than on estimating a single average treatment effect.

3.3.1 Multilevel models for adolescents

The first set of models examines adolescents' life satisfaction across family structures and country-round contexts. The data have a three-level structure: adolescents i are nested in country-by-(3)years units j , which are themselves nested in countries k . As described in Section 3.1, the adolescent sample includes respondents aged 15–19, living in European countries and grouped into 3-year-period units.

I treat life satisfaction as a continuous outcome on the 0–10 scale. This follows the empirical strategy in the adolescent paper and is common in the literature on subjective well-being. Sensitivity checks with ordered models confirm that the main patterns are unchanged.

Before introducing covariates, I estimate a three-level model to partition the variance in life satisfaction between individuals, country-round units, and countries. This step shows how much of the total variance is due to contextual differences and justifies the use of multilevel models.

The starting model for the substantive analysis is a linear mixed model of the form

$$Y_{ijk} = \beta_0 + \alpha_k + (\beta_1 + b_{1jk}) \cdot SP_{ijk} + \beta_2 \cdot \mathbf{X}_{ijk} + b_{0jk} + \varepsilon_{ijk}$$

where Y_{ijk} is life satisfaction for adolescent i in country-round unit j and country k . The dummy SP_{ijk} indicates whether the adolescent lives in a single-parent family. The vector $\mathbf{X}_{ijk}$ is a set of individual-level controls. assume that the

model has country fixed effects α_k , treated as unknown parameters (so no distribution is imposed); country-round random effects for the intercept and the single-parent slope, (b_{0jk}, b_{1jk}) , which are assumed jointly normally distributed with mean zero and an unstructured 2×2 variance-covariance matrix, i.e. $\begin{pmatrix} b_{0jk} \\ b_{1jk} \end{pmatrix} \sim \mathcal{N} \left(\begin{pmatrix} 0 \\ 0 \end{pmatrix}; \begin{pmatrix} \tau_{00} & \tau_{01} \\ \tau_{01} & \tau_{11} \end{pmatrix} \right)$, independent across country-round units; an individual-level error term ε_{ijk} that is normally distributed with mean zero and constant variance, $\varepsilon_{ijk} \sim \mathcal{N}(0, \sigma^2)$, i.i.d. across individuals and independent of the random effects. Under these assumptions, conditional on α_k , the covariates, and the random effects, Y_{ijk} is normally distributed with mean given by the linear predictor and variance σ^2 .

This specification mirrors the structure of the data and allows me to separate individual and contextual variance. It also makes it possible to relate differences in the single-parent penalty to time-varying variables at level 2, such as welfare generosity and the share of single-parent families, through cross-level interactions. This intermediate level gives us a special strength due to analyzing variation within countries over time.

The analysis then proceeds then in a stepwise way, illustrated in Figure 3.1.

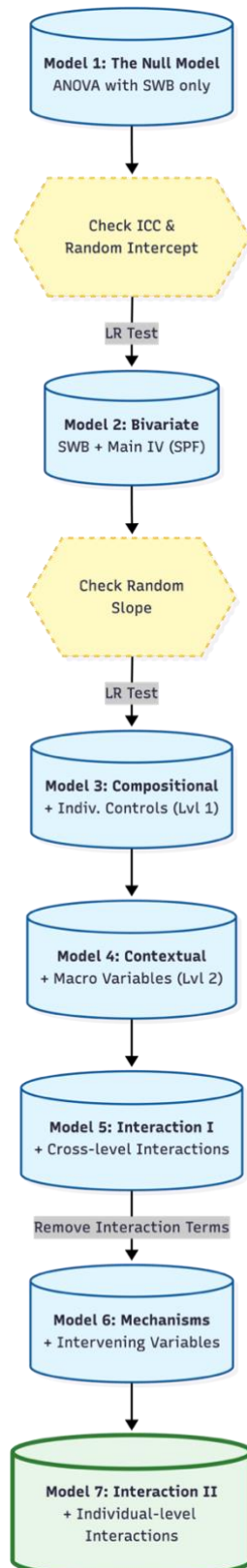
To make the full specification clear, the final model for adolescents can be written as

$$Y_{ijk} = \beta_0 + \alpha_k + (\beta_1 + b_{1jk}) \cdot SP_{ijk} + \beta_2 \cdot X_{ijk} + \beta_3 \cdot M_{ijk} + \beta_4 \cdot Z_{jk} + \beta_5 \cdot (SP_{ijk} \cdot M_{ijk}) + \beta_6 \cdot (SP_{ijk} \cdot Z_{jk}) + b_{0jk} + \varepsilon_{ijk}$$

where M_{ijk} is the vector of individual intervening variables (income satisfaction and social connectedness) and Z_{jk} is the vector of macro indicators at the country-round level (family spending and SPF prevalence). The interaction terms capture whether the SPF penalty varies with economic and social resources and with macro context.

All adolescent models are estimated by restricted maximum likelihood (REML). Several robustness checks have been made.

Figure 3.1: Modeling strategy Chapter 4



3.3.2 Multilevel models for parents

The second set of models applies a similar multilevel framework to parents. Here, too, the structure is three-level: parents i are nested in country-round units j , nested in countries k . The analytical sample includes parents living with at least one dependent child, as described in Section 3.1.

Life satisfaction is again treated as a continuous 0–10 outcome. The key predictor is the four-category family structure typology: coupled never divorced (reference), coupled ever divorced, single never divorced, and single ever divorced.

The starting model for parents is

$$Y_{ijk} = \beta_0 + \alpha_k + (\beta_1 + b_{1jk}) \cdot \mathbf{F}_{ijk} + \beta_2 \cdot \mathbf{X}_{ijk} + b_{0jk} + \varepsilon_{ijk}$$

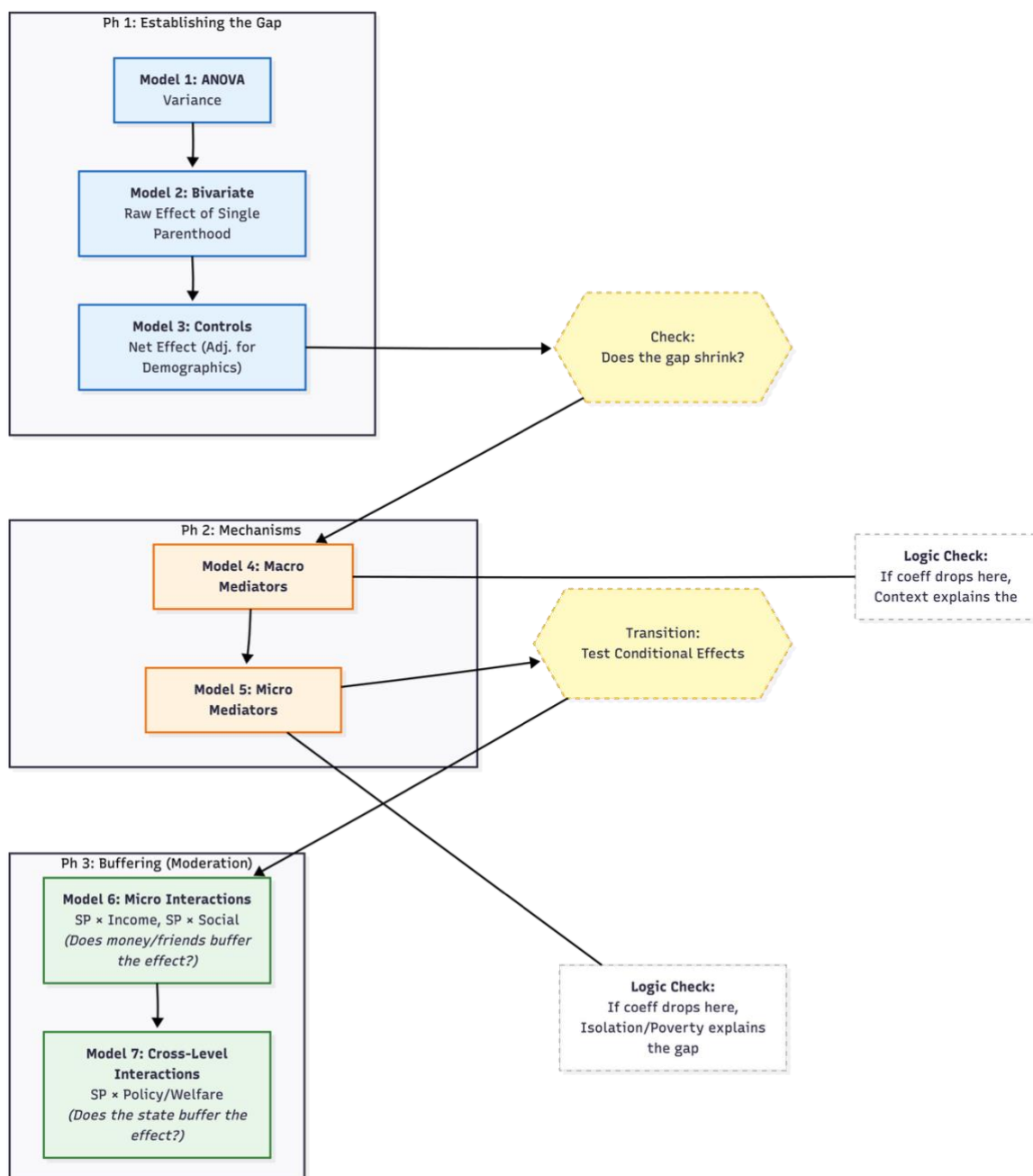
where Y_{ijk} is life satisfaction; $\mathbf{F}_{ijk}$ is the vector of family-structure dummies; and $\mathbf{X}_{ijk}$ is a set of individual controls. assume that the model has country fixed effects α_k , treated as unknown parameters (so no distribution is imposed); country-round random effects for the intercept and the single-parent slope, (b_{0jk}, b_{1jk}) , which are assumed jointly normally distributed with mean zero and an unstructured 2×2 variance-covariance matrix, i.e. $\begin{pmatrix} b_{0jk} \\ b_{1jk} \end{pmatrix} \sim \mathcal{N} \left(\begin{pmatrix} 0 \\ 0 \end{pmatrix}; \begin{pmatrix} \tau_{00} & \tau_{01} \\ \tau_{01} & \tau_{11} \end{pmatrix} \right)$, independent across country-round units; an individual-level error term ε_{ijk} that is normally distributed with mean zero and constant variance, $\varepsilon_{ijk} \sim \mathcal{N}(0, \sigma^2)$, i.i.d. across individuals and independent of the random effects. Under these assumptions, conditional on α_k , the covariates, and the random effects, Y_{ijk} is normally distributed with mean given by the linear predictor and variance σ^2 .

Once more, this specification reflects the data structure, enabling me to assess the contextual impact. This includes evaluating time-varying variables at

level 2 (e.g., welfare generosity and the share of single-parent families) and their associated cross-level interactions. This intermediate level provides a unique advantage by enabling the analysis of variation within countries over time.

The modelling strategy follows the published parent paper and mirrors the research questions in Chapter 5, as shown in Figure 3.2.

Figure 3.2: *Modeling strategy Chapter 5*



To summarise this sequence, the **final model** for parents can be written as

$$Y_{ijk} = \beta_0 + \alpha_k + (\beta_1 + b_{1jk}) \cdot F_{ijk} + \beta_2 \cdot X_{ijk} + \beta_3 \cdot M_{ijk} + \beta_4 \cdot Z_{jk} + \beta_5 \cdot (SP_{ijk} \cdot M_{ijk}) + \beta_6 \cdot (SP_{ijk} \cdot Z_{jk}) + b_{0jk} + \varepsilon_{ijk}$$

where M_{ijk} is the vector of individual intervening variables (income satisfaction and social connectedness), and Z_{jk} is the vector of macro indicators (total family spending, targeted childcare and parental leave spending, and SPF prevalence). The interaction terms express how the gaps in SWB between family types change with economic and social resources and with welfare context.

All models for parents are estimated by REML, as suggested in the literature (McNeish, 2017). Given the strong gendered patterns of single parenthood, I estimate all models both on the pooled sample and separately for mothers and fathers, as reported in Chapter 5 and in the Appendix. Sensitivity analyses include alternative codings of family structure, different age ranges for parents and children, exclusion of specific countries or rounds, and models that treat life satisfaction as ordinal.

3.3.3 Models for longitudinal analysis

This subsection describes the longitudinal strategy used in Chapter 6 to study trajectories around union dissolution and the transition to single parenthood in EU-SILC. The aim is to describe within-person changes in resources and well-being in the years surrounding the first observed move from living in a couple-with-children household to living as a single parent.

The analysis uses the longitudinal component of EU-SILC for six countries (Belgium, Denmark, Spain, France, Italy, and Sweden). I construct a harmonised

person–year file, reconstruct household composition from the roster, and identify family status over time. The analytical sample is restricted to adults aged 25–65 who have at least one co-resident dependent child (defined as under 21).

The event is defined at the individual level as the first survey year in which the respondent is observed as a single parent with co-resident dependent children after previously being observed as a partnered parent. This event year is denoted t_0 , and event time is then defined as $k = t - t_0$. Importantly, t_0 should not be interpreted as the exact date of union dissolution. EU-SILC does not provide a consistently observable exact breakup date, so the analysis focuses on the first observed post-transition state. The event-time coefficients should therefore be interpreted as describing the transition process into observed single parenthood, not the effect of a precisely dated breakup event.

For the first part $K=-2$ (*“Less than 2 years before the event”*) is the reference category. This helps distinguish longer-run pre-transition conditions from the last observed pre-transition wave, which may already reflect deterioration linked to the separation process.

The baseline specification is a two-way fixed-effects model:

$$y_{it} = \alpha_i + \lambda_t + \boldsymbol{\beta} \times \mathbf{X}_{it} + \varepsilon_{it},$$

extended with event-time indicators:

$$y_{it} = \alpha_i + \lambda_t + \sum_{k \in \mathcal{K}} \delta_k 1(K_{it} = k) + \boldsymbol{\beta} \times \mathbf{X}_{it} + \varepsilon_{it}$$

Individual fixed effects α_i remove all time-invariant differences between individuals. Year dummies λ_t capture period shocks common to the estimation sample. The vector $\mathbf{X}_{it}$ includes time-varying controls. The coefficients δ_k describe how the outcome differs from the reference period at each k , within the same person and net of year shocks and controls.

Outcomes include equivalised household income (logged), income satisfaction (continuous), and binary indicators such as material deprivation and employment. Continuous outcomes are estimated with fixed-effects linear regression. Binary outcomes are estimated using a fixed-effects generalized linear model (GLM) with a logit link function, implemented via the *fixest* package in R. This approach allows for the computation of predicted probabilities and marginal effects, enabling the description of trajectories in absolute terms relative to the reference period $k \approx -2$).

Heterogeneity is examined by estimating models separately by sex and then by key moderators (number of dependent children, year of union dissolution, and country). Standard errors are clustered at the individual level to account for serial correlation within persons.

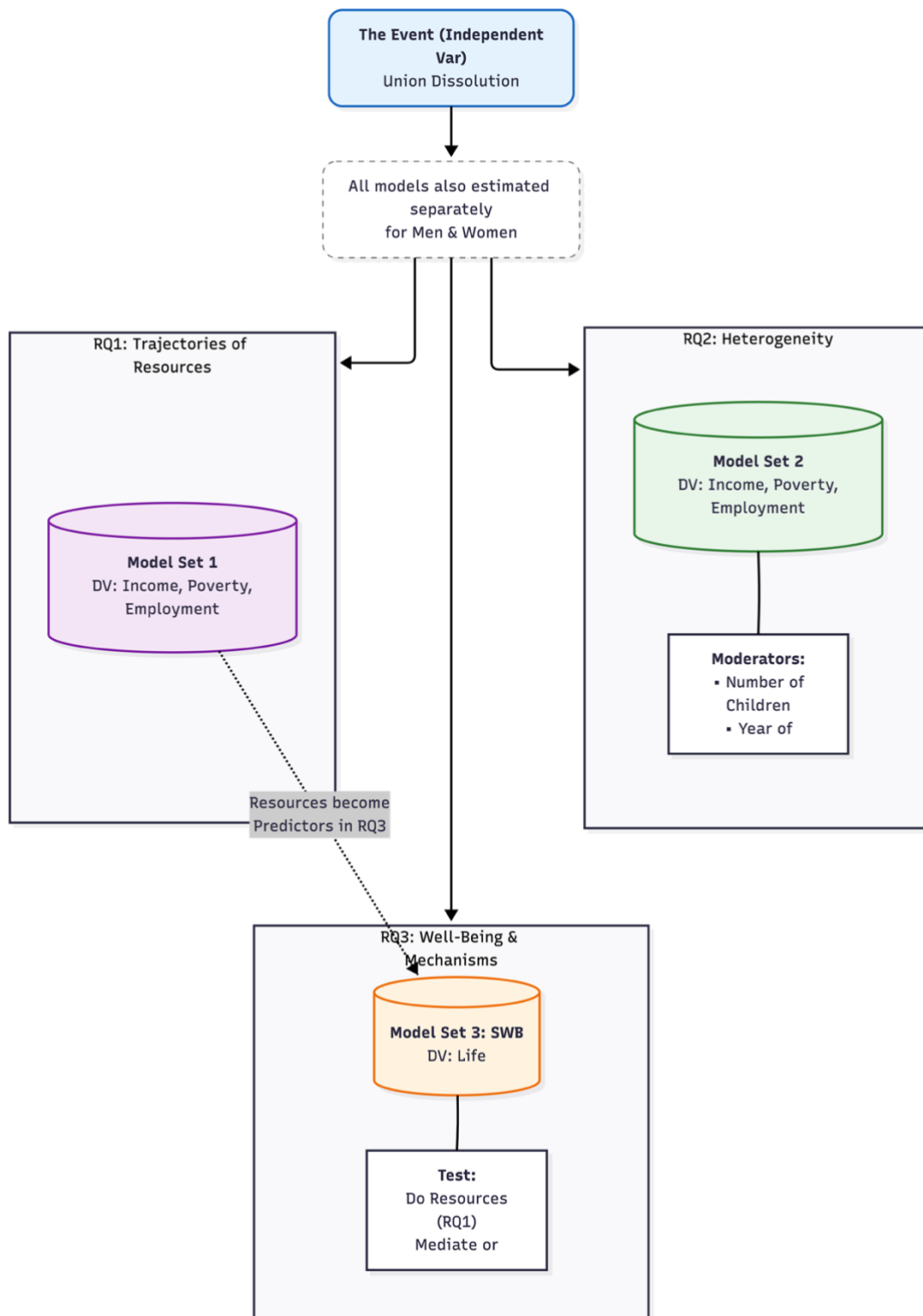
For the second part of the paper, where the focus is on life satisfaction as dependent variable, the coefficients in the results are presented with $k=0$ (*“Less than 1 year after the event”*). This makes it easier to describe anticipation before the transition and possible recovery or further decline in the following waves. The specification is:

$$SWB_{it} = \alpha_i + \lambda_t + \sum_{k \in \mathcal{K}} \delta_k 1(K_{it} = k) + \boldsymbol{\beta} \times \mathbf{X}_{it} + \boldsymbol{\gamma} \times \mathbf{Z}_{it} + \varepsilon_{it}$$

Where $\mathbf{Z}_{it}$ is the vector of the resources variables used as dependent variable in the first step.

The modelling strategy is shown in Figure 3.3.

Figure 3.3: Modeling strategy Chapter 6



4

Single-Parent Families and Adolescents' Well-being in Europe: a Multilevel Analysis

4.1 Introduction

This chapter presents the results for adolescents. The aim is to document how life satisfaction differs between adolescents living with one resident parent and those living with two resident parents, and to assess how much of this difference is linked to individual and family characteristics and to the macro context in which adolescents live.

The chapter follows the logic set out in Chapter 2 and the modelling strategy described in Chapter 3. The focus remains on one core contrast: adolescents living in single-parent households versus adolescents living in two-parent households. Other family forms are not analysed separately here, both to preserve comparability across countries and to keep the link with the broader thesis framework clear.

The analysis is organised around three research questions. First, I describe how life satisfaction differs by living with a single parent across European contexts (RQ1a). Second, I assess whether these differences are linked to micro-level characteristics that correlate with family structure, especially those connected to the extended triple bind framework, such as economic strain, social connectedness, and emotional support (RQ1b). Third, I test whether the association varies across country-round contexts, focusing on macro indicators such as the diffusion of single-parent families and public spending on families (RQ1c).

The empirical analysis uses repeated cross-sectional data from the European Social Survey. Adolescents are aged 15–19 and are observed across multiple waves and countries. Because adolescents are clustered within country-round contexts, the results are presented in two steps. Section 4.2 describes patterns in life satisfaction, key micro characteristics, and the macro context. Section 4.3 then reports the multilevel models, moving from the baseline

association to macro moderation, micro mechanisms, and residual contextual heterogeneity. Section 4.4 summarises robustness and sensitivity checks.

4.2 Descriptive analysis

The descriptive analysis has two aims. First, it documents how life satisfaction varies across family structure, countries, and time. Second, it describes differences between adolescents in single-parent and two-parent families in terms of micro characteristics and macro context. This matters because these differences may partly account for the observed gap, or may shape how the gap looks across contexts.

Figure 4.1 shows the starting point of the chapter: adolescents living in single-parent families report lower life satisfaction than adolescents living in two-parent families. The pooled gap is sizeable on a 0–10 scale. In the thesis text, this baseline difference is about half of a point. This bivariate comparison is not meant to be causal, but it provides a clear benchmark for the multilevel models in Section 4.3. The question is how much of this gap remains after accounting for micro-level composition and macro context.

The pooled gap hides strong cross-context heterogeneity, as shown in Figure 4.2. In some country–period contexts the gap is small; in others it is much larger. This is one reason not to rely on a single pooled comparison. It also motivates the modelling choices later in the chapter: a multilevel structure for clustering, and explicit tests of whether the association differs by context.

Figure 4.1: Mean life satisfaction (0–10) by family structure (with 95% CIs).

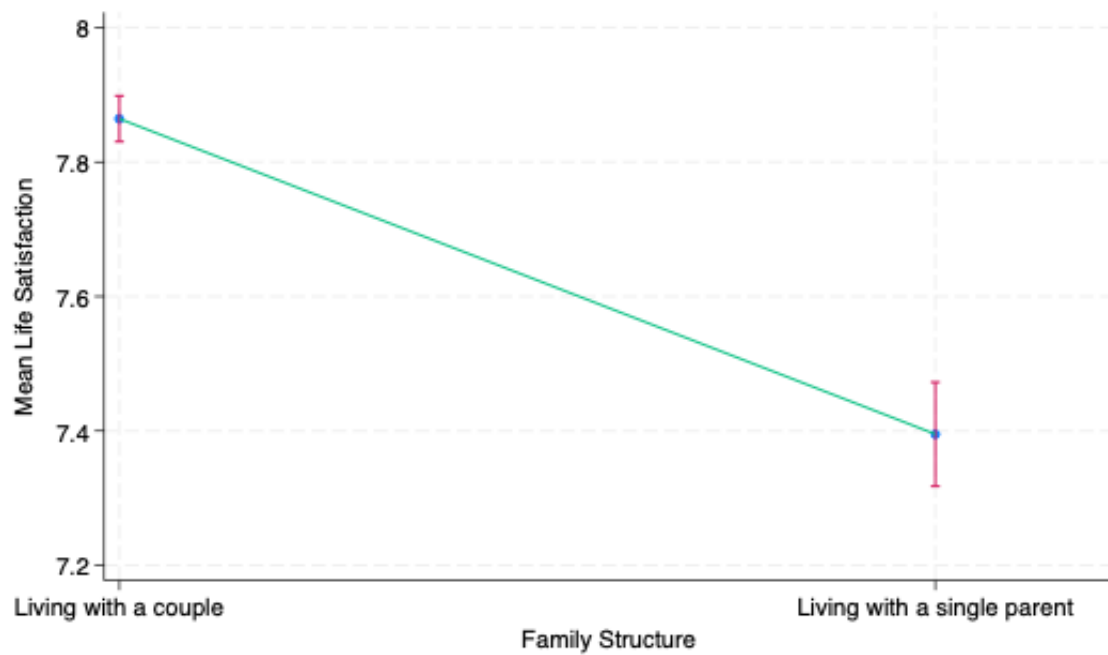
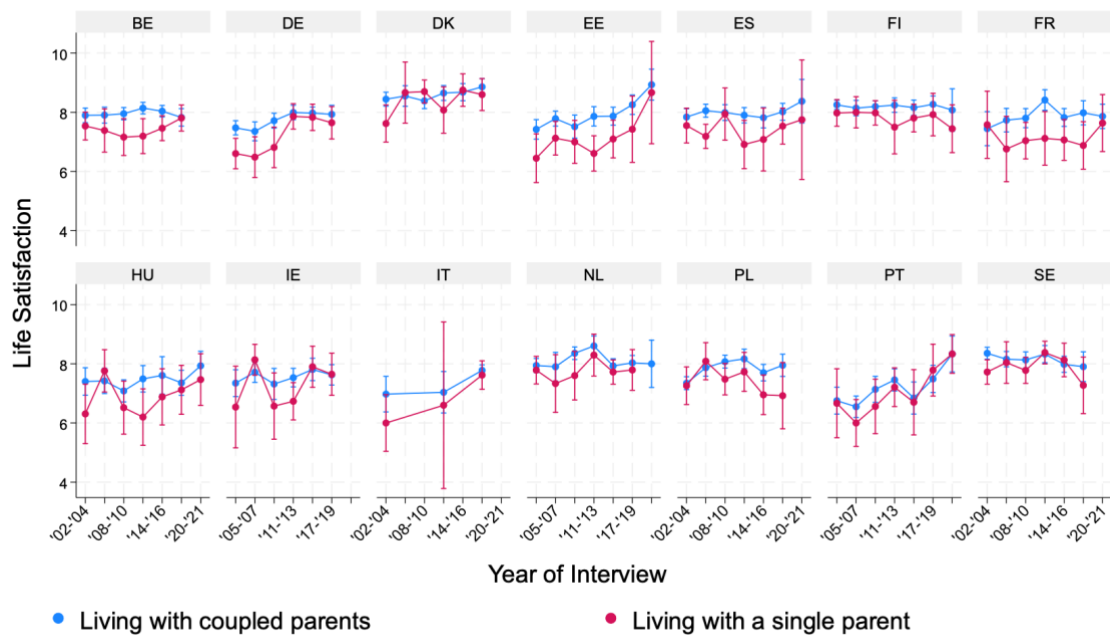
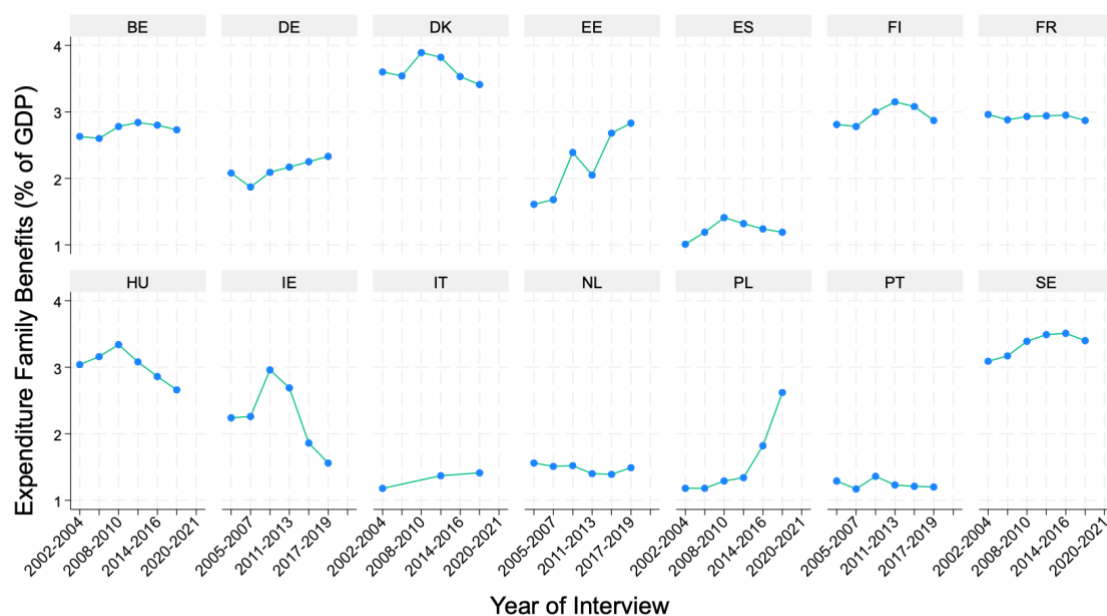


Figure 4.2: Mean life satisfaction (0–10) by family structure (with 95% CIs).



A second descriptive issue concerns the macro environment in which adolescents live. The diffusion of single-parent families and the policy environment differ sharply across Europe. These differences create contexts where single parenthood is more common and potentially less selective, and contexts where it remains rarer and potentially more concentrated among disadvantaged households. Figure 1.1 in the Introduction, showing the share of single parent families on the total of households with dependent children, and Figure 4.3 here showing different welfare generosity summarise this macro variation.

Figure 4.3: Descriptive statistics for family transfers as % GDP by country-round (updated)



Before turning to the multilevel models, it is also important to describe how adolescents in single-parent families differ from adolescents in two-parent families in key micro dimensions. Table 4.1 reports the overall distribution of the variables used in the models, while Table 4.2 compares their distribution by family structure.

Table 4.1: Distribution of the variables included in the models

	%	Mean	SD
Dependent Variable			
Subjective Well-Being (SWB, 0-10)		7.76	1.72
Independent Variable			
Family Type			
<i>Living with coupled parents</i>	79.14		
<i>Living with a single parent</i>	20.86		
Individual Intervening Variables			
Financial satisfaction			
<i>Living comfortably on present income</i>	43.06		
<i>Coping on present income</i>	43.27		
<i>Difficult on present income</i>	11.16		
<i>Very difficult on present income</i>	2.51		
Anyone to discuss intimate and personal matters with			
<i>No</i>	3.27		
<i>Yes</i>	96.73		
Social interactions			
<i>Rarely or never</i>	3.52		
<i>Weekly or almost</i>	17.89		
<i>Frequently</i>	78.58		
Macro Moderators			
Welfare			
Family Benefits Expenditure (% of GDP)		2.31	0.81
Household composition			
Single parent families (% on hhs with dependent children)		26.36	7.48
Religiosity			
Average level of religiosity (/10)		3.99	0.98
Control Variables			
Migration status			

<i>Country citizen, no ethnic minority</i>	89.96		
<i>Country citizen, ethnic minority</i>	3.92		
<i>Not Citizen, no ethnic minority, born in country</i>	0.68		
<i>Not Citizen, no ethnic minority, born elsewhere</i>	1.20		
<i>Not Citizen, ethnic minority, born in country</i>	0.48		
<i>Not Citizen, ethnic minority, born elsewhere</i>	0.64		
<i>Missing</i>	3.11		
Other household members		1.28	1.11
Highest educational level of parents			
<i>Up to lower secondary</i>	15.40		
<i>Upper-post secondary</i>	34.52		
<i>Tertiary</i>	39.88		
<i>Missing</i>	10.20		
Gender			
<i>Male</i>	50.50		
<i>Female</i>	49.50		
Age		17.20	1.30
Age difference (youngest parent)		28.55	5.56

The clearest difference concerns the resource dimension: adolescents in single-parent families are more exposed to economic disadvantage and more often report difficulty living on the household income. By contrast, the descriptive differences in the available social and emotional indicators are limited. This pattern is already informative from the perspective of the extended triple bind: in the adolescent chapter, the most visible component at the descriptive level is the resource bind, while the social and emotional dimensions appear less sharply differentiated in the variables available here.

Table 4.2: Descriptive statistics for variables by family type (two parents vs single parent)

	Living with coupled parents			Living with a single parent		
	%	Mean	SD	%	Mean	SD
<i>Life satisfaction</i>		7.865	1.647		7.376	1.920
<i>Financial perception</i>						
Comfortable on present income	47.51			26.17		
Coping on present income	41.90			48.47		
Difficult on present income	8.77			20.23		
Very difficult on present income	1.82			5.14		
Anyone to discuss personal matters with						
No	3.24			3.38		
Yes	96.76			96.62		
<i>Social Connectedness</i>						
Frequently meeting with friends	78.64			78.38		
Weekly meeting with friends	17.95			17.66		
Rarely meeting with friend	3.41			3.96		

Taken together, the descriptive evidence points to four conclusions that guide the multilevel analysis. First, the life-satisfaction gap is already visible in the bivariate comparison and is not trivial in size. Second, life satisfaction varies across country-round contexts, so the modelling approach must capture clustering and contextual heterogeneity. Third, the macro context varies substantially across Europe, both in terms of the diffusion of single-parent families and in terms of family-policy support, and these dimensions do not fully overlap. Fourth, adolescents in single-parent families differ above all on the resource dimension, which makes economic strain the most plausible candidate mechanism going into Section 4.3.

4.3 Multilevel analysis

The sequence of multilevel models is designed to separate four issues: whether there is meaningful context-level clustering, the baseline association between family structure and life satisfaction, whether macro context changes the strength of that association, and how much of the association is linked to micro mechanisms such as perceived economic strain and social resources.

Model 1 is the null model with only life satisfaction and random intercepts. The aim is to decompose variance and motivate the multilevel specification. A likelihood-ratio test comparing it with a linear model supports the multilevel structure ($\bar{\chi}^2(1) = 56.71, p < .001$). The intraclass correlation indicates that most variation is individual, but that a non-trivial share sits at the country–wave level. This is the empirical basis for later steps: if contexts differ in average life satisfaction, macro indicators may help explain part of that variation.

Model 2 adds the key independent variable: an indicator for living in a single-parent household. Random intercepts remain at the country–round level. At this stage, a likelihood-ratio test also supported the inclusion of the random slope ($\bar{\chi}^2(2) = 11.84, p = .0027$).

The coefficient for single parenthood is negative and statistically significant. The estimated gap is about -0.46 points on the 0–10 scale. This provides a model-based benchmark that is consistent with the descriptive gap but now accounts for contextual clustering. The related coefficients for all the models without interactions are reported in Table 4.3.

Table 4.3: Coefficients for Model 1-4+6

VARIABLES	Model 1	Model 2	Model 3	Model 4	Model 6
Living with a couple		–	–	–	–
(Ref.)		–	–	–	–

Living with a single parent	-0.460*** (0.044)	-0.435*** (0.044)	-0.436*** (0.045)	-0.295*** (0.043)	
Share of SPFs			0.027*** (0.008)	0.026*** (0.007)	
Expenditure for family benefits			0.065 (0.086)	0.075 (0.080)	
Living comfortably with income				0.272*** (0.037)	
Coping with income (Ref.)	– –	– –	– –	– –	
Difficult on present income				-0.559*** (0.054)	
Very difficult on present income				-0.986*** (0.104)	
Anyone to discuss personal matters (Ref.)				– –	
Noone to discuss personal matters				-0.638*** (0.086)	
Never or rarely meeting with friends				-0.603*** (0.089)	
Weekly or almost (Ref.)				– –	
Frequently				0.246*** (0.041)	
Constant	7.847*** (0.092)	7.980*** (0.088)	9.801*** (0.258)	9.522*** (0.257)	9.091*** (0.254)
Observations	11,404	11,404	11,404	11,404	11,404
Number of country groups	14	14	14	14	14
Number of country-(3)years	88	88	88	88	88
Control Variables	No	No	Yes	Yes	Yes
Random Effects	Yes	Yes	Yes	Yes	Yes
Random Slope	–	Yes	Yes	Yes	Yes
Country FE	Yes	Yes	Yes	Yes	Yes

Notes: Covariance is unstructured. Random effects are at level 2 (country x round). Fixed effects are at level 3 (Country).

*** p<0.01, ** p<0.05, * p<0.1

Source: European Social Survey (ESS), OECD Social expenditure aggregates, OECD Family Database

Model 3 introduces the main individual-level controls. These controls address observable compositional differences between adolescents across family

structures. The coefficient for single parenthood shrinks only slightly and remains negative and statistically significant. This matters because it rules out the simplest compositional explanation: the gap is not just the result of adolescents in single-parent families having different observable backgrounds.

Model 4 adds the macro indicators. The coefficient for single parenthood remains negative, sizeable, and statistically significant, with only limited change relative to Model 3. Macro controls alone are therefore not enough to account for the family-structure gap.

Model 5 then introduces cross-level interactions between family structure and the macro indicators. This is the formal test of whether the single-parent gap varies systematically across contexts with different levels of diffusion and family-policy support. The goal is to describe systematic differences in the association across contexts. The results of all the models with cross-level and individual-level interactions can be seen in Table 4.4.

Table 4.4: Coefficients from Model 5+7

VARIABLES	Model 5	Model 7A	Model 7C	Model 7B
Living with a couple (Ref.)	— —	— —	— —	— —
Living with a single parent (SPF)	-0.432*** (0.043)	-0.264*** (0.059)	-0.293*** (0.093)	-0.300*** (0.044)
Share of SPFs	0.027*** (0.008)	0.0254*** (0.00757)	0.0255*** (0.00749)	0.0269*** (0.00752)
SPF # Share of SPFs	-0.019*** (0.007)			
Expenditure for family benefits	0.054 (0.086)	0.0787 (0.0809)	0.0729 (0.0801)	0.0541 (0.0799)
SPF # Expenditure	0.071 (0.063)			
Living comfortably with income		0.263*** (0.040)	0.273*** (0.037)	0.271*** (0.037)
Coping with income (Ref.)		— —	— —	— —
Difficult on present income		-0.448*** (0.067)	-0.560*** (0.054)	-0.566*** (0.054)

Very difficult on present income	-0.834*** (0.136)	-0.982*** (0.104)	-1.007*** (0.104)	
SPF # 1.Comfortable	0.082 (0.092)			
SPF # 3.Difficult	-0.305*** (0.113)			
SPF # 4.Very difficult	-0.368* (0.209)			
Anyone to discuss personal matters (Ref.)	-	-	-	
Noone to discuss personal matters	-0.640*** (0.086)	-0.639*** (0.086)	-0.631*** (0.095)	
SPF # Noone to discuss			-0.016 (0.212)	
Never or rarely meeting with friends	-0.598*** (0.089)	-0.567*** (0.100)	-0.597*** (0.089)	
Weekly or almost (Ref.)	-	-	-	
Frequently	0.246*** (0.041)	0.244*** (0.046)	0.244*** (0.041)	
SPF # Never or rarely		-0.165 (0.215)		
SPF # Frequently		0.007 (0.100)		
Constant	9.499*** (0.256)	9.073*** (0.254)	9.068*** (0.254)	9.100*** (0.254)
Observations	11,404	11,404	11,404	11,404
Number of country groups	14	14	14	14
Number of country-(3)years	88	88	88	88
Control Variables	Yes	Yes	Yes	Yes
Random Effects	Yes	Yes	Yes	Yes
Random Slope	Yes	Yes	Yes	Yes
Country FE	Yes	Yes	Yes	Yes

Notes: Covariance is unstructured. Random effects are at level 2 (country x round). Fixed effects are at level 3 (Country).

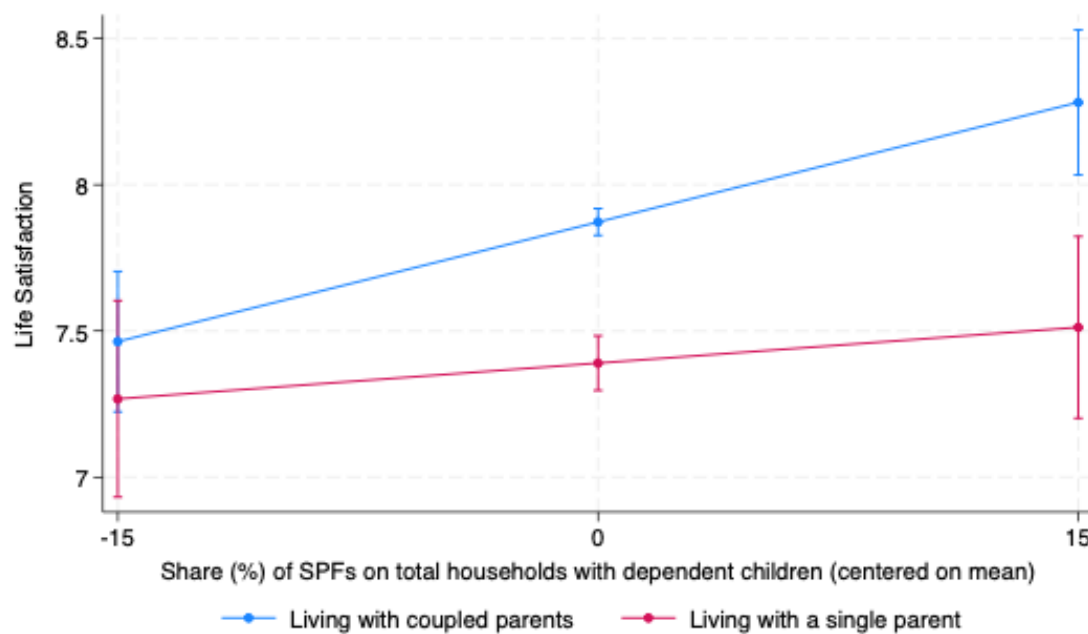
*** p<0.01, ** p<0.05, * p<0.1

Source: European Social Survey (ESS), OECD Social expenditure aggregates, OECD Family Database

The clearest result concerns the diffusion of single-parent families. As shown in Figure 4.4, the interaction between single parenthood and diffusion is statistically significant. Substantively, the gap in life satisfaction is larger in contexts where single-parent families are more prevalent. This pattern does not

support a simple normalisation argument in which greater diffusion mechanically reduces the disadvantage associated with single-parent family life. A more cautious interpretation is that diffusion may capture changing selection processes, broader family change, or other contextual features that do not automatically translate into better well-being outcomes for adolescents.

Figure 4.4: Predicted life satisfaction by family structure and diffusion of single-parent families.

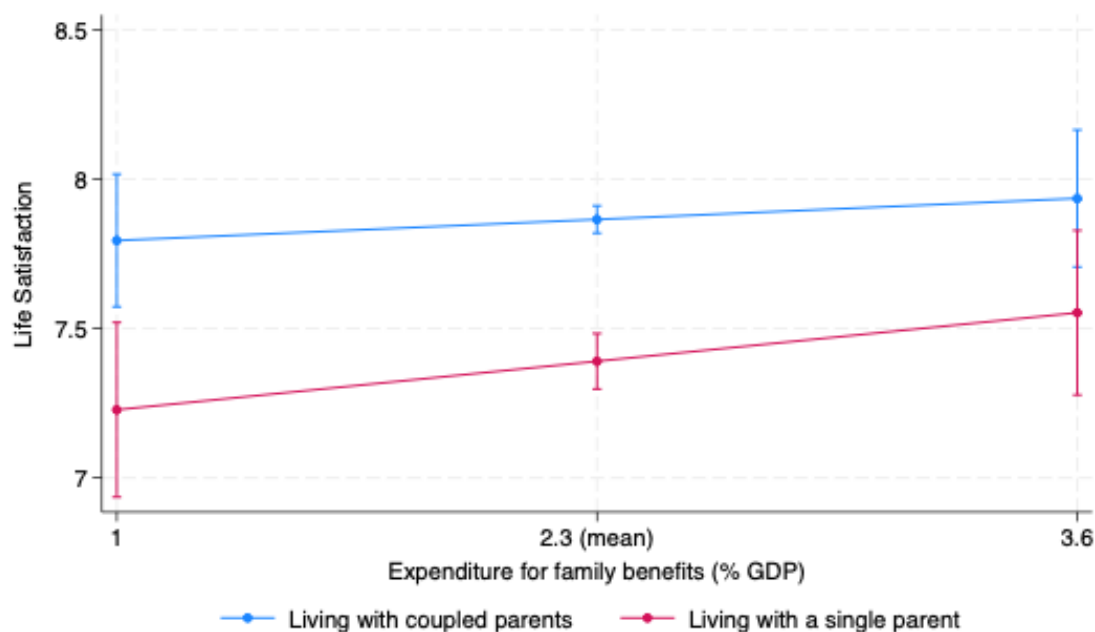


This result is especially interesting when read against the welfare-regime geography described earlier. Higher shares of single-parent families are found mainly in Nordic contexts, while lower shares are more typical of Southern Europe. The positive association between prevalence and the size of the gap therefore does not imply that more “traditional” contexts are necessarily worse for adolescents on this dimension. Rather, it suggests that the prevalence of single-parent families and the well-being implications of living in such families do not move together in a simple or linear way.

The interaction between single parenthood and family transfers is weaker, as shown in Figure 4.5, and is not robust across specifications. Family transfers are associated with higher average life satisfaction, but the evidence that they

systematically reduce the gap between family structures is limited in this chapter. One plausible reason is that the available macro indicators capture broad family-policy generosity better than the degree of support targeted specifically to the situations most relevant for adolescents in single-parent households. In other words, the macro-level signal may be weakened by the lack of sufficiently targeted comparative policy measures.

Figure 4.5: Predicted life satisfaction by family structure and family transfers.



Family transfers are associated with higher average life satisfaction, but the evidence that they systematically reduce the gap between family structures is limited here.

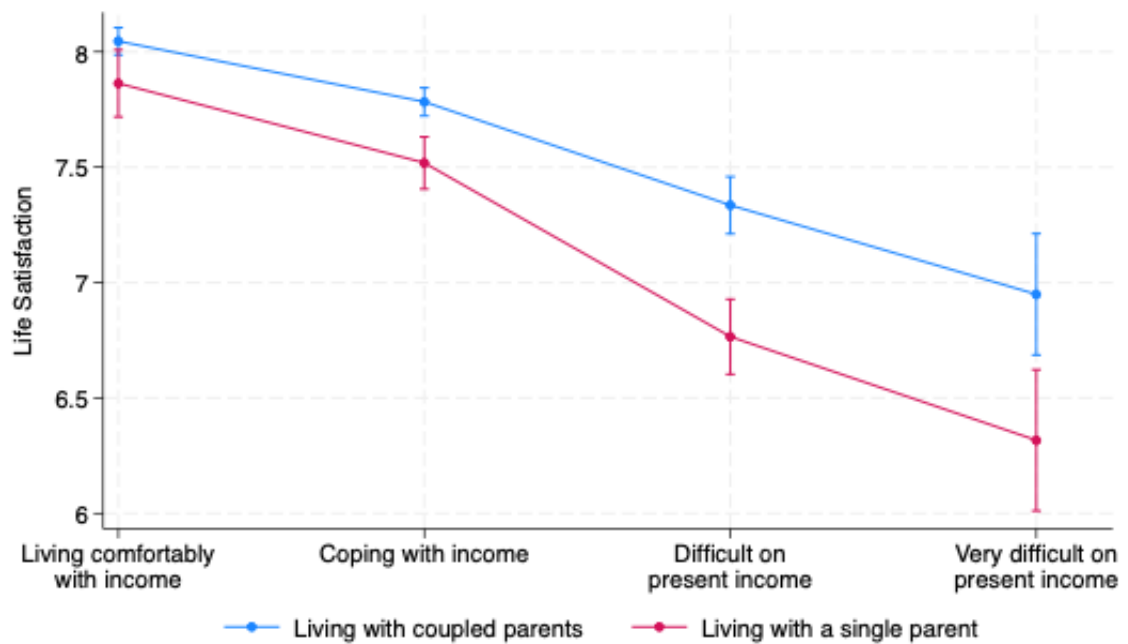
Model 6 shifts the focus from macro moderation to micro mechanisms. It adds the available indicators of economic strain, social connectedness, and emotional support. These are treated as intervening correlates that plausibly link family structure to well-being.

Once these mechanisms are included, the coefficient for single parenthood decreases in magnitude but remains negative and statistically significant. This supports a partial-mechanism interpretation. Part of the gap is linked to differences in economic strain across family structures, but an association remains even after accounting for the available micro-level mechanisms. Read through the lens of the extended triple bind, the adolescent chapter provides its clearest support for the resource bind, while the social and emotional dimensions appear less strongly differentiated in the measures available here.

Model 7 then tests whether the association between family structure and life satisfaction differs across levels of income satisfaction, emotional support, and social connectedness. This is a further check on the mechanism story: not only whether adolescents in single-parent families are more exposed to economic difficulty, but also whether the well-being gap becomes especially pronounced under conditions of economic strain. No clear interaction pattern emerges for the presence of someone to discuss intimate matters with or for social connectedness. By contrast, the interaction with financial perception is statistically significant and in the expected direction. The gap between adolescents in single-parent and two-parent families is largest among those who report serious difficulty living on the household income, and much smaller among those who report satisfactory economic conditions.

Figure 4.6 shows this clearly. The gap is around 0.63 points among those reporting major difficulty, but falls to about 0.17 points and is no longer statistically significant among those reporting satisfactory income conditions. This sharpens the interpretation of the chapter. It is not only that adolescents in single-parent families report more economic strain on average; it is also under economic strain that the life-satisfaction disadvantage becomes most severe. Again, the resource bind is the most visible dimension of the extended triple bind in this empirical chapter.

Figure 4.6: Predicted life satisfaction by family structure and financial perception categories.



To make contextual heterogeneity more explicit, I also examined the estimated random effects from the multilevel models (see Figure in the Appendix). These show some cross-country variation in average life satisfaction and in the single-parent coefficient, but the spread is limited. This suggests that contextual heterogeneity exists, but in the adolescent chapter it remains modest and is best treated as supporting rather than central evidence.

4.4 Robustness checks and sensitivity analysis

I ran a set of robustness and sensitivity checks to assess whether the main conclusions depend on specific modelling choices, outcome definitions, or contextual specifications.

First, I tested alternative multilevel structures. In particular, I re-estimated the model with RE at countrylevel. The main results were all confirmed. Second, I

checked alternative outcome choices available in the ESS. I replicated the models using the ESS happiness item as an alternative outcome. The direction of the association was similar. Third, I checked functional form. Because life satisfaction is bounded and ordinal in nature, I estimated ordered logit versions of the key models. The results were consistent in direction, and the main patterns (negative association for single parenthood; diffusion moderation; strong role of economic difficulty) remained. Fourth, I assessed whether findings were driven by specific contexts. I repeated key models excluding one country at a time. The conclusions did not highlight any issue. Taken together, these checks support three stable claims: adolescents living in single-parent families report lower life satisfaction; the association is not explained away by basic micro composition; and the strongest and clearest mechanism link is economic strain, both as a correlate and as a condition under which the gap becomes larger.

5

Single Parents' Subjective Well-Being in Europe: A Multilevel Analysis

5.1 Introduction

This chapter shifts the focus from adolescents to parents.⁶ It asks how life satisfaction differs across family structures among adults raising dependent children in Europe, and it tests whether micro resources and macro policy context account for, or condition, these differences.

The chapter is anchored in the framework discussed in Chapter 2. Single parenthood is treated as a condition that may combine the three dimensions of the extended triple bind: a resource bind, linked to financial strain and the practical difficulty of combining work and care; a social burden, linked to weaker support or more fragile ties; and an emotional burden, linked in part to partnership disruption and the longer-term consequences of separation. A key choice in this chapter is therefore to distinguish not only between single parents and coupled parents, but also between family structures that differ by divorce history. This reflects the idea that divorce can leave traces even when a parent repartnered.

The analysis uses ESS repeated cross-sections and multilevel models with contextual variation at the country and country-by-round levels, consistent with the data structure described in Chapter 3. The results are reported in four steps. Section 5.2 describes the sample and the descriptive patterns in well-being, financial perception, and social connectedness. Section 5.3 reports the multilevel models, including mediation and moderation analyses at both the micro and macro levels. Section 5.4 summarises sensitivity checks and robustness analyses.

⁶ A version of this chapter has been sent (in co-authorship with Professor Raffaele Guetto and Professor Daniele Vignoli) to the *Comparative Population Studies Journal* and it is currently under review after 2nd round of minor revisions. The paper was also presented at the PAA (Population Association of America; Washington DC, 10 Apr 2025), AISP (Associazione Italiana Studi di Popolazione – Italian Association for Population Studies) POPDAYS (04 Jun 2025), and ECSR (European Consortium for Sociological Research; 05 Sep 2025) conferences. The paper was also the core of my thesis for European Doctoral School of Demography, in collaboration with Professor Sandra Florian, Professor Raffaele Guetto, and Professor Daniele Vignoli.

5.2 Descriptive patterns

Descriptive statistics help set the stage for the multivariate analysis. They show how parents are distributed across family structures, how large the raw gaps in life satisfaction are, and whether the main candidate mechanisms already look plausible in the data. Table 5.1 summarises the variables used in the analysis, while Table 5.2 reports life satisfaction, financial satisfaction, and social connectedness across the four family categories.

A first descriptive pattern concerns social connectedness. Contrary to what one might expect, single parents do not show a clear “social deficit” on the indicator used here, namely the frequency of interaction with friends, colleagues, and relatives. If anything, they report relatively high levels of interaction. This does not mean that social ties are irrelevant. The measure used here captures frequency of contact, not the quality of relationships, the availability of help in times of need, or the emotional security provided by close ties. For that reason, it may be a limited proxy for the social burden dimension of the extended triple bind. Even so, the descriptive pattern suggests that social connectedness is unlikely to be the main mediating pathway behind the well-being gap in this sample. It remains plausible, however, as a moderator: even if single parents are not, on average, less socially connected, those with rare contact may experience a much sharper penalty than those with more regular interaction.

Table 5.1: Variables used in the analysis

	%	Mean	SD
Dependent Variable			
Subjective Well-Being (SWB, 0-10)		7.32	1.99
Independent Variable			

Family Structure			
<i>Coupled parents, never divorced</i>	82.21		
<i>Coupled parents, ever divorced</i>	7.88		
<i>Single parents, never divorced</i>	4.59		
<i>Single parents, ever divorced</i>	5.13		
Individual Intervening Variables			
Financial satisfaction			
<i>Living comfortably on present income</i>	33.76		
<i>Coping on present income</i>	47.09		
<i>Difficult on present income</i>	19.15		
Social interactions			
<i>Rarely or never</i>	18.69		
<i>Weekly or almost</i>	42.10		
<i>Frequently</i>	39.21		
Macro Moderators			
Welfare			
Childcare (% of GDP)		0.78	0.40
Leaves		0.42	0.30
Total		2.38	0.77
Household composition			
Single parent families (% on hhs with dependent children)		17.56	4.39
Control Variables			
Migration status			
<i>Born in country, doesn't belong to minority</i>	87.31		
<i>Born elsewhere, doesn't belong to minority</i>	8.47		
<i>Born in country, belong to minority</i>	1.62		
<i>Born elsewhere, belong to minority</i>	2.55		
<i>Missing</i>	0.05		
Other household members		0.96	0.40
Number of children		1.91	0.79

Age of youngest child		7.98	5.07
Educational level			
<i>Up to lower secondary</i>	14.63		
<i>Upper-post secondary</i>	43.93		
<i>Tertiary</i>	41.13		
<i>Missing</i>	0.31		
Domicile			
<i>A big city</i>	16.52		
<i>Suburbs or outskirts of big city</i>	13.62		
<i>Town or small city</i>	31.17		
<i>Country village</i>	30.31		
<i>Farm or home in countryside</i>	8.24		
<i>Missing</i>	0.15		
Gender			
<i>Male</i>	45.60		
<i>Female</i>	54.40		
Age		40.92	6.26

A second descriptive pattern concerns subjective well-being and economic strain. The raw well-being gradient across family structures is clear. Cohabiting parents who never divorced report the highest average life satisfaction, cohabiting parents who ever divorced score slightly lower, and both groups of single parents report substantially lower levels. The similarity between the two single-parent categories in the descriptive statistics suggests that, at this stage, the main divide is being single rather than coupled, while divorce history may matter more through correlated conditions and resources than through a simple difference in raw averages.

In contrast, the clearest “resource gap” concerns financial perception. Single parents are more than twice as likely as coupled parents to report financial

difficulty and are much less likely to report being financially comfortable. This is exactly the kind of pattern that makes financial satisfaction a strong candidate for the subsequent models: it is sharply stratified by family structure, and it is a plausible channel linking family structure to life satisfaction. In the multivariate analysis, financial satisfaction can therefore play two roles. It can contribute to explaining why single parents score lower on average (mediation), and it can also condition the size of the gap, because the well-being penalty may be larger under financial strain (moderation).

Table 5.2: Distribution of SWB, financial perception and social connectedness, over family structure.

	%	Mean	SD
Couple, never divorced			
<i>Life satisfaction</i>		7.431	1.905
<i>Financial perception</i>			
Comfortable on present income	35.86		
Coping on present income	47.56		
Difficult on present income	16.58		
<i>Social Connectedness</i>			
Frequently meeting with friends	38.72		
Weekly meeting with friends	42.80		
Rarely meeting with friend	18.48		
Couple, ever divorced			
<i>Life satisfaction</i>		7.227	2.170
<i>Financial perception</i>			
Comfortable on present income	33.83		
Coping on present income	46.45		
Difficult on present income	19.72		
<i>Social Connectedness</i>			
Frequently meeting with friends	36.23		
Weekly meeting with friends	42.41		
Rarely meeting with friend	21.37		
Single, never divorced			

<i>Life satisfaction</i>		6.416	2.260
<i>Financial perception</i>			
Comfortable on present income	15.99		
Coping on present income	43.66		
Difficult on present income	40.35		
<i>Social Connectedness</i>			
Frequently meeting with friends	46.16		
Weekly meeting with friends	35.39		
Rarely meeting with friend	18.45		
Single, ever divorced			
<i>Life satisfaction</i>		6.447	2.310
<i>Financial perception</i>			
Comfortable on present income	16.36		
Coping on present income	43.33		
Difficult on present income	40.31		
<i>Social Connectedness</i>			
Frequently meeting with friends	45.60		
Weekly meeting with friends	36.68		
Rarely meeting with friend	17.71		

These individual-level patterns also need to be read against broader demographic and policy differences across countries and over time. Across Europe, the prevalence of single-parent families has increased over the last two decades (from 14.6% in 2004 to 17.8% in 2022), although levels and trends differ across countries. Southern European countries experienced rapid growth, but overall prevalence remains lower than in Nordic countries. At the same time, descriptive evidence suggests that the association between single parenthood and subjective well-being has weakened in some contexts. This should be interpreted cautiously. Cross-time changes can reflect shifts in the composition of family types and in the selection into single parenthood, rather than a direct improvement in

living conditions. This is one reason why the multilevel models in the next section focus explicitly on both micro resources and macro context.

Finally, descriptive macro patterns also suggest a role for welfare policy. Contexts with stronger and more targeted family support, especially around childcare and work–family reconciliation, tend to display smaller well-being gaps between family structures, while weaker support systems tend to show larger disparities. This is consistent with the thesis expectation that institutional context matters, but it does not imply that broad welfare generosity is always enough. One reason is that the available macro indicators are often better at capturing general family-policy effort than support specifically targeted to the constraints faced by single-parent families. The multilevel models in the next section assess these patterns more formally.

Overall, the descriptive patterns motivate the multivariate analysis in two ways. First, they point clearly to the resource bind as the most plausible mechanism linking family structure to life satisfaction, while suggesting a more limited mediating role for the available measure of social connectedness. Second, they show why context matters: family-structure differences in well-being are embedded in cross-national variation in welfare support and in the diffusion of single parenthood, both of which may shape how large the gap is and under which conditions it is most severe.

5.3 Multilevel results

The aim of multilevel regression on parents' life satisfaction is to estimate the association between family structure and subjective well-being, and to test the mediating and moderating roles of individual resources and contextual factors.

I first justify the multilevel approach using the Intraclass Correlation Coefficient (ICC). The country-level ICC equals 0.105, meaning that about 10.5% of the variance in subjective well-being is attributable to differences between countries. The ICC for rounds within countries equals 0.030, pointing to additional variation across rounds within the same country. These values support a multilevel framework. After including individual-level and macro-level covariates (Model 5), the ICCs decrease to 0.046 (country) and 0.018 (country-round), suggesting that observed variables explain a substantial share of the between-context variance. A likelihood ratio test ($\chi^2(4) = 60.21, p < .001$) further supports the multilevel structure. Since the hypotheses involve cross-level interactions, models include random intercepts and a random slope (also tested via a proper Likelihood Ratio test) for the family structure indicator, allowing the association between family structure and well-being to vary across countries and rounds. This follows the recommendation to avoid overstating cross-level moderation when the lower-level effect varies across contexts.

The bivariate model (Model 2) shows a strong and statistically significant negative association between single parenthood and subjective well-being. Compared to the reference category (coupled parents who never divorced), both groups of single parents report substantially lower life satisfaction. The two coefficients are nearly identical ($\beta = -0.998$ for never-divorced single parents and $\beta = -0.988$ for ever-divorced single parents; $p < .001$), indicating a large disadvantage for both groups. When demographic controls are added (Model 3), the coefficients are slightly smaller but remain strong and statistically significant ($\beta = -0.892$ never divorced; $\beta = -0.880$ ever divorced; $p < .001$). Adding macro-level policy variables (Model 4) does not further reduce these coefficients.

Models 5 and 6 then introduce the two individual-level intervening variables separately to test mediation. Model 5 includes social connectedness only. Social connectedness is positively associated with life satisfaction but including it

does not meaningfully reduce the single-parent coefficients. This confirms the descriptive pattern and suggests that social contact, while beneficial, is not the main pathway explaining the well-being gap between family structures in this dataset. In contrast, Model 6 adds financial satisfaction (income perception) and produces a substantial reduction in the single-parent penalties. The coefficient for never-divorced single parents declines from $\beta = -0.904$ to $\beta = -0.587$, and the coefficient for ever-divorced single parents declines from $\beta = -0.886$ to $\beta = -0.559$. This supports a strong mediating role of financial perception and indicates that economic strain is the most powerful mechanism linking family structure to well-being in these data. Even after this reduction, the coefficients remain statistically significant, showing that the association is only partly accounted for by observed variables.

Table 5.3 reports the coefficients of all the models without interactions.

Table 5.3: Results, Model 1-5

VARIABLES	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6
Coupled, never divorced (ref.)		–	–	–	–	–
		–	–	–	–	–
Coupled, ever divorced	-0.248*** (0.032)	-0.104*** (0.029)	-0.104*** (0.029)	-0.096*** (0.029)	-0.063** (0.028)	
Single, never divorced	-0.998*** (0.051)	-0.892*** (0.053)	-0.893*** (0.053)	-0.904*** (0.053)	-0.587*** (0.052)	
Single, ever divorced	-0.988*** (0.050)	-0.880*** (0.052)	-0.880*** (0.052)	-0.886*** (0.051)	-0.559*** (0.051)	
Native, no ethnic min. (ref.)			–	–	–	–
			–	–	–	–
Not native, no ethnic min.			-0.169*** (0.026)	-0.169*** (0.026)	-0.127*** (0.026)	-0.003 (0.025)
Native, belong to min.			-0.481*** (0.058)	-0.481*** (0.058)	-0.500*** (0.057)	-0.361*** (0.055)
Not native, belong to min.			-0.445*** (0.046)	-0.444*** (0.046)	-0.385*** (0.046)	-0.154*** (0.044)
Male (ref.)			–	–	–	–
			–	–	–	–
Female			0.035** (0.015)	0.035** (0.015)	0.035** (0.015)	0.057*** (0.014)

Age of respondent	-0.003*	-0.003*	-0.000	-0.004***
	(0.002)	(0.002)	(0.002)	(0.001)
Cohabitants (not children)	-0.051**	-0.051**	-0.041	-0.048**
	(0.025)	(0.025)	(0.025)	(0.024)
Number of children	-0.028***	-0.028***	-0.028***	0.009
	(0.010)	(0.010)	(0.010)	(0.010)
Age of youngest child	-0.007***	-0.007***	-0.008***	-0.010***
	(0.002)	(0.002)	(0.002)	(0.002)
Living in a big city	0.004	0.004	0.005	-0.011
	(0.022)	(0.022)	(0.022)	(0.021)
Living in the suburbs	0.007	0.007	0.008	-0.018
	(0.023)	(0.023)	(0.023)	(0.023)
Living in a small city (ref.)	—	—	—	—
	—	—	—	—
Living in a country village	0.074***	0.074***	0.075***	0.067***
	(0.018)	(0.018)	(0.018)	(0.018)
Living in the countryside	0.131***	0.131***	0.133***	0.132***
	(0.029)	(0.029)	(0.029)	(0.028)
Very good general health	0.485***	0.484***	0.463***	0.408***
	(0.017)	(0.017)	(0.017)	(0.017)
Good general health (ref.)	—	—	—	—
	—	—	—	—
Fair general health	-0.657***	-0.657***	-0.631***	-0.522***
	(0.020)	(0.020)	(0.020)	(0.019)
Bad general health	-1.664***	-1.664***	-1.618***	-1.364***
	(0.041)	(0.041)	(0.040)	(0.040)
Not at all religious	-0.040**	-0.040**	-0.035*	-0.028
	(0.020)	(0.020)	(0.020)	(0.019)
Mildly religious (ref.)	—	—	—	—
	—	—	—	—
Very religious	0.312***	0.312***	0.303***	0.354***
	(0.021)	(0.021)	(0.021)	(0.020)
Up to lower sec. educ. (ref.)	—	—	—	—
	—	—	—	—
Upper-post secondary educ.	0.202***	0.202***	0.189***	0.017
	(0.023)	(0.023)	(0.023)	(0.023)
Tertiary education	0.447***	0.447***	0.417***	0.0670***
	(0.024)	(0.024)	(0.024)	(0.024)
Welfare Exp., Total		0.111	0.123*	0.084
		(0.070)	(0.069)	(0.057)
Share of SPFs		-0.004	-0.004	0.002
		(0.011)	(0.011)	(0.009)
Rarely meeting friends			-0.443***	0.539***

					(0.020)	(0.017)
Weekly meeting friends (ref.)					–	–
					–	–
Frequently meeting friends					0.204***	-1.106***
					(0.016)	(0.020)
Comfortable on present income						0.539***
						(0.017)
Coping on present income (ref.)						–
						–
Difficult on present income						-1.106***
						(0.020)
Constant	7.299***	7.414***	7.390***	7.196***	7.070***	7.439***
	(0.165)	(0.157)	(0.154)	(0.297)	(0.286)	(0.241)
Observations	61,706	61,706	61,706	61,706	61,706	61,706
Number of country groups	16	16	16	16	16	16
Number of country-round groups	161	161	161	161	161	161
Random slope	–	Yes	Yes	Yes	Yes	Yes
Random effects	Yes	Yes	Yes	Yes	Yes	Yes

Notes: Covariance is unstructured. Random effects are both at level 3 (country) and level 2 (country x round).

*** p<0.01, ** p<0.05, * p<0.1

Source: European Social Survey (ESS), OECD Social expenditure aggregates, OECD Family Database

Across models, never-divorced and ever-divorced single parents show very similar penalties, and their difference is not statistically significant. This does not imply that the underlying processes are identical. The “single, never-divorced” category is heterogeneous and can include parents who never cohabited, those who separated from a cohabiting partner without legally divorcing, and widowed parents. At the same time, coupled parents who experienced divorce also show a modest but statistically significant disadvantage compared to stable couples in several specifications. This suggests that divorce can leave longer-term emotional or economic traces even when a new partnership is formed.

I then test moderation effects to assess whether the association between family structure and subjective well-being depends on individual resources and

welfare context. Table 5.4 reports the interaction models, and the figures display average marginal effects and fitted values to make interpretation clearer.

Financial satisfaction and social connectedness both buffer the negative association between disadvantaged family structures and life satisfaction, but the pattern differs across groups. Economic security functions as a protective factor: as financial satisfaction increases, the predicted gap between single parents and the reference group tends to narrow. However, as shown in Figure 5.1, the interaction is statistically significant only for parents who have experienced divorce, while it is non-significant for never-divorced single parents.

Table 5.4: Results, Model 6-7

VARIABLES	Model 6/Fin	Model 6/Soc	Model 7/Total	Model 7/Targeted
Coupled, never divorced (ref.)	—	—	—	—
Coupled, ever divorced (CED)	-0.001 (0.039)	-0.050 (0.040)	-0.173* (0.099)	-0.154** (0.072)
Single, never divorced (SND)	-0.595*** (0.064)	-0.626*** (0.069)	-0.743*** (0.159)	-0.665*** (0.112)
Single, ever divorced (SED)	-0.484*** (0.061)	-0.533*** (0.065)	-0.691*** (0.150)	-0.735*** (0.115)
Rarely meeting with friends	-0.350*** (0.020)	-0.305*** (0.022)	-0.351*** (0.020)	-0.351*** (0.020)
Weekly meeting with friends (ref.)	—	—	—	—
Frequently meeting with friends	0.198*** (0.016)	0.178*** (0.017)	0.198*** (0.016)	0.198*** (0.016)
CED # Rarely meeting with friends		-0.227*** (0.068)		
CED # Frequently meeting with friends		0.091 (0.057)		
SND # Rarely meeting with friends		-0.250*** (0.095)		
SND # Frequently meeting with friends		0.181** (0.074)		
SED # Rarely meeting with friends		-0.296*** (0.091)		
SED # Frequently meeting with		0.069		

friends		(0.070)		
Comfortable on present income	0.517*** (0.018)	0.523*** (0.017)	0.522*** (0.017)	0.522*** (0.017)
Coping on present income (ref.)	— —	— —	— —	— —
Difficult on present income	-1.027*** (0.022)	-1.083*** (0.020)	-1.083*** (0.020)	-1.083*** (0.020)
CED # Comfortable on present income	0.032 (0.058)			
CED # Difficult on present income	-0.382*** (0.068)			
SND # Comfortable on present income	0.111 (0.096)			
SND # Difficult on present income	-0.063 (0.074)			
SED # Comfortable on present income	0.017 (0.091)			
SED # Difficult on present income	-0.228*** (0.071)			
Welfare Exp., Total	0.095* (0.058)	0.094 (0.057)	0.096* (0.057)	
CED # Total			0.044 (0.038)	
SND # Total			0.065 (0.062)	
SED # Total			0.055 (0.058)	
Welfare, Childcare + Leaves (C+L)				0.408*** (0.085)
CED # C+L				0.061 (0.050)
SND # C+L				0.054 (0.080)
SED # C+L				0.133* (0.079)
Share of SPFs	0.001 (0.009)	0.001 (0.009)	-0.002 (0.009)	-0.004 (0.009)
Constant	7.224*** (0.239)	7.122*** (0.234)	7.438*** (0.241)	7.111*** (0.224)
Observations	61,706	61,706	61,706	61,706

Number of groups	16	16	16	16
Number of country-round groups	161	161	161	161
Random slope	Yes	Yes	Yes	Yes
Random effects	Yes	Yes	Yes	Yes
Controls	Yes	Yes	Yes	Yes

Notes: Covariance is unstructured. Random effects are both at level 3 (country) and level 2 (country x round).

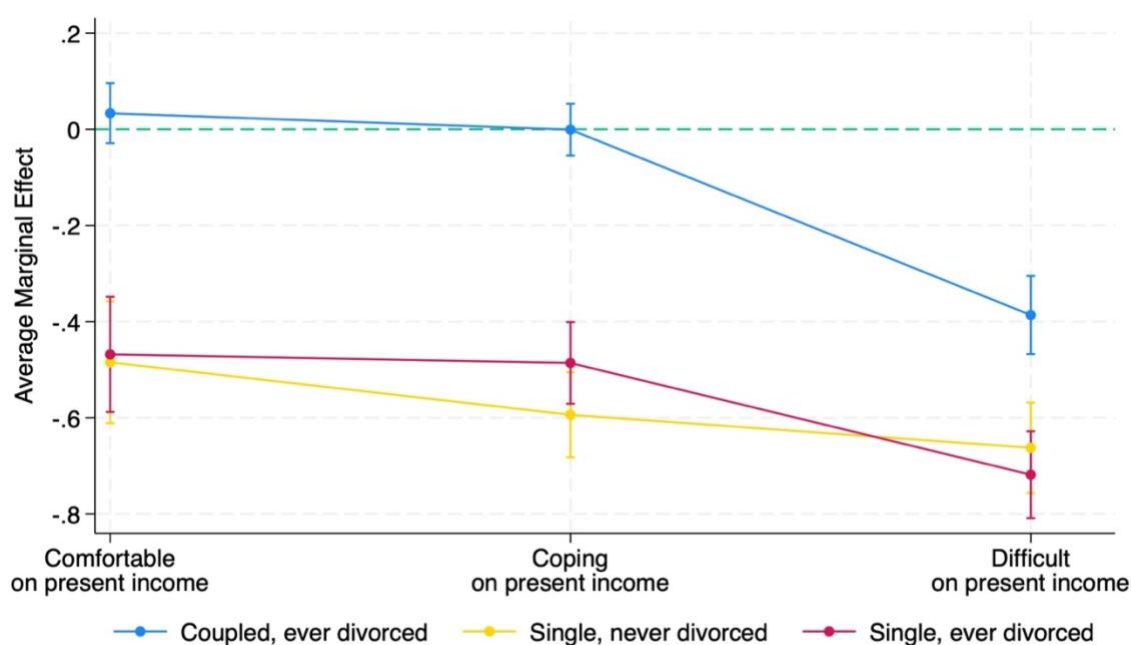
Controls include migration/ethnic background, religiosity, household size, number of children, educational, domicile, gender, age, and share of SPFs.

"Total" refers to total public expenditure on family benefits (% of GDP); "Targeted" includes only spending on childcare and parental leave.

*** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$

Source: European Social Survey (ESS), OECD Social expenditure aggregates, OECD Family Database

Figure 5.1: AME by family structure for different levels of financial satisfaction.

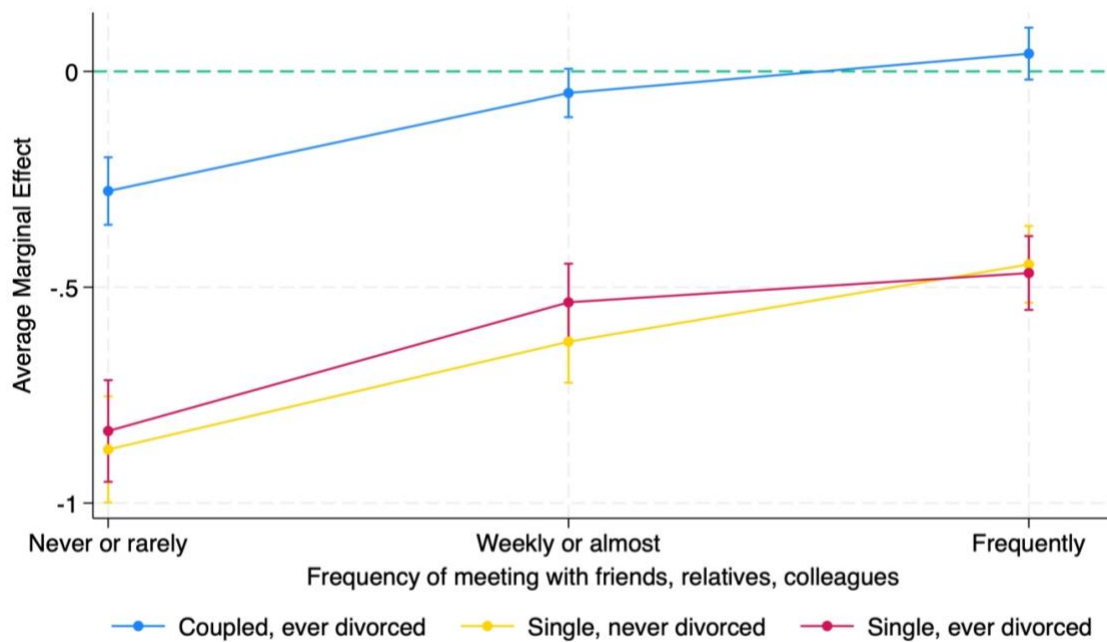


Social connectedness shows a more consistent moderation pattern, as shown in Figure 5.2. Parents with frequent, or at least weekly, social interaction have higher well-being, and the gap between family types is reduced. This holds across categories, although the size of the buffering differs somewhat.

Across both moderators, the results point to an asymmetry: the penalty of low resources is stronger than the benefit of high resources. This is also visible

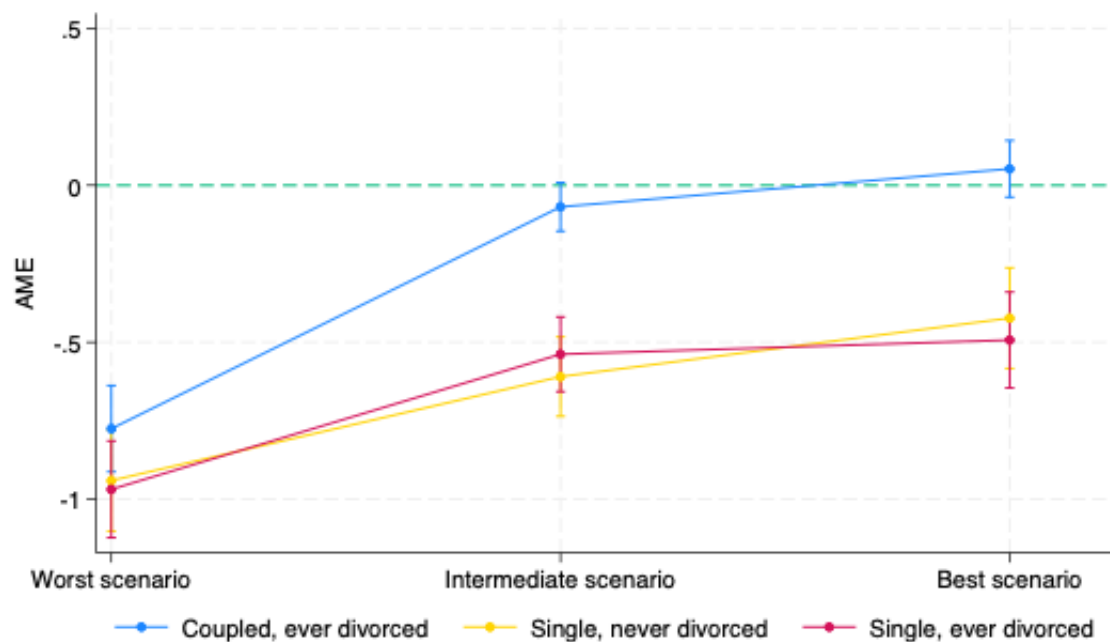
among coupled parents who experienced divorce, where the negative association is largely driven by disadvantaged subgroups. When both financial satisfaction and social connectedness are high, the average marginal effect becomes statistically insignificant.

Figure 5.2: AME by family structure for different levels of social connectedness.



The clearest picture emerges when considering the two moderators jointly. Figure 5.3 contrasts a “worst case” (financial difficulty and rare social contact), an “intermediate case” (coping financially and weekly contact), and a “best case” (financial comfort and frequent contact). Life satisfaction increases with better resource profiles, but even under the most favourable conditions, the gap between single and coupled parents does not fully disappear. This suggests that structural burdens linked to single parenthood remain even when individual resources are strong.

Figure 5.3: AME by family structure for different levels of financial satisfaction $\times$ social connectedness.



I then turn to macro-level moderation. Higher state expenditure on family benefits is generally associated with improved well-being across family types. I first test the hypothesis using total family benefit spending as a share of GDP. Figure 5.4 and Model 7/Tot show that total expenditure does not significantly moderate the association between family structure and well-being. The main effect of spending is weakly positive, but interaction terms are not statistically significant. This result may reflect that total spending mixes different instruments and can mask compositional processes or selection at the macro level.

Motivated by this, I conduct follow-up tests using a targeted indicator. In Model 7/Targeted, I isolate spending on childcare and parental leave, focusing on supports that directly reduce caregiving strain and support work–family balance. Figure 5.5 shows that this targeted indicator performs better: the interaction with divorced single parents becomes statistically significant, suggesting that these policies help reduce part of the well-being penalty. The effect remains moderate in size, and the gap remains significant even under the most favourable policy conditions. This points to the likely need for additional forms of intervention,

potentially including psychological support or measures addressing social stigma, especially for the most vulnerable groups.

Figure 5.4: Fitted values by category for different levels of State Expenditure (Total).

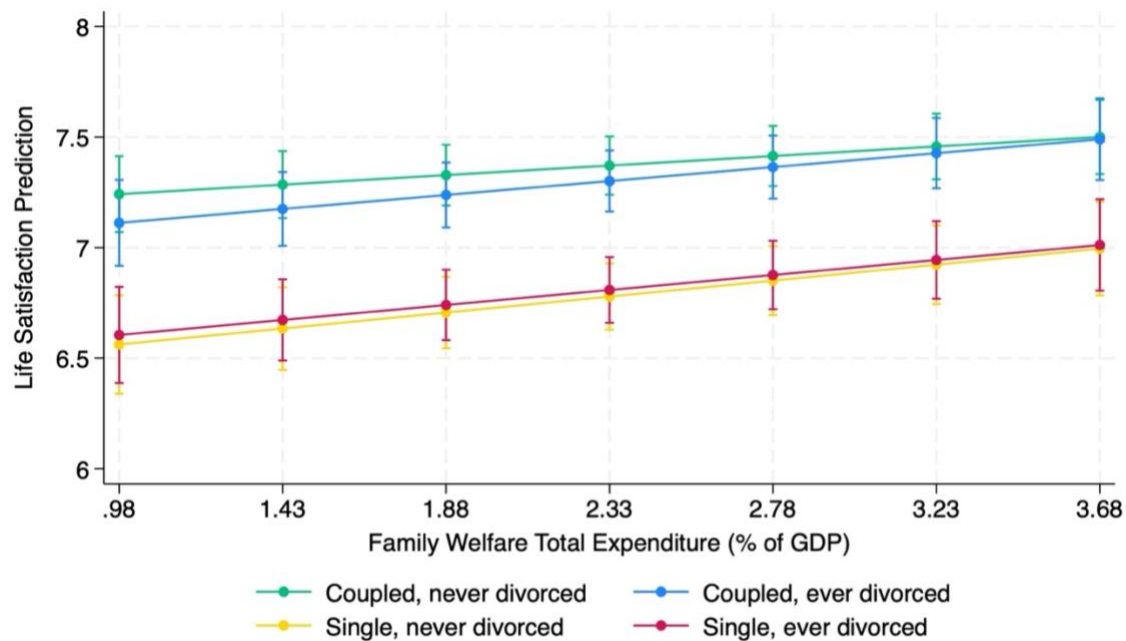
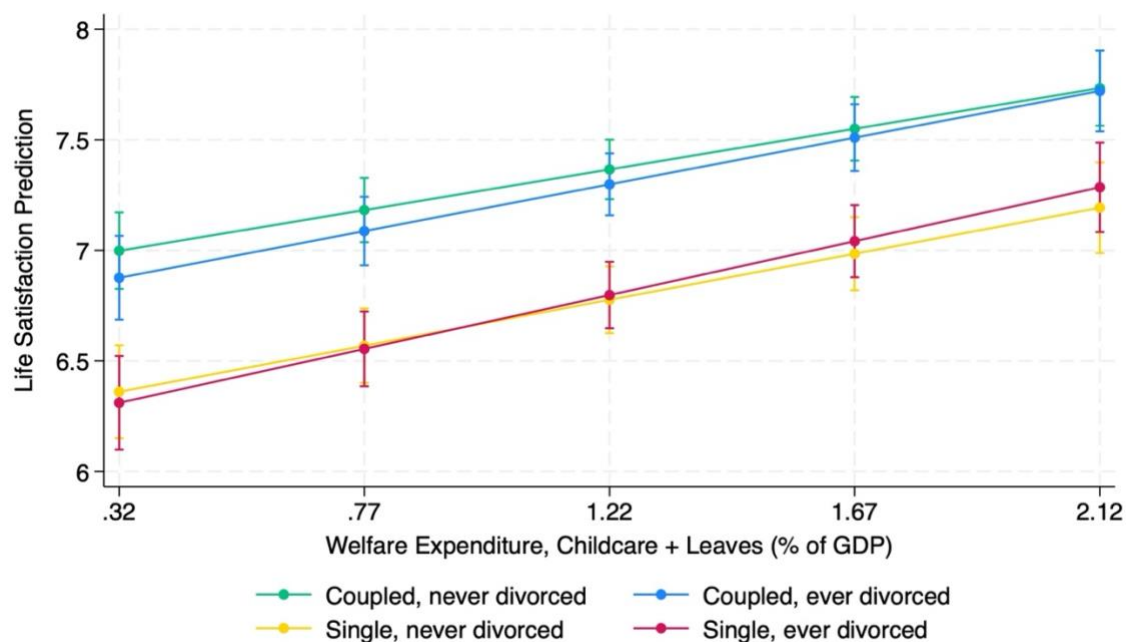


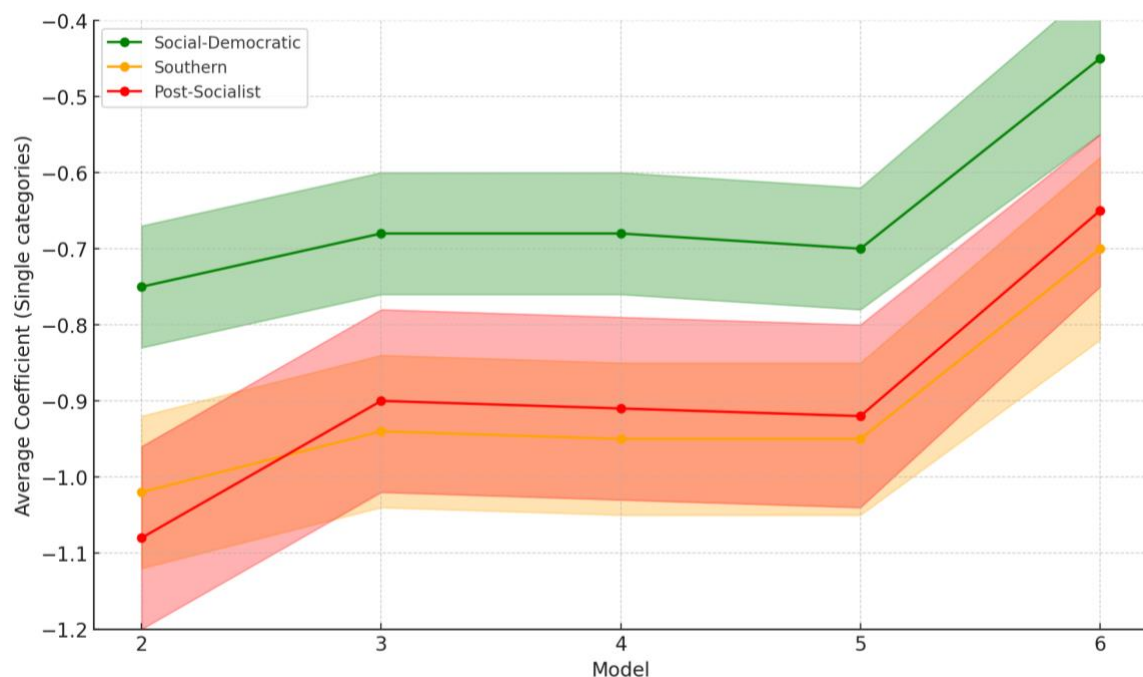
Figure 5.5: Fitted values by category for different levels of State Expenditure (Childcare and Parental Leave only).



Finally, I summarise cross-country differences with a descriptive stratification by welfare regime. Figure 5.6 shows that contexts with more robust and targeted systems—especially in the Nordic region—tend to display smaller well-being gaps. However, even in supportive contexts such as Denmark and Finland, the disadvantage does not fully disappear, suggesting residual structural burdens associated with single parenthood.

As a last step, I examine whether the prevalence of single-parent families conditions the effectiveness of welfare policies. The analysis shows no mediation effect of the prevalence of single-parent families. This suggests that the association between welfare spending and well-being disparities operates independently of how common single parenthood is in a society. This result may still be influenced by selection and compositional changes and should be interpreted with caution.

Figure 5.6: Average single parents' coefficient by welfare regimes with 83.4% CIs (Models 2 to 6).



To make cross-country heterogeneity more explicit, I also examined the estimated random effects from the multilevel models. The corresponding figures

are reported in the Appendix. They show that countries differ not only in average life satisfaction, but also in how strongly family structure is associated with well-being. This heterogeneity is especially visible for the two single-parent categories, while it is more limited for the “cohabiting, ever-divorced” group. The broad pattern is descriptive rather than causal, but it is consistent with the welfare-regime reading of the chapter: Nordic countries tend to lie on the more favourable side of the residual distribution, while other contexts, especially some Continental and post-socialist cases, show more negative deviations. Comparing the models without and with financial controls also suggests that part of this contextual heterogeneity works through economic conditions.

5.4 Robustness checks

To assess whether the main findings depend on specific modelling choices or sample definitions, I ran a set of sensitivity checks and re-estimated the key models under reasonable alternative specifications. The goal was to verify that the substantive conclusions from Section 5.3 are not driven by one particular operationalisation of family structure, by one specific set of covariates, or by one subgroup of countries.

A first concern regards family-structure typology. To address this, I reran the analysis after re-estimating the models on more restrictive definitions of independent variable. The estimated disadvantages for single parents remained negative and substantial, and the key contrast between the mediation patterns of social connectedness and financial satisfaction remained unchanged. I also checked whether results were sensitive to the inclusion of different blocks of control variables. Models were rerun with alternative sets of individual covariates,

and the main conclusions remained stable. Finally, I repeated the analysis on stratified samples to verify that the results were not driven by a single subgroup. The direction and relative magnitude of the main coefficients and interaction patterns remained consistent across these stratifications. The same applies to the key macro-level contrast reported in Section 5.3.

Overall, these robustness checks support the validity of the results presented in Section 5.3. Detailed outputs for these sensitivity analyses are available in the Appendix and upon request.

6

Union dissolution, single parenthood and trajectories of resources and well-being

6.1 Introduction

This section presents the main results on within-person change around union dissolution and the transition into single parenthood. The goal is to move beyond cross-sectional gaps and describe what happens to the same parents as their household situation changes. I focus on three outcomes that capture different parts of the “resource side” of the transition, as income, material deprivation, and employment, and I report trajectories separately for women and men. In later sections, I then test whether these trajectories differ across child profiles and across countries, and I relate the resource dynamics to trajectories in life satisfaction.

The event is defined as the first observed survey year in which a respondent is classified as a single parent with co-resident dependent children, after previously being observed as living with a partner and children. EU-SILC does not provide a consistently usable exact calendar date of union dissolution, so the chapter does not estimate the effect of a precisely dated breakup event. Instead, it studies the transition process into observed single parenthood. For binary outcomes (employment and material deprivation), models are estimated with fixed-effects logit in R, and results are shown as changes in predicted probabilities relative to a pre-event baseline. For continuous outcomes (income), results are shown in original units. Standard errors are clustered at the individual level. The analysis is restricted to adults aged 25–65. Trajectories are estimated with individual fixed effects and common year dummies.

6.2 Resources trajectories into and through union dissolution

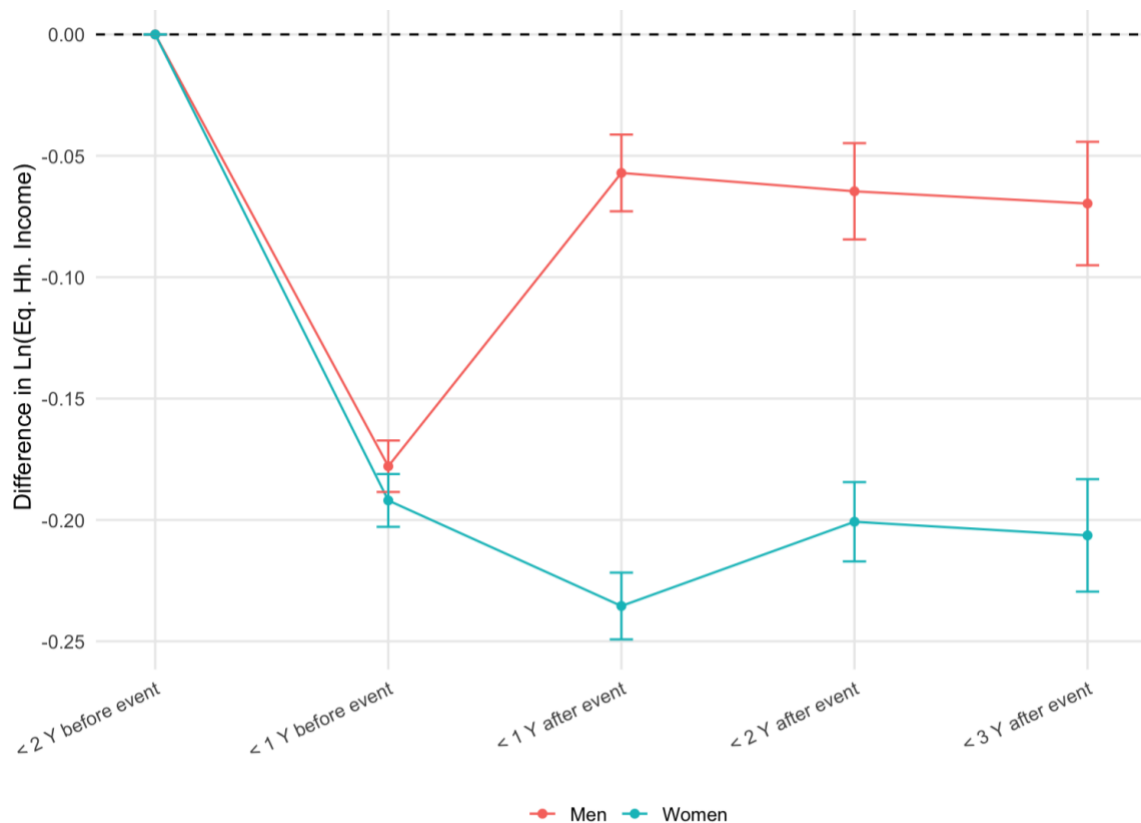
This section describes how resources and constraints evolve around the transition into single parenthood. The outcomes capture related but not identical dimensions of economic well-being. Logged equivalised household income captures relative changes in household resources, material deprivation captures whether those resources translate into the ability to afford basic items, and employment captures the labour market side of the adjustment process. Reading them together helps separate two phases that show up repeatedly: a pre-event deterioration that starts before the transition is observed, and a post-event constraint phase that is especially strong for women in income and deprivation.

The logged income trajectories show a clear decline already in the year before the transition (Figure 6.1). Relative to the baseline at $k = -2$ (“<2 years before the event”), logged equivalised household income drops in the band just before separation by roughly -0.18 for men and about -0.19 for women. Since the outcome is in logs, these coefficients can be read approximately as relative losses: -0.18 corresponds to about a 16–17% decline, and -0.19 to about a 17–18% decline, compared with “<2 years before.” This pre-event decline matters because it suggests that separation is not a single shock that starts at the event. Instead, the transition is preceded by a period in which household resources are already worsening. That pattern is consistent with an anticipation or build-up phase: job instability, conflict, early changes in living arrangements, or other disruptions may already affect resources while the couple is still observed as “together.”

After the event, the profiles diverge sharply by sex. Men show a clear rebound relative to the pre-event low: in the first post-event band they are only

around -0.06 below baseline (about 5–6%), and later bands remain around -0.06 to -0.07 (roughly 6–7%) below baseline. Women, instead, show a much larger and persistent penalty after separation: in the first post-event band the coefficient is around -0.24 (about a 21% loss relative to baseline), and later bands remain around -0.20 to -0.21 (roughly 18–19%) below baseline. In other words, the pre-event drop is similar for men and women, but the post-event period is where the gap opens: men move back toward baseline income levels, while women remain far below baseline for several years. In practical terms, the post-event gender gap in relative terms is large: women are roughly 12–15 percentage points “more negative” than men across the post-event window when read as percent changes from the pre-event baseline.

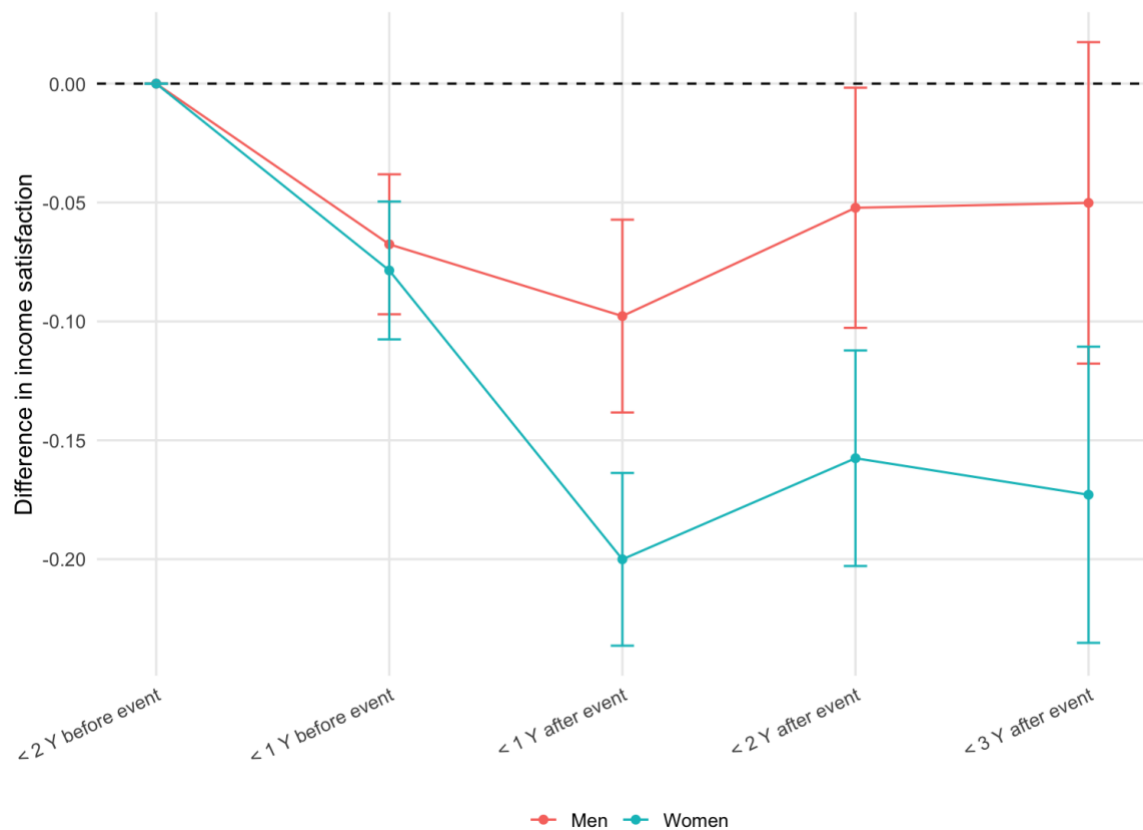
Figure 6.1: $\text{Ln}(\text{Income})$ trajectories around separation, by sex.



To understand whether this shows up in perceived strain, we can look at perceived financial resources next.

Perceived financial resources also worsen already before separation, and they show a sharper sex gap after separation (Figure 6.2). In the year before separation, the drop is moderate for both sexes (roughly -0.07 points for men and -0.08 for women). After separation, men reach their lowest point in the first post-event band (around -0.10) and then move back close to -0.05 by two and three years after. Women show a much larger decline in the first post-event band (around -0.20) and only partial recovery afterwards (around -0.16 to -0.18 in later bands).

Figure 6.2: Perceived financial resources trajectories around separation, by sex.

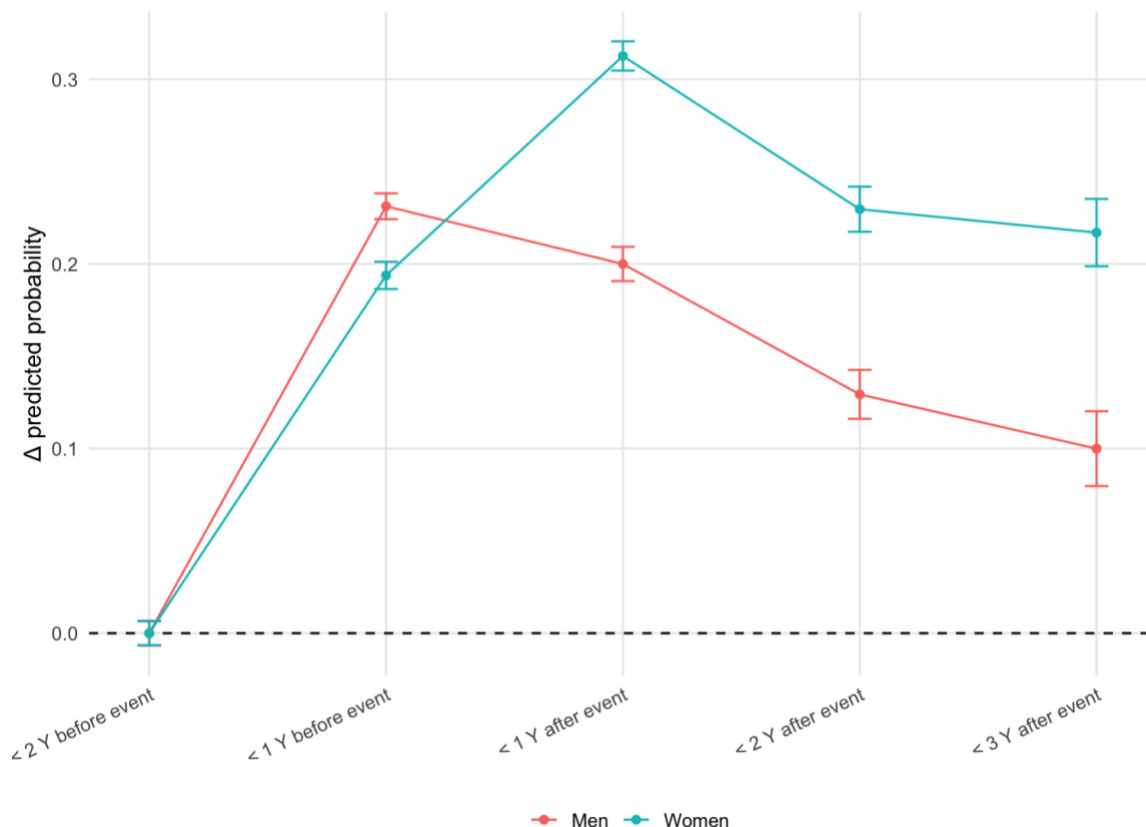


This helps read the income results in a more “lived” way: men’s perceived resources improve even though their income remains below baseline, suggesting some stabilisation or adaptation in costs and arrangements. Women’s perceived resources remain clearly worse, supporting the idea that persistent strain in day-to-day budgeting.

If perceived resources stay low, we should also see more concrete restrictions in living standards. That is what material deprivation captures.

Material deprivation increases sharply before separation (Figure 6.3). In the year before the event, the probability of being deprived rises by about +23 pp for men and +19–20 pp for women relative to $k = -2$. After separation, women peak in the first post-event band at about +31–32 pp, and remain elevated at roughly +23 pp two years after and +22 pp three years after. Men peak earlier and then decline: about +20 pp in the first post-event band, about +13 pp at two years after, and about +10 pp at three years after.

Figure 6.3: Deprivation index—change in probability of being deprived around separation, by sex.

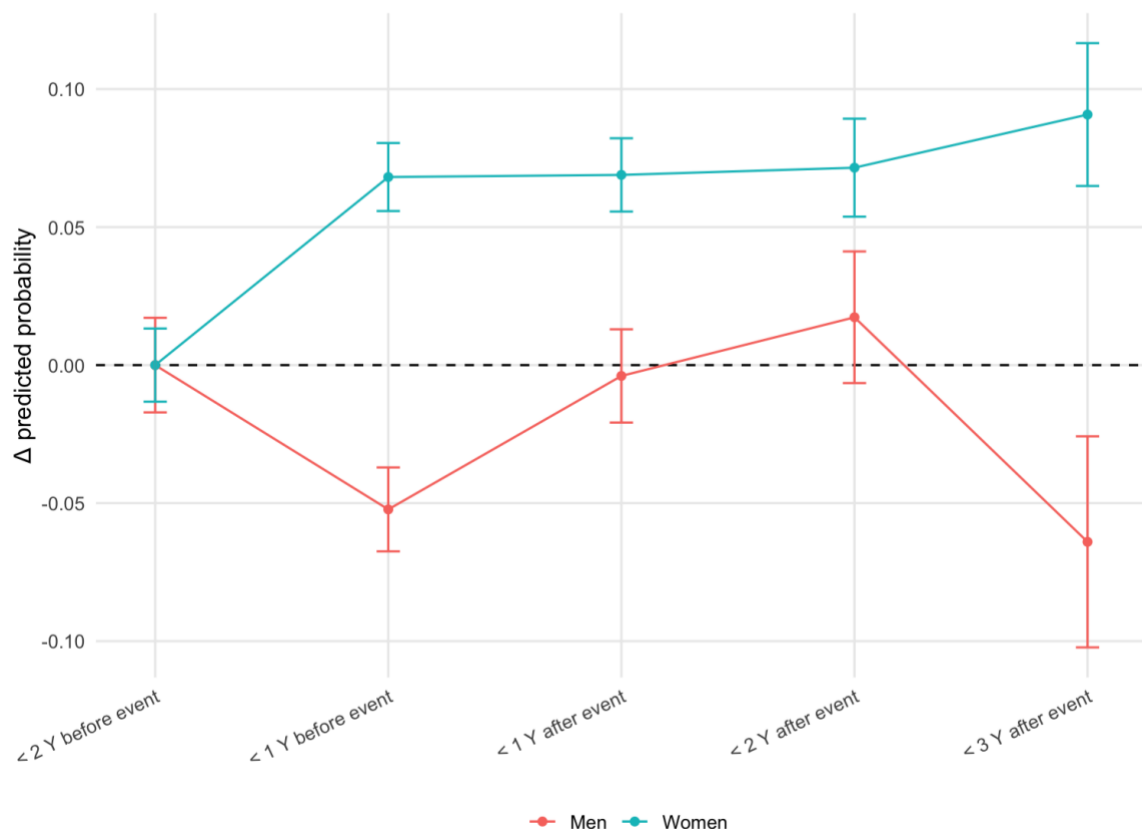


The size of these shifts is large: these are not small movements in the tails. The shape also differs by sex in a meaningful way. For men, deprivation looks more like a disruption concentrated around the lead-up period (a spike that then

eases). For women, deprivation looks like a post-event constraint (a peak after separation and a slow decline). So even when some adjustment happens over time, women remain far from baseline for several years. This already aligns with the income and perceived-resources figures.

The labour-market outcomes help clarify how households adjust. Changes in the probability of being employed are modest (Figure 6.4). Women show a steady increase already before separation: around +7 pp in the year before, staying positive in the post-event bands and reaching roughly +9 pp by three years after. Men show a dip in the year before (around -5 pp), are close to baseline in the first post-event band, rise slightly around two years after (around +2 pp), and then fall by three years after (around -6 pp), with wider uncertainty.

Figure 6.4: Employed — change in probability of being employed around separation, by sex.

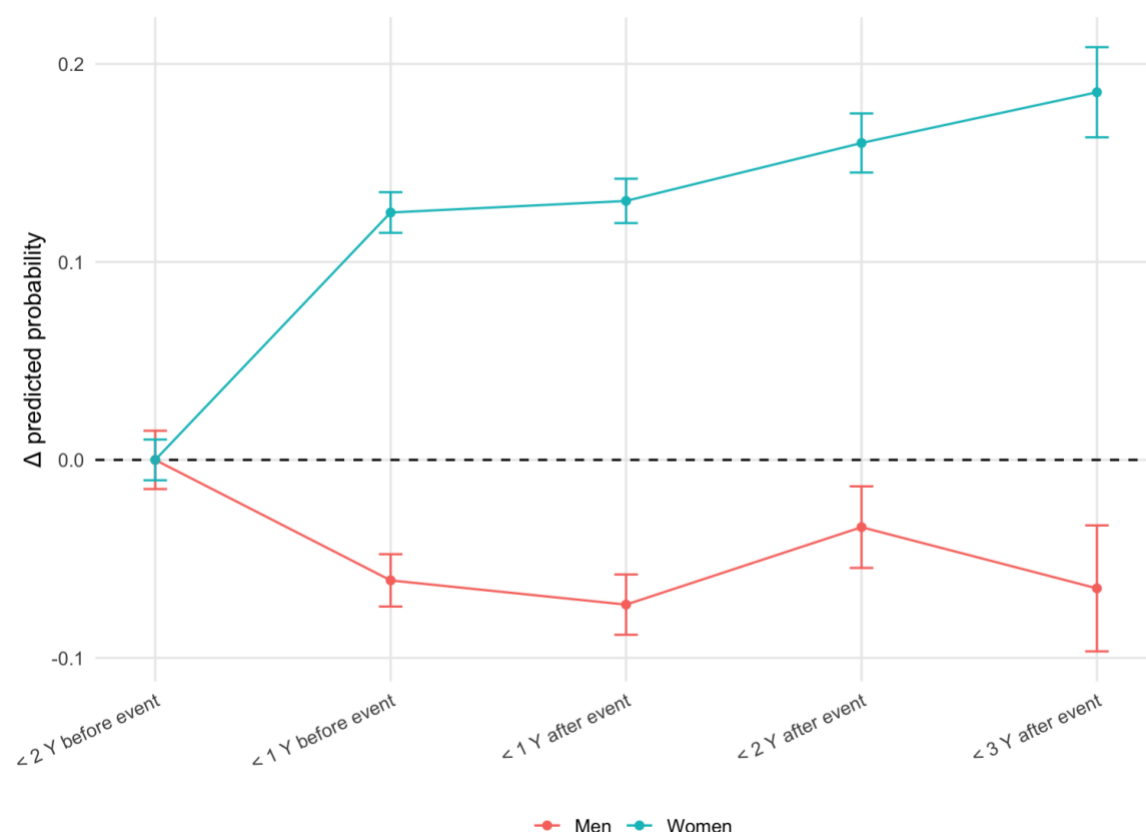


This does not look like a large employment collapse around separation. For women, the pattern is consistent with an employment increase as part of adjustment. For men, the pattern is more unstable and not monotonic, and the last

post band has wider uncertainty. So, employment changes exist, but they are not the main driver of the large shifts we saw in income and deprivation.

Full-time work shows a much sharper labour-supply shift (Figure 6.5). Women increase strongly: about +12 pp in the year before separation, around +13 pp in the first post-event band, then rising to about +16 pp at two years after and roughly +18–19 pp by three years after. Men show a decline: roughly –6 pp in the year before, around –7 pp in the first post-event band, a partial rebound at two years after (around –3 pp), and a decline again by three years after (around –6 pp).

Figure 6.5: Full-time—change in probability of working full-time around separation, by sex.



This is the clearest evidence of behavioural adjustment around separation. Women’s labour supply shifts upward, and it starts already before separation, which supports the idea of anticipation and preparation rather than only a reaction afterwards. At the same time, it creates an important tension in the results: despite

a large increase in full-time work (close to +20 pp by three years after), women still experience large and persistent losses in equivalised household and remain far above baseline in deprivation (+20 pp or more). That combination strongly suggests that the post-event disadvantage is not mainly driven by women's withdrawal from work. It is more consistent with the household-level resource structure after separation: losing a second adult's resources and economies of scale, while the resident parent faces ongoing fixed costs linked to children and housing.

Putting all outcomes together clarifies two phases. First, there is a pre-event deterioration phase. It appears across income and both deprivation measures, and the severe deprivation peak suggests that the most acute hardship is concentrated in the year immediately before separation. Second, there is a post-event constraint phase that is much stronger for women. The labour-market patterns look more like coping responses than like the source of the resource gap: women increase employment and especially full-time work, but the household still ends up in a tighter and persistent resource situation after separation.

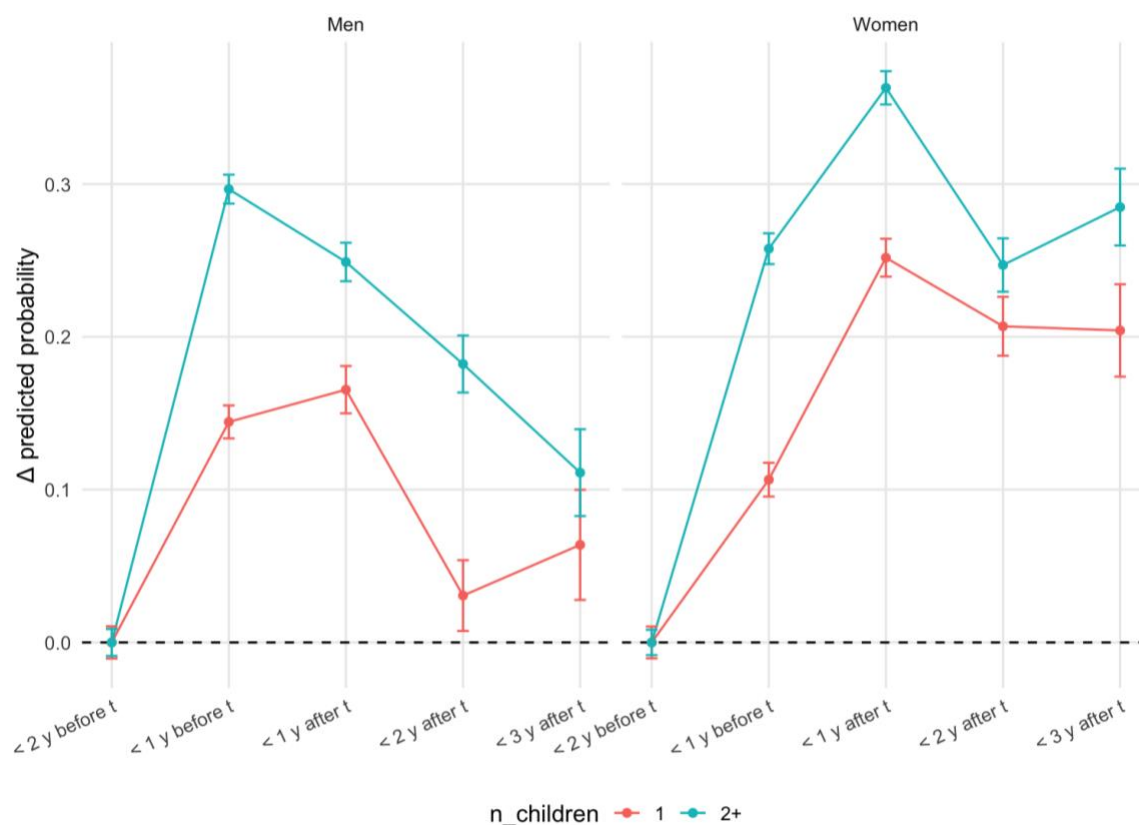
6.3 Heterogeneity of resources

Section 6.2 described the average within-person trajectories around the first observed transition into single parenthood. I check whether those trajectories differ across parents with one versus two or more dependent children, across countries, and across separation periods. The figures focus on material deprivation, logged equivalised household income, and employment. Deprivation captures constraints in living standards, logged income summarises proportional changes in household resources in a comparable way across household sizes, and employment is the

channel that can plausibly adjust quickly around separation and can also be sensitive to period context. In all plots in this section, the reference category is the band “<2 years before the event,” so coefficients can be read as changes relative to that baseline. The heterogeneity figures should be read as extensions of the same core question: not whether one subgroup differs at one isolated event-time point, but whether the timing and persistence of the transition process vary systematically across family situations and contexts.

The first source of heterogeneity is the number of dependent children at the transition. Deprivation rises more when the transition occurs with two or more dependent children, and it stays elevated longer, especially for women (Figure 6.6).

Figure 6.6: Predicted probability of deprivation index = 1 (Δ vs <2 years before), by number of dep. children



Since the y-axis reports changes in predicted probabilities, values correspond to percentage-point (pp) changes relative to “<2 years before.” Among

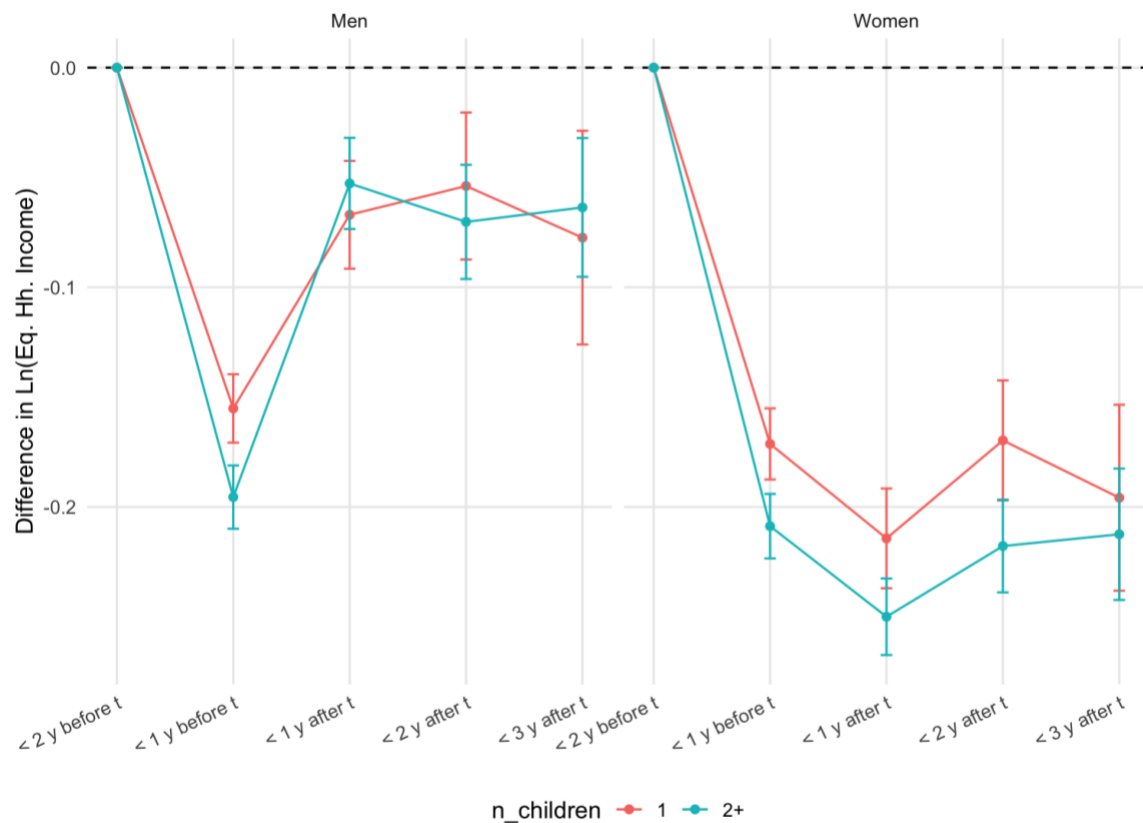
men, deprivation rises sharply already in the year before separation, and the increase is much larger when the transition occurs with 2+ children. In the “<1 year before” band, men with 2+ children reach roughly +30 pp, compared with about +14–15 pp among men with one child. After the event, the gap remains visible: in the “<1 year after” band men with 2+ children are around +25 pp versus about +16–17 pp with one child, and by “<2 years after” the difference is still substantial (roughly +18 pp versus about +3 pp). Among women, the gradient is even clearer and shifts toward the post-event period. In the year before separation, women with 2+ children are already around +26 pp, compared with roughly +10–11 pp with one child. After separation, women with 2+ children peak at about +37 pp in the first post-event year, compared with about +25 pp among women with one child, and the difference remains visible later on (around +25 pp vs +21 pp at “<2 years after,” and roughly +28 pp vs +20 pp at “<3 years after”). Taken together, this pattern fits a needs-and-constraints interpretation: when needs are higher, it is harder to stabilise consumption and living standards after the split, especially for mothers.

Income tells a closely related story in proportional terms once we use logged income (Figure 6.7).

The children gradient is visible already before separation and remains visible after, especially for women. For men, the year-before band is more negative with 2+ children than with one child (roughly moving from around -0.15 to around -0.20 , which corresponds approximately to a shift from about -14% to about -18% relative to baseline). After separation, men’s post-event coefficients cluster closer together across child profiles and remain relatively small (often around -0.05 to -0.08 , i.e., roughly -5% to -8%), suggesting that the “children gradient” is more pronounced for deprivation than for men’s post-event income. For women, the gradient is stronger and persists: in the first post-event year, women with one child are around -0.21 (roughly -19%), while women with 2+ children are around -0.25 (roughly -22%). The gap remains visible in later post-event years as well. This

aligns with the idea that additional dependants increase the difficulty of stabilising resources after separation even when income is measured in equivalised and proportional terms.

Figure 6.7: Logged equivalised household income (Δ vs <2 years before), by number of dependent children.

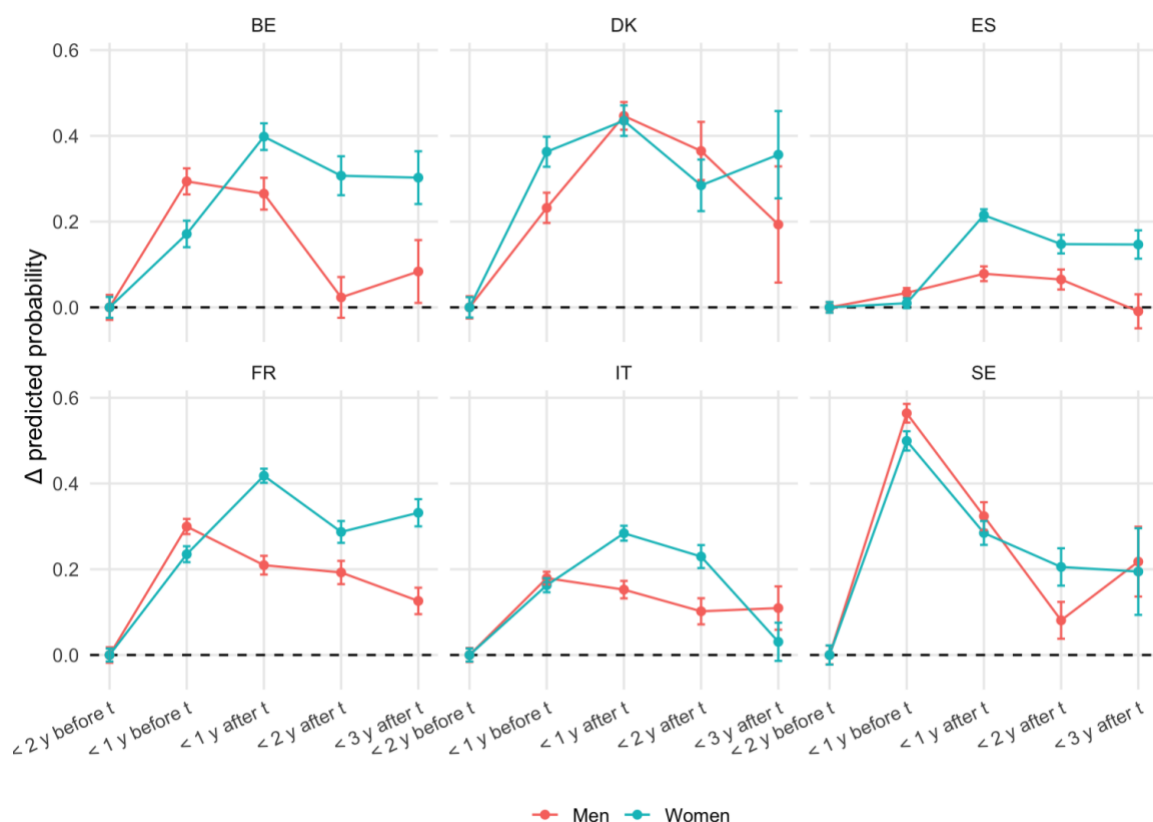


The second source of heterogeneity is cross-national context. Across countries, deprivation rises around separation, but the size and timing differ a lot (Figure 6.8).

Some contexts show sharp peaks concentrated close to the transition, while others show more persistent post-event strain. Importantly, the gap between men and women is not constant across settings. Belgium and France show a clear pattern of persistent female disadvantage: women rise strongly around the event and remain clearly above baseline even two to three years later, while men move down faster toward baseline. Denmark shows large increases for both sexes, with

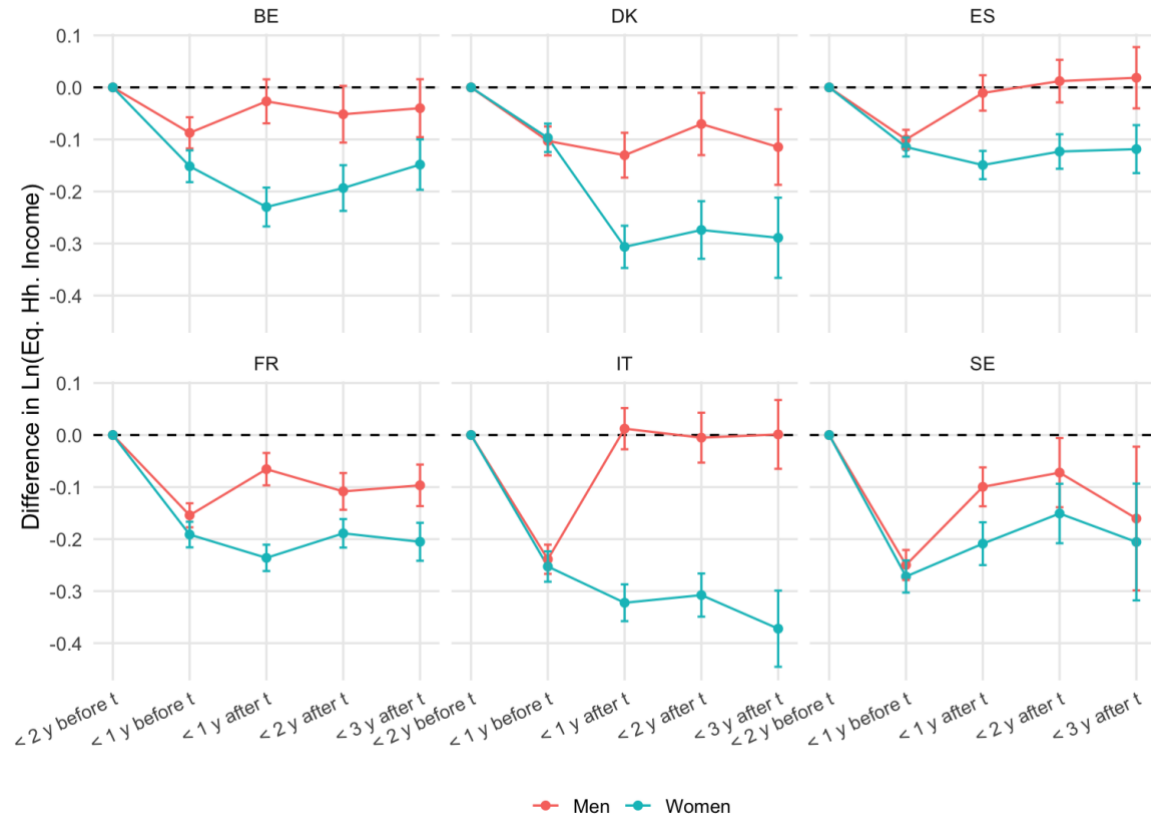
high post-event levels as well, but the far post-event bands become less precise. Spain is the clearest low-amplitude case: men show small changes close to baseline, while women increase more but remain well below the peaks observed elsewhere. Sweden shows very large increases concentrated around the transition, especially right before separation, followed by clearly positive post-event values; later bands have wide intervals and should be read cautiously. Italy lies in between in magnitude: women rise strongly in the first post-event year and remain elevated later, while men show smaller increases and a flatter post-event path. The key message is that the deprivation response is widespread, but its shape varies: some settings show a sharper transition-centred spike, while others show more persistent post-event strain, and the distance between women's and men's trajectories differs across contexts.

Figure 6.8: Predicted probability of deprivation index = 1 (Δ vs <2 years before), by country



Logged income by country reinforces the idea that post-event constraints are stronger for women, and it also makes cross-country comparisons more interpretable because effects are proportional (Figure 6.9).

Figure 6.9: Logged equivalised household income (Δ vs <2 years before), by country.



For women, post-event coefficients remain clearly negative in every country, but the magnitude differs. Spain shows the smallest losses (around -0.12 to -0.15 , i.e., roughly -11% to -14%). Belgium and France are larger (often around -0.19 to -0.23 , i.e., roughly -17% to -21%). Denmark is larger still, with women around -0.27 to -0.30 in post-event bands (roughly -24% to -26%). Sweden also shows large negative coefficients around the event and a partial recovery later, though the far post-event bands become less precise. Italy stands out because the female post-event penalty remains very large and persistent, reaching values around -0.32 in the first post-event year (roughly -27%) and around -0.37 in later bands (roughly -31%). Men's profiles are much more heterogeneous across

countries. In Belgium and France, men remain negative post-event (often around -0.05 to -0.10 , i.e., roughly -5% to -10%). Denmark shows a clearer and more persistent negative male profile. Spain is closer to zero or slightly positive post-event. Italy is the most striking case, with a sharp pre-event decline and then post-event coefficients that move close to zero.

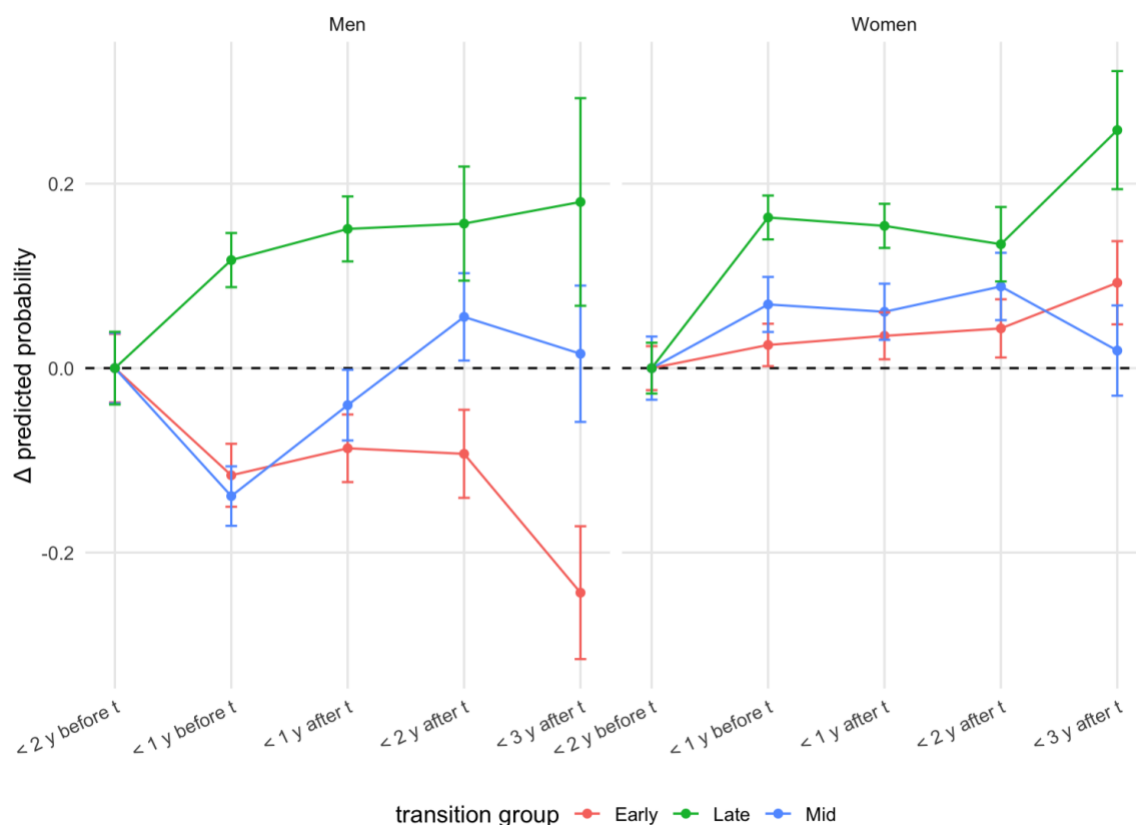
These patterns should not be read as evidence that separation is economically beneficial for men. Even with equivalised income and a log scale, the measure can change mechanically if post-separation living arrangements change (for example, moving into a household with other adults). Where men look flat or close to baseline while women remain strongly negative, the most plausible reading is that post-separation household reorganisation differs by sex and by context, and tends to buffer men more than women.

To include period heterogeneity and to keep employment in the narrative, Figure 6.10 shows changes in the probability of being employed by separation period and sex.

Coefficients can again be read as percentage-point (pp) differences relative to “<2 years before.” Among men, the period contrasts are sharp. In the early period, employment falls already in the year before separation and remains below baseline after the event, with the largest decline appearing in the far post-event band, although the last band is less precise. In the mid period, men also show a pre-event decline, but the profile moves back toward baseline after separation and becomes slightly positive around two years after. In the late period, the pattern reverses: employment is higher than baseline already in the year before separation and remains positive across post-event bands. Among women, period differences are present but less polarised. The late period shows the strongest positive profile, with employment rising before the event and remaining clearly above baseline after. The mid period shows moderate increases that converge back toward baseline in the far post-event band. The early period shows smaller changes. Read

together with the resource figures, this suggests that employment adjustments vary across periods and are not sufficient to account for the persistent post-event resource gap, especially for women: even when employment improves, logged household income and deprivation can remain far from baseline.

Figure 6.10: Probability of being employed (Δ vs <2 years before), by period and sex



The country comparison does not point to one simple ranking from “better” to “worse” contexts. Rather, it suggests differences in the timing and persistence of post-separation disadvantage. Italy appears closer to a pattern of more persistent strain, especially for women and especially in household resources, while Spain often shows a milder or more recoverable profile. The Nordic cases are also informative. They do not always display smaller short-term losses, particularly for income, which may seem unexpected given their more supportive welfare settings. A plausible interpretation is that supportive contexts do not necessarily prevent the immediate economic shock of separation, but may matter

more for the speed and form of reorganisation afterwards. These patterns should be read cautiously, because the chapter does not identify causal country mechanisms directly, but they are consistent with the broader argument that institutional context shapes how persistent, rather than simply how large, post-separation penalties become.

A final point for all heterogeneity figures concerns precision. In several subgroup-by-country and subgroup-by-period cells, confidence intervals widen in the far pre- and post-event bands, reflecting fewer observations several years away from the first observed transition. This is expected with EU-SILC panel length and attrition. For that reason, the most robust signals are not single points in the “<3 years after” band, but the broader patterns: whether deterioration already starts before the event, whether post-event strain persists, and whether differences by child profile, country, and period are systematic rather than driven by isolated estimates where support is thin.

6.4 Life satisfaction around union dissolution

This section examines how life satisfaction evolves around union dissolution and asks how far the observed profile changes once measured economic resources are taken into account. In this way, it addresses the well-being part of RQ3 and connects the resource trajectories from the previous section to the broader question of subjective well-being.

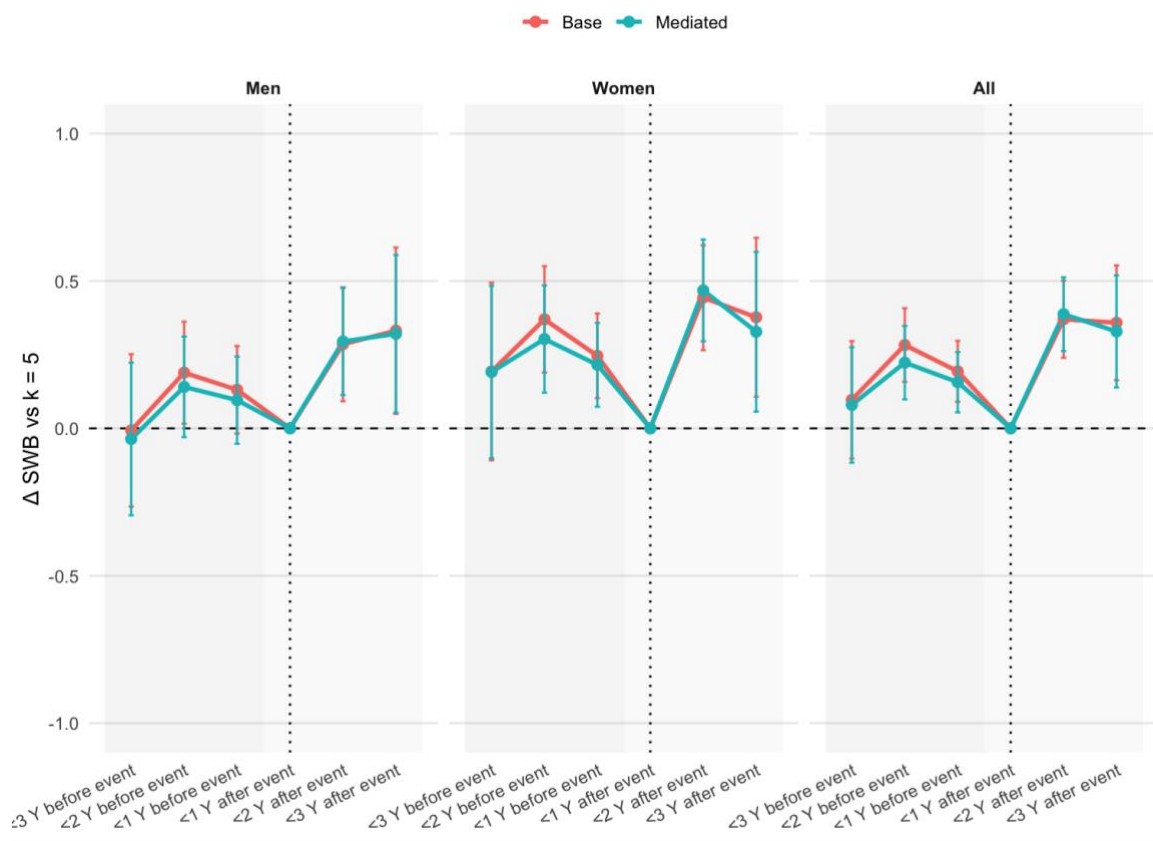
A key constraint is that the EU-SILC life-satisfaction item is available only in the most recent waves. In practice, the well-being analysis is limited to 2021–2024. This matters for interpretation. I observe fewer transitions than for income, deprivation, or employment, and I also observe a shorter post-transition window.

As a result, the life-satisfaction figures, especially the country-specific ones, are more sensitive to selection and to imprecision in the outer event-time bands. For this reason, the main emphasis is not on isolated points, but on the broader shape of the trajectory.

All figures report event-time coefficients with 83.4% confidence intervals. Coefficients should be read as within-person differences in life satisfaction across event-time bands, relative to the reference band corresponding to the first observed post-transition year (<1 year after the event), which is set to zero in the plots. Positive coefficients therefore mean higher life satisfaction than in that first post-transition year, while negative coefficients mean lower life satisfaction.

Figure 6.11 first shows the pooled trajectories for men, women, and all parents, comparing the baseline specification with the mediated specification (i.e., adding the resource controls).

Figure 6.11: Pooled life satisfaction trajectories, base vs mediated (83.4% CI)



In the pooled estimates, the pattern is broadly “drop then rebound.” The pre-event bands sit above the first post-event year, indicating that the first post-event year is a low point in life satisfaction. After the event, the later post-event bands move back up above the reference, suggesting recovery within the short window that EU-SILC allows here. This shape is visible for both sexes. Women show a steeper pre/post contrast than men: the pre-event advantage over the first post-event year is larger, and the later post-event coefficients are also clearly positive.

To make the pooled patterns transparent in coefficient form, Table 6.1 reports the pooled base estimates and Table 6.2 reports the pooled mediated estimates (including the same event-time structure).

Table 6.1: Pooled event-time estimates, base model

	Pooled	Pooled	Pooled	Italy	Spain	Sweden	Bel+Fra
<3 Y before event	0.258* (0.145)	0.091 (0.146)	0.087 (0.145)	0.010 (0.345)	-0.407* (0.237)	0.324 (0.226)	0.715** (0.322)
<2 Y before event	0.366*** (0.093)	0.282*** (0.093)	0.278*** (0.093)	0.627*** (0.193)	-0.088 (0.172)	0.598*** (0.211)	0.473*** (0.157)
<1 Y before event	0.252*** (0.075)	0.197*** (0.075)	0.199*** (0.075)	0.449*** (0.163)	0.121 (0.138)	0.117 (0.152)	0.162 (0.138)
<1 Y after event (Ref.)	— —	— —	— —	— —	— —	— —	— —
<2 Y after event	0.353*** (0.095)	0.380*** (0.095)	0.377*** (0.095)	0.066 (0.168)	0.374* (0.201)	0.332 (0.343)	0.479*** (0.139)
<3 Y after event	0.182 (0.138)	0.270* (0.138)	0.272** (0.138)	-0.126 (0.252)	0.711* (0.395)	0.764*** (0.236)	0.301 (0.210)
Person-Year	132,475	132,475	132,475	34,790	55,546	7,908	31,753
Unique IDs	64,796	64,796	64,796	17,447	26,301	3,751	15,817
Year FE	No	Yes	Yes	Yes	Yes	Yes	Yes
Control Vars	No	No	Yes	Yes	Yes	Yes	Yes
Mediators	No	No	No	No	No	No	No

Notes: Models are two-way fixed-effects event-study specifications estimated on EU-SILC longitudinal data. The event is the first year in which a respondent is observed as a single parent with co-resident dependent children after being observed as a partnered. Models include individual fixed effects; time-varying controls include age (and age squared), education, and chronic illness. Standard errors are clustered at the individual level. The sample is restricted to adults aged 25–65 in Belgium, Denmark, Spain, France, Italy, and Sweden.

*** p<0.01, ** p<0.05, * p<0.1.

Source: EU-SILC longitudinal microdata.

Table 6.2: Pooled event-time estimates, mediated model

VARIABLES	Pooled	Italy	Spain	Sweden	Bel+Fra
<3 Y before event	0.055 (0.143)	0.018 (0.345)	-0.485** (0.229)	0.249 (0.224)	0.729** (0.313)
<2 Y before event	0.208** (0.093)	0.564*** (0.193)	-0.167 (0.171)	0.485** (0.220)	0.448*** (0.156)
<1 Y before event	0.142* (0.075)	0.420** (0.164)	0.029 (0.136)	0.089 (0.161)	0.121 (0.137)
<1 Y after event (Ref.)	– –	– –	– –	– –	– –
<2 Y after event	0.380*** (0.091)	0.077 (0.167)	0.321* (0.195)	0.641*** (0.246)	0.468*** (0.134)
<3 Y after event	0.253* (0.135)	-0.123 (0.232)	0.703* (0.414)	0.920*** (0.258)	0.262 (0.205)
Person-Year	132,273	34,790	55,457	7,823	31,727
Unique IDs	64,739	17,447	26,286	3,716	15,810
Year FE	Yes	Yes	Yes	Yes	Yes
Control Vars	Yes	Yes	Yes	Yes	Yes
Mediators	Yes	Yes	Yes	Yes	Yes

Notes: Models are two-way fixed-effects event-study specifications estimated on EU-SILC longitudinal data. The event is the first year in which a respondent is observed as a single parent with co-resident dependent children after being observed as a partnered. Models include individual fixed effects; time-varying controls include age (and age squared), education, and chronic illness. Standard errors are clustered at the individual level. The sample is restricted to adults aged 25–65 in Belgium, Denmark, Spain, France, Italy, and Sweden.

*** p<0.01, ** p<0.05, * p<0.1.

Source: EU-SILC longitudinal microdata.

The main purpose of comparing base and mediated specifications is to assess whether observed resources account for the drop and/or the rebound. If resources were the main channel behind the well-being trajectory in this short window, we would expect a clear and directional change once controls are added.

In practice, we would expect the pre-event coefficients ($k < 5$) to move closer to zero in the mediated model, because part of the fall into the first post-event year would be “explained” by resource deterioration that already starts before the event. Symmetrically, we would expect the later post-event coefficients ($k > 5$) to move closer to zero as well, because part of the rebound would be absorbed by

measured resource changes after separation. In other words, strong mediation should appear as a flatter mediated profile: a less pronounced fall into the low point and a smaller rebound afterwards.

Figure 6.11 does not show that pattern. The base and mediated trajectories are very close, and the overall shape is largely unchanged. Where the lines differ, the shifts are small and do not systematically compress pre- and post-event differences toward zero. This suggests limited mediation by the specific resource indicators included here, at least as captured within the 2021–2024 window.

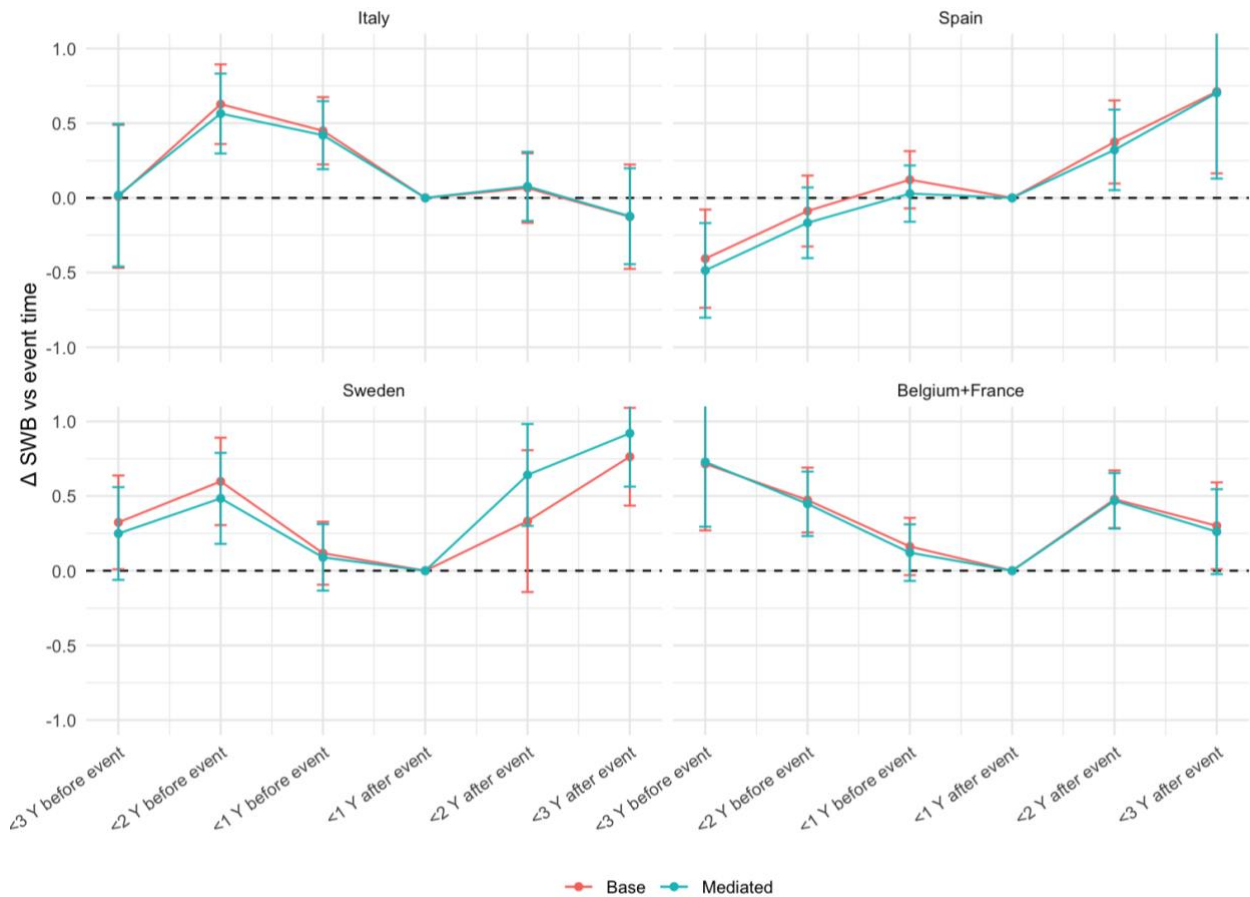
The pooled profile can still hide important cross-country differences, especially in how quickly recovery appears. Figure 6.12 therefore shows the same base vs mediated comparison by country for the subset where patterns are readable and substantively meaningful in this short window: Sweden as a Nordic reference, Italy and Spain as two Southern-European cases with different profiles, and Belgium+France grouped because their trajectories are very similar here.

The country panels suggest that countries differ less in whether the first post-event year is a low point than in whether recovery is visible within two to three years. Italy is closest to a “drop with little recovery” profile: pre-event coefficients are clearly positive relative to the first post-event year, but later post-event bands hover close to the reference. Spain shows the clearest rebound, with the later post-event band clearly above zero. Sweden also shows a rebound, while Belgium+France sits in between with a visible but more moderate late increase.

The mediation comparison at the country level again does not match the “resources explain the trajectory” scenario described above. If resources were absorbing most of the drop and rebound, the mediated line should flatten relative to the base line within each country. Instead, the two lines are often almost on top of each other. In Italy, mediation does not create a rebound that was not present in the base model. In Spain, the rebound remains strong after adding resource

controls. More generally, adding observed resources does not remove the cross-country contrast in recovery within this window.

Figure 6.12: Life satisfaction trajectories by country (All), base vs mediated (83.4% CI)



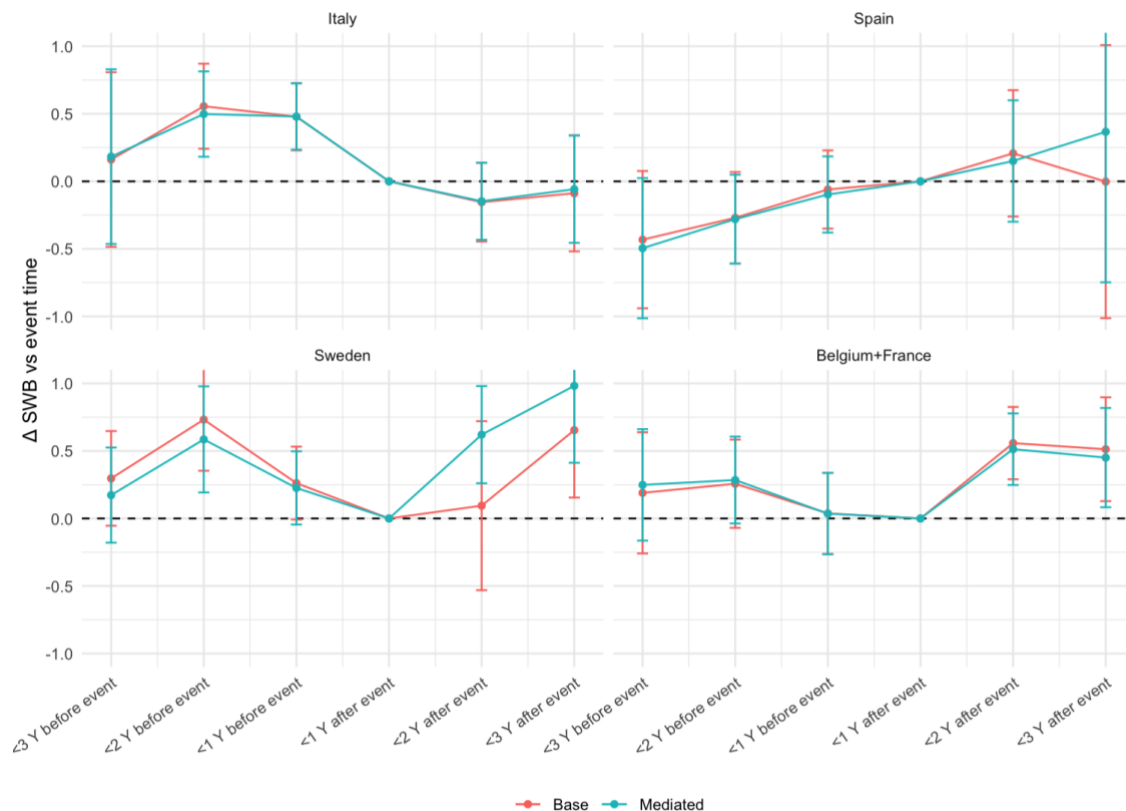
To see whether these patterns differ by sex within countries, Figures 6.13 and 6.14 repeat the country panels separately for men and women.

Among men, cross-country differences in recovery are especially clear: Spain and Sweden show the strongest late post-event increases, while Italy remains close to the reference after the event. Belgium+France shows a milder pattern with modest late improvements.

Among women, the contrast is similar: Spain and Sweden show clearer recovery than Italy, and Belgium+France again sits in between. Across both sexes, base and mediated lines remain close. This reinforces the pooled conclusion that

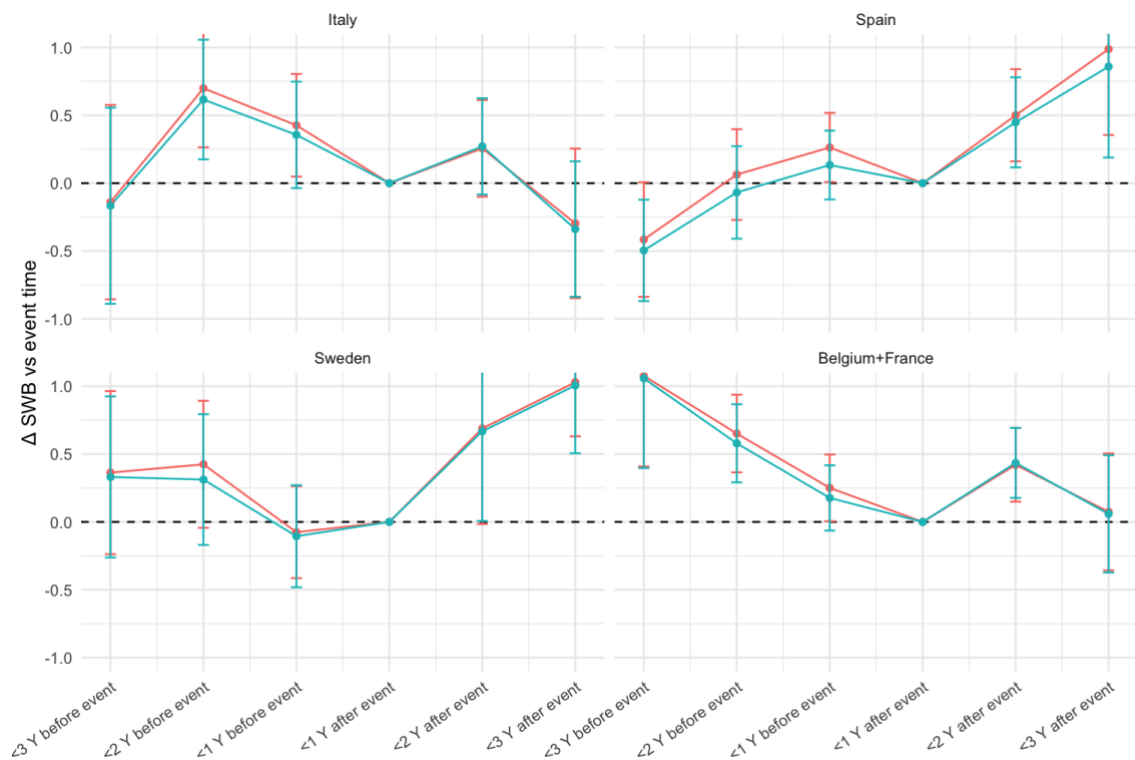
mediation is limited, and it suggests that the result is not driven only by pooling across countries or across men and women.

Figure 6.13: Life satisfaction trajectories by country (Men), base vs mediated (83.4% CI)



The country comparison points less to a simple ranking than to differences in the timing and persistence of disadvantage. Italy appears closer to a pattern of more persistent post-separation strain, especially for women and especially in household resources, while Spain often shows a somewhat milder or more recoverable profile. The Nordic countries are also informative. They do not always display smaller short-term income losses, which may appear unexpected given their more supportive welfare settings. A plausible interpretation is that supportive contexts do not necessarily prevent the immediate economic shock of separation, but may matter more for the way families reorganise afterwards. These patterns should be interpreted cautiously, because the chapter does not identify causal country mechanisms directly.

Figure 6.14: Life satisfaction trajectories by country (Women), base vs mediated (83.4% CI)



The corresponding estimates are reported in Tables 6.3–6.6, which list the country models by sex for the base and mediated specifications. These tables are useful both to confirm the visual patterns and to check which bands are imprecise (as shown by wider confidence intervals).

Table 6.3: Country estimates for men, base mode

	Pooled	Pooled	Pooled	Italy	Spain	Sweden	Bel+Fra
<3 Y before event	0.192 (0.184)	0.029 (0.185)	0.026 (0.186)	0.161 (0.467)	-0.432 (0.367)	0.297 (0.253)	0.190 (0.324)
<2 Y before event	0.267** (0.128)	0.190 (0.129)	0.188 (0.129)	0.556** (0.227)	-0.270 (0.244)	0.732*** (0.273)	0.257 (0.236)
<1 Y before event	0.197* (0.107)	0.146 (0.107)	0.150 (0.107)	0.478*** (0.180)	-0.060 (0.209)	0.262 (0.195)	0.037 (0.216)
<1 Y after event (Ref.)	— —	— —	— —	— —	— —	— —	— —
<2 Y after event	0.256* (0.141)	0.275* (0.142)	0.271* (0.142)	-0.155 (0.210)	0.207 (0.338)	0.095 (0.451)	0.558*** (0.193)
<3 Y after event	0.166 (0.186)	0.244 (0.187)	0.250 (0.187)	-0.089 (0.310)	-0.002 (0.730)	0.654* (0.360)	0.513* (0.277)

Person-Year	65,058	65,058	65,058	17,394	27,848	3,867	14,826
Unique IDs	31,891	31,891	31,891	8,719	13,191	1,796	7,499
Year FE	No	Yes	Yes	Yes	Yes	Yes	Yes
Control Vars	No	No	Yes	Yes	Yes	Yes	Yes
Mediators	No	No	No	No	No	No	No

Notes: Models are two-way fixed-effects event-study specifications estimated on EU-SILC longitudinal data. The event is the first year in which a respondent is observed as a single parent with co-resident dependent children after being observed as a partnered. Models include individual fixed effects; time-varying controls include age (and age squared), education, and chronic illness. Standard errors are clustered at the individual level. The sample is restricted to adults aged 25–65 in Belgium, Denmark, Spain, France, Italy, and Sweden.

*** p<0.01, ** p<0.05, * p<0.1.

Source: EU-SILC longitudinal microdata.

Table 6.4: Country estimates for men, mediated model

	Pooled	Italy	Spain	Sweden	Bel+Fra
<3 Y before event	-0.006 (0.185)	0.182 (0.467)	-0.495 (0.375)	0.173 (0.254)	0.249 (0.298)
<2 Y before event	0.143 (0.127)	0.498** (0.228)	-0.280 (0.237)	0.586** (0.283)	0.285 (0.232)
<1 Y before event	0.121 (0.106)	0.480*** (0.177)	-0.098 (0.204)	0.226 (0.195)	0.036 (0.217)
<1 Y after event (Ref.)	– –	– –	– –	– –	– –
<2 Y after event	0.287** (0.132)	-0.148 (0.206)	0.150 (0.324)	0.621** (0.259)	0.513*** (0.191)
<3 Y after event	0.248 (0.178)	-0.0585 (0.286)	0.367 (0.804)	0.982** (0.411)	0.451* (0.265)
Observations	64,964	17,394	27,800	3,835	14,812
Number of ids	31,868	8,719	13,185	1,783	7,495
Year FE	Yes	Yes	Yes	Yes	Yes
Control Vars	Yes	Yes	Yes	Yes	Yes
Mediators	Yes	Yes	Yes	Yes	Yes

Notes: Models are two-way fixed-effects event-study specifications estimated on EU-SILC longitudinal data. The event is the first year in which a respondent is observed as a single parent with co-resident dependent children after being observed as a partnered. Models include individual fixed effects; time-varying controls include age (and age squared), education, and chronic illness. Standard errors are clustered at the individual level. The sample is restricted to adults aged 25–65 in Belgium, Denmark, Spain, France, Italy, and Sweden.

*** p<0.01, ** p<0.05, * p<0.1.

Source: EU-SILC longitudinal microdata.

Table 6.5: Country estimates for women, base model

	Pooled	Pooled	Pooled	Italy	Spain	Sweden	Bel+Fra
<3 Y before event	0.320	0.151	0.146	-0.140	-0.415	0.363	1.077**

	(0.223)	(0.224)	(0.223)	(0.517)	(0.305)	(0.433)	(0.482)
<2 Y before event	0.464***	0.374***	0.365***	0.700**	0.064	0.425	0.651***
	(0.133)	(0.134)	(0.134)	(0.315)	(0.241)	(0.337)	(0.207)
<1 Y before event	0.300***	0.242**	0.241**	0.427	0.263	-0.076	0.252
	(0.105)	(0.105)	(0.105)	(0.273)	(0.184)	(0.244)	(0.178)
<1 Y after event (Ref.)	–	–	–	–	–	–	–
	–	–	–	–	–	–	–
<2 Y after event	0.437***	0.471***	0.471***	0.257	0.501**	0.689	0.421**
	(0.129)	(0.129)	(0.129)	(0.257)	(0.245)	(0.508)	(0.196)
<3 Y after event	0.189	0.286	0.282	-0.296	0.988**	1.030***	0.0740
	(0.205)	(0.205)	(0.205)	(0.398)	(0.457)	(0.288)	(0.311)
Observations	67,417	67,417	67,417	17,396	27,698	4,041	16,927
Number of ids	32,920	32,920	32,920	8,728	13,124	1,955	8,319
Year FE	No	Yes	Yes	Yes	Yes	Yes	Yes
Control Vars	No	No	Yes	Yes	Yes	Yes	Yes
Mediators	No	No	No	No	No	No	No

Notes: Models are two-way fixed-effects event-study specifications estimated on EU-SILC longitudinal data. The event is the first year in which a respondent is observed as a single parent with co-resident dependent children after being observed as a partnered. Models include individual fixed effects; time-varying controls include age (and age squared), education, and chronic illness. Standard errors are clustered at the individual level. The sample is restricted to adults aged 25–65 in Belgium, Denmark, Spain, France, Italy, and Sweden.

*** p<0.01, ** p<0.05, * p<0.1.

Source: EU-SILC longitudinal microdata.

Table 6.6: Country estimates for women, mediated model

	Pooled	Pooled	Pooled	Italy	Spain	Sweden	Bel+Fra
<3 Y before event	0.320	0.151	0.146	-0.140	-0.415	0.363	1.077**
	(0.223)	(0.224)	(0.223)	(0.517)	(0.305)	(0.433)	(0.482)
<2 Y before event	0.464***	0.374***	0.365***	0.700**	0.064	0.425	0.651***
	(0.133)	(0.134)	(0.134)	(0.315)	(0.241)	(0.337)	(0.207)
<1 Y before event	0.300***	0.242**	0.241**	0.427	0.263	-0.076	0.252
	(0.105)	(0.105)	(0.105)	(0.273)	(0.184)	(0.244)	(0.178)
<1 Y after event (Ref.)	–	–	–	–	–	–	–
	–	–	–	–	–	–	–
<2 Y after event	0.437***	0.471***	0.471***	0.257	0.501**	0.689	0.421**
	(0.129)	(0.129)	(0.129)	(0.257)	(0.245)	(0.508)	(0.196)
<3 Y after event	0.189	0.286	0.282	-0.296	0.988**	1.030***	0.0740
	(0.205)	(0.205)	(0.205)	(0.398)	(0.457)	(0.288)	(0.311)
Observations	67,417	67,417	67,417	17,396	27,698	4,041	16,927
Number of ids	32,920	32,920	32,920	8,728	13,124	1,955	8,319
Year FE	No	Yes	Yes	Yes	Yes	Yes	Yes
Control Vars	No	No	Yes	Yes	Yes	Yes	Yes
Mediators	No	No	No	No	No	No	No

Notes: Models are two-way fixed-effects event-study specifications estimated on EU-SILC

longitudinal data. The event is the first year in which a respondent is observed as a single parent with co-resident dependent children after being observed as a partnered. Models include individual fixed effects; time-varying controls include age (and age squared), education, and chronic illness. Standard errors are clustered at the individual level. The sample is restricted to adults aged 25–65 in Belgium, Denmark, Spain, France, Italy, and Sweden.

*** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

Source: EU-SILC longitudinal microdata.

Taken together, Figures 6.10–6.13 and Tables 6.1–6.6 support a clear descriptive message: the first post-event year is a low point in life satisfaction, and some recovery is often visible within two to three years, but the strength of that recovery differs across countries.

At the same time, the mediated specification does not systematically flatten the profile in the way we would expect if the observed resource measures were absorbing most of the pre/post gap. The most consistent reading is therefore not that resources are irrelevant, but that—given annual measurement and this short time window—the well-being trajectory around union dissolution is not captured by resources alone. This aligns with other parts of the separation process that can matter for well-being and are only partly measured here, such as conflict and stress around the split, parenting load, housing moves, and legal or administrative strain. Importantly, this does not imply that “we should not divorce.” It implies that to understand union dissolution and its well-being consequences we need a broader framework than “resources only,” and we need to interpret these results as longitudinal trajectories around separation, not as a single resource mechanism that fully accounts for the well-being gap.

As an additional check, estimated moderation models that interact event time with deprivation, perceived financial resources, and income, to assess whether the rebound observed in some contexts is concentrated among higher-resource parents. do not present these models in the main text because the life satisfaction window is short and, once stratified by country, sex, and resource group, estimates become quickly imprecise in the furthest pre- and post-event

bands. Still, the moderation results support the idea that a simple pattern: recovery is less visible, or absent, among low-resource groups. For example, in Sweden the post-event rebound among single mothers disappears when mothers are deprived or report poor financial perception. Similar signals appear in other settings (e.g., stronger pre-event declines among women reporting income difficulties in Spain, and a stronger recovery among higher-income groups in Belgium and France), but overall results remain mixed. Full estimates are therefore reported in Appendix and are discussed there as supplementary evidence rather than as main results.

The main results should be read with two constraints in mind: limited panel length and shrinking sample sizes in the far post-event bands. Uncertainty grows in later bands and for some country-specific estimates, which is visible in wider confidence intervals. For this reason, robustness checks focus on whether the timing (pre-event deterioration), the direction of change (worsening around separation), and the core heterogeneity (persistent penalties for women, amplification by number of children) remain stable under reasonable alternative specifications. Across alternative event-time codings and sample restrictions, the central patterns remain. The largest changes continue to appear in the year before separation for several outcomes, and women's post-separation income losses remain sizeable and persistent. Country-specific profiles vary in magnitude, but the distinction between contexts with sharper spikes and contexts with smaller changes is stable. Matching has been used as a descriptive check, but given the rotating design and the limited number of pre-event observations, fixed-effects event-time models remain the most efficient way to use the available within-person information.

7

Discussion, Conclusions, and Limitations

This thesis studies how the spread of single-parent families relates to This thesis examined how single parenthood is linked to subjective well-being in Europe, and how this association is shaped by individual resources, social and emotional pressures, and wider institutional contexts. Across the three empirical chapters, the main goal was not simply to document whether single-parent families differ from other family types, but to understand through which mechanisms these differences emerge, how stable they are across contexts, and how they evolve over time.

Taken together, the findings support the central argument of the thesis. Single parenthood is associated with lower subjective well-being for both children and adults, but this disadvantage is not uniform, nor is it reducible to one single factor. It reflects a combination of material constraints, social pressures, and emotional strain. For this reason, the thesis proposed and used an extended triple bind framework. The classic triple bind highlights three structural pressures: resource constraints, work–family conflict, and incomplete public support. This thesis kept that core and embedded it in a broader perspective that also includes a social burden and an emotional burden. The empirical chapters suggest that this broader framing is useful, because the well-being disadvantage linked to single parenthood is clearly tied to material conditions, but it is not exhausted by them.

A first general conclusion concerns the resource bind. Across all three empirical chapters, the clearest and most robust mechanism is economic strain. In Chapter 4, adolescents living with one resident parent reported lower life satisfaction than those living with two resident parents, and the gap was especially strong under conditions of financial difficulty. In Chapter 5, the well-being penalty for single parents was substantial, and a large share of it was associated with income satisfaction. In Chapter 6, the longitudinal results showed that household income worsened sharply around the transition into single parenthood, especially

for women, and that material deprivation increased already before the first observed transition and remained elevated afterwards. Read together, these findings point strongly in the same direction: financial strain is not just one correlate among others, but the most consistent pathway through which single parenthood is associated with lower subjective well-being.

At the same time, the thesis also suggests that the resource bind is only part of the story. Even when economic conditions are accounted for, a residual disadvantage remains in several models. This matters because it points to the relevance of the social and emotional dimensions of the extended triple bind. In the adolescent chapter, the available indicators captured these dimensions only partially, and their descriptive differences were more limited. In the parent chapter, social connectedness did not act as a strong mediator, but it did work as a moderator, suggesting that rare social contact can make the disadvantage sharper even if average levels of interaction do not differ dramatically across family types. In the longitudinal chapter, measured resources explained only part of the post-separation profile in life satisfaction. This is consistent with the idea that family disruption also brings emotional strain, uncertainty, conflict, and pressure that are not fully absorbed by income or employment measures alone.

A second general conclusion concerns the importance of linked lives. One strength of the thesis is that it considered both adolescents and parents rather than treating them as separate worlds. The results suggest that the disadvantages linked to single parenthood operate across generations. Adolescents in single-parent families reported lower life satisfaction, especially when household economic conditions were strained. Parents, in turn, showed lower life satisfaction, strong financial strain, and in the longitudinal analyses a clear deterioration in household resources around separation. Taken together, these findings support a linked-lives interpretation: parents' resource losses, stress, and reduced room for manoeuvre

are likely to shape the emotional and material environment in which children grow up, while children's difficulties can feed back into parental strain.

A third conclusion concerns the gendered nature of single parenthood, which deserves to be stated more explicitly. Across Europe, single parenthood remains a strongly gendered reality. Most single parents are mothers, and the empirical results in this thesis confirm that women are more exposed to persistent post-separation disadvantage. In Chapter 5, single mothers were more disadvantaged in absolute terms than single fathers. In Chapter 6, the clearest longitudinal pattern was the strong and persistent post-separation penalty faced by women in equivalised household income and material deprivation. Even when women increased employment and, especially, full-time work after separation, they still remained in a substantially tighter resource position than before. This suggests that the core problem is not female withdrawal from work, but the structure of post-separation household resources and responsibilities. Women more often remain the resident parent, carry more of the daily care burden, and must reorganise family life under tighter economic constraints. In this sense, the gendered pattern is not an additional detail but one of the main substantive conclusions of the thesis.

This gendered reading also helps interpret why the extended triple bind is analytically useful. The resource bind is clearly gendered because the loss of a second adult income and of economies of scale tends to affect resident mothers particularly strongly. The social burden is gendered because expectations around "good motherhood," care responsibility, and social judgement often weigh more heavily on women. The emotional burden is gendered because separation, parenting strain, and the need to manage both one's own distress and children's needs often accumulate more strongly on mothers. The thesis did not model all these mechanisms directly, but the empirical patterns are difficult to read without acknowledging this wider gendered structure.

A fourth conclusion concerns the role of welfare regimes and institutional context. One of the aims of the thesis was to assess whether the disadvantages linked to single parenthood are smaller in more supportive contexts. The results do not point to one simple answer, but they do show that context matters. In the multilevel chapters, welfare and policy indicators were associated with differences in average well-being and, in some cases, with smaller penalties for single-parent families. In Chapter 5, more targeted indicators linked to childcare and parental leave performed better than broader measures of total family spending. In Chapter 6, the country comparisons suggested that the most relevant difference across contexts may not be whether separation is disruptive at all, but whether its effects are more persistent or more recoverable. Taken together, these results suggest that institutional context shapes how strongly the burdens of single parenthood are translated into lower well-being.

This point is clearer if interpreted through the welfare-regime classification introduced in Chapter 2. The thesis does not support a simple ranking in which one regime is always “best” and another always “worst.” Still, some broad patterns emerge. Nordic dual-earner regimes often combine higher support, stronger childcare systems, and more institutional recognition of diverse family forms. In the cross-sectional analyses, these contexts tended to show smaller penalties or more favourable average positions. At the same time, the longitudinal chapter showed that even in Nordic countries the short-term economic shock of separation can be substantial, especially for women. Southern regimes, by contrast, often appeared closer to a pattern of lower diffusion of single parenthood, greater family reliance, and more persistent strain after separation, especially in the Italian case. Continental and post-socialist contexts showed more mixed patterns. The broad conclusion is therefore not that welfare regimes eliminate the disadvantage, but that they shape how burdens are distributed, how quickly families can reorganise, and how persistent the post-separation penalty becomes.

This also leads to a more cautious conclusion about the role of macro indicators. The thesis does find evidence that institutional context matters, but it also shows the limits of the current comparative indicators available for this purpose. The macro measures used here capture broad welfare effort and family-policy support, but they do not always capture the features most relevant to single-parent families. Formal childcare indicators may reflect legal provision more than effective access. Spending measures may pool together very different instruments. Broad family-policy expenditure may say little about how far support is actually targeted to lone-parent households, how quickly it reaches them, or how it interacts with housing costs, work schedules, and child-support arrangements. This is one likely reason why macro-level results are often weaker, less consistent, or more sensitive than micro-level ones. For this reason, the thesis does not conclude that policy matters little. Rather, it suggests that comparative research still lacks sufficiently precise macro indicators for the forms of support most relevant to single parenthood.

A related issue concerns the role of the second parent, which remained partly in the background of the empirical analyses and should be reflected on more clearly here. The analyses in Chapters 4 and 5 are based on co-residential household structure, and Chapter 6 follows transitions into observed single parenthood. This is analytically coherent, but it does not mean that the non-resident parent is irrelevant. On the contrary, whether the other parent remains involved financially, emotionally, or practically may be crucial for both children's and parents' well-being. Child support, shared care arrangements, emotional involvement, and the presence of stepfamilies may all alter the actual burdens associated with single parenthood. These dimensions could not be reconstructed consistently with the available data, but they should be considered central for future work. The same applies to the fact that not all single parenthood follows the same route. While separation and divorce remain the most common pathways in

these data and in much of the literature, single parenthood can also arise without prior co-residential partnership and may increasingly include deliberate pathways into parenthood. The nature of single parenthood in Europe is therefore likely to remain heterogeneous and to change over time.

The thesis also contributes methodologically. By combining repeated cross-sections with multilevel models and panel data with event-time fixed-effects models, it provides a more integrated empirical framework than is typical in the literature. The cross-sectional chapters document broad and comparative patterns across many countries and waves. The longitudinal chapter then adds a dynamic perspective by showing that separation is not a single clean event, but a process with a run-up phase, a reorganisation phase, and only partial stabilisation within the observed window. One important result of that chapter is that deterioration often starts before the first observed transition into single parenthood. This matters because it suggests that the observed post-separation disadvantage is not simply a post-event shock. It is often the continuation of a process already underway.

At the same time, several limitations must be kept in mind. First, the cross-sectional ESS chapters cannot fully separate selection into single parenthood from causal effects. The multilevel structure improves the treatment of contextual heterogeneity, but it cannot establish whether those who later become single parents were already different beforehand. This is precisely why the longitudinal chapter was included. Even there, however, the results should be interpreted with caution. EU-SILC does not provide a consistently usable exact date of union dissolution, so Chapter 6 studies trajectories around the first observed transition into single parenthood rather than the effect of a precisely dated breakup event. The longitudinal models control for stable individual differences and common year shocks, but they cannot eliminate all time-varying confounding.

Second, subjective well-being is measured mainly through life satisfaction, using a single-item indicator. This measure is standard, well validated, and highly

useful for cross-national work, but it does not capture all dimensions of well-being. It cannot fully separate short-term mood from broader life evaluation, nor can it represent more affective or eudaimonic aspects of well-being. Similarly, the available micro-level indicators of resources, social connectedness, and emotional burden remain partial. They are strong enough to reveal important patterns, but they do not exhaust the mechanisms at work.

Third, the thesis is constrained by the limits of available data on family complexity. The analyses could not distinguish clearly between different post-separation custody arrangements, levels of involvement of the non-resident parent, or detailed legal and financial arrangements between parents. Nor could they capture the role of stepfamilies in a systematic way. This is especially relevant when interpreting children's outcomes, because residence with one parent does not necessarily imply the absence of the other parent from the child's life.

Fourth, the macro-level analyses remain constrained by the limited precision of available comparative policy indicators. Welfare-regime classification is useful to summarise broad institutional environments, but it cannot substitute for more targeted measures of support. Future comparative work would benefit from indicators that capture effective childcare access, housing support, child-support enforcement, work-schedule flexibility, and the practical organisation of post-separation parenting.

These limitations also point to several directions for future research. A first priority is to build more precise bridges between household structure and post-separation parenting arrangements, including shared residence, contact with the non-resident parent, and financial transfers between households. A second is to improve comparative macro measurement, especially through targeted indicators that capture the supports most relevant to single-parent families rather than broad welfare aggregates alone. A third is to strengthen the gender perspective further, not only by comparing mothers and fathers, but by examining how labour-market

structures, norms of care, and legal arrangements interact to produce different post-separation trajectories. A fourth is to continue linking the experiences of parents and children more directly, ideally with data that allow both generations to be followed within the same family over time.

Overall, the thesis shows that single parenthood is a key point where family change, inequality, and subjective well-being intersect. The disadvantage linked to single parenthood is real and substantial, but it is neither uniform nor inevitable. It is shaped by economic resources, by social and emotional pressures, by gendered responsibilities, and by the institutional contexts in which families live. The extended triple bind provides a useful way to keep these dimensions together. It shows that the well-being disadvantage of single-parent families is not just about having less money, and not just about family form in itself. It is about how material constraints, social burden, and emotional strain accumulate and interact over time.

In this sense, the thesis speaks to a broader question than single parenthood alone. It shows how family transitions can reinforce inequality not only through objective living conditions, but also through the way people experience and evaluate their lives. By bringing together adolescents, parents, and trajectories around separation, the thesis offers a more integrated account of how well-being inequalities emerge, persist, and vary across Europe..

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Appendix

A.I Data Sources and Policy Inventory

This appendix presents a detailed inventory of family policies targeting single parents across the analyzed European countries. The comparative matrix (Table 2.1) focuses on three key policy domains: cash support schemes, childcare provisions, and parental leave entitlements.

The data were collated primarily from national social security agencies and government portals, updated to reflect regulations in force as of late 2024 and early 2025. Key national sources include Borger.dk (Denmark), Försäkringskassan (Sweden), NAV (Norway), Kela (Finland), Caisse d'Allocations Familiales (France), the Federal Ministry for Family Affairs (Germany), Toeslagen (Netherlands), GOV.UK (United Kingdom), the Department of Social Protection (Ireland), the Ministerio de Inclusión (Spain), INPS (Italy), ZUS (Poland), and the Ministry of Labour (Czechia). To ensure cross-national comparability regarding eligibility criteria and benefit structures, these national data points were triangulated with comparative indicators from the OECD Family Database (2024 update) and the Mutual Information System on Social Protection (MISSOC, July 2024).

A.2 EU-SILC data building and cleaning process

For each country and survey year, I start from the four longitudinal UDB files (P, R, H, and D). I import the original country-year CSVs, keep a harmonised set of variables, and standardise identifiers and names (year, person ID, and household ID). I then append years to build country-specific panels for each file type. The R file requires the heaviest cleaning because it contains the roster and relationship links that are needed to rebuild household structure. Here, I remove exact duplicates and, when the same person-year-household appears more than once, I keep the “best” record using a rule based on the smallest number of missing values across key fields; I also harmonise inconsistent relationship information (partner and parent IDs) and fix a small number of clear inconsistencies (for example, implausible ages in duplicated records). Once the country-level panels are clean, I merge the personal panels (P and R) at the person-year level, and I merge household panels (H and D) at the household-year level, so that each observation is a person-year with both individual and household information. Household composition and family type are then reconstructed from the partner and parent identifiers by checking who is partnered with whom inside the household and which members are linked as parents/children; this step is necessary because standard household-type variables are not fully stable across waves and, in some cases, do not separate partners from other adult relatives in a way that fits the aims of this thesis. Using the reconstructed household types, I create indicators that flag the key transitions of interest (couple-with-children → single parent, and the reverse), and I attach these transition markers back to all household members in

the corresponding years. Throughout the process I run repeated checks on uniqueness and merge consistency after each step to ensure that the final file is truly one record per person-year. Where official household-type measures are available and credible in the later waves, I use them as an external validation of the reconstructed classification, but the main analytic definition is kept fully consistent across years and countries.

A.3 Complete model for Chapter 4

Table A1: Complete table 4.3

VARIABLES	Model 1	Model 2	Model 3	Model 4	Model 6
Living with coupled parents (Ref.)		–	–	–	–
Living with a single parent		-0.460*** (0.0442)	-0.435*** (0.0439)	-0.436*** (0.0445)	-0.295*** (0.0433)
Age difference from parent			0.00120 (0.00295)	0.000723 (0.00295)	0.00142 (0.00289)
Citizens, not ethnic minority (em)			-0.220*** (0.0820)	-0.227*** (0.0820)	-0.129 (0.0803)
Citizens, em (Ref.)			–	–	–
No Citizens, no em, not born in country(bic)			0.0923 (0.144)	0.0791 (0.144)	0.194 (0.141)
No citizens, em, bic			-0.455** (0.229)	-0.453** (0.229)	-0.331 (0.224)
No citizens, em, not bic			-0.125 (0.196)	-0.141 (0.196)	0.129 (0.192)
No citizens, no em, bic			0.0667 (0.190)	0.0704 (0.190)	0.177 (0.186)
Missing			0.226** (0.101)	0.218** (0.101)	0.191** (0.0975)
Male (Ref.)			–	–	–
Female			-0.126*** (0.0312)	-0.125*** (0.0311)	-0.119*** (0.0307)
Age of respondent			-0.105*** (0.0120)	-0.105*** (0.0120)	-0.0980*** (0.0118)

Low parent education	-0.161***	-0.149***	-0.0188
	(0.0545)	(0.0544)	(0.0534)
Medium parent education (Ref.)	—	—	—
	—	—	—
High parent education	0.0995***	0.0929**	0.0110
	(0.0379)	(0.0380)	(0.0375)
Missing	-0.0536	-0.0628	-0.00769
	(0.0572)	(0.0572)	(0.0560)
Share of SPFs		0.0268***	0.0255***
		(0.00811)	(0.00750)
Expenditure for family benefits		0.0652	0.0757
		(0.0864)	(0.0802)
Avg religiosity level		-0.0597	-0.0473
		(0.0566)	(0.0525)
Living comfortably with income			0.272***
			(0.0370)
Coping with income			-0.559***
			(0.0540)
Difficult on present income			-0.559***
			(0.0540)
Very difficult on present income			-0.986***
			(0.104)
Missing			0.143**
			(0.0681)
Anyone to discuss personal matters (Ref.)			—
			—
Noone to discuss personal matters			-0.638***
			(0.0855)
Missing			-0.166
			(0.247)
Never or rarely meeting with friends			-0.603***
			(0.0890)
Weekly or almost (Ref.)			—
			—
Frequently			0.246***
			(0.0409)
Missing			-0.711
			(0.493)
Other cohabitants	0.0222	0.0228	0.0473***
	(0.0145)	(0.0146)	(0.0143)
Constant	7.847***	7.980***	9.801***
	(0.092)	(0.088)	(0.258)
Observations	11,404	11,404	11,404
			11,404

Number of country groups	14	14	14	14	14
Number of country-(3)years	88	88	88	88	88
Control Variables	No	No	Yes	Yes	Yes
Random Effects	Yes	Yes	Yes	Yes	Yes
Random Slope	–	Yes	Yes	Yes	Yes
Country FE	Yes	Yes	Yes	Yes	Yes

Notes: Covariance is unstructured. Random effects are at level 2 (country x round). Fixed effects are at level 3 (Country).

*** p<0.01, ** p<0.05, * p<0.1

Source: European Social Survey (ESS), OECD Social expenditure aggregates, OECD Family Database

Table A2: Complete table 4.3

VARIABLES	Model 5	Model 7A	Model 7C	Model 7B
Living with coupled parents (Ref.)	–	–	–	–
Living with a single parent	-0.432*** (0.0431)	-0.264*** (0.0594)	-0.293*** (0.0928)	-0.300*** (0.0441)
Age difference from parent	0.000841 (0.00295)	0.00118 (0.00289)	0.00144 (0.00289)	0.00117 (0.00289)
Citizens, not ethnic minority (em)	-0.230*** (0.0819)	-0.134* (0.0803)	-0.129 (0.0803)	-0.131 (0.0803)
Citizens, em (Ref.)	–	–	–	–
No Citizens, no em, not born in country(bic)	0.0784 (0.144)	0.183 (0.141)	0.192 (0.141)	0.193 (0.141)
No citizens, em, bic	-0.450** (0.229)	-0.336 (0.224)	-0.332 (0.224)	-0.334 (0.224)
No citizens, em, not bic	-0.145 (0.196)	0.127 (0.192)	0.131 (0.192)	0.132 (0.192)
No citizens, no em, bic	0.0723 (0.190)	0.176 (0.186)	0.176 (0.186)	0.176 (0.186)
Missing	0.223** (0.101)	0.200** (0.0976)	0.191** (0.0974)	0.195** (0.0974)
Male (Ref.)	–	–	–	–
Female	-0.125*** (0.0311)	-0.119*** (0.0307)	-0.118*** (0.0307)	-0.119*** (0.0307)
Age of respondent	-0.105*** (0.0120)	-0.0978*** (0.0118)	-0.0981*** (0.0118)	-0.0993*** (0.0118)
Low parent education	-0.150*** (0.0544)	-0.0272 (0.0535)	-0.0210 (0.0534)	-0.0211 (0.0532)
Medium parent education (Ref.)	–	–	–	–

	—	—	—	—
High parent education	0.0915** (0.0380)	0.0122 (0.0375)	0.0103 (0.0375)	0.0104 (0.0375)
Missing	-0.0580 (0.0573)	-0.000169 (0.0561)	-0.00568 (0.0561)	-0.00699 (0.0559)
Share of SPFs	0.0273*** (0.00816)	0.0254*** (0.00757)	0.0255*** (0.00749)	0.0269*** (0.00752)
SPF # Share of SPFs	0.0708 (0.0625)			
Expenditure for family policy	0.0542 (0.0868)	0.0787 (0.0809)	0.0729 (0.0801)	0.0541 (0.0799)
SPF # Expenditure	-0.0191*** (0.00694)			
How religious are you	-0.0592 (0.0568)	-0.0501 (0.0530)	-0.0458 (0.0525)	-0.0483 (0.0529)
Living comfortably with income		0.263*** (0.0404)	0.273*** (0.0370)	0.271*** (0.0369)
Coping with income		—	—	—
Difficult on present income		-0.448*** (0.0665)	-0.560*** (0.0540)	-0.566*** (0.0539)
Very difficult on present income		-0.834*** (0.136)	-0.982*** (0.104)	-1.007*** (0.104)
Missing		0.129* (0.0741)	0.144** (0.0681)	0.142** (0.0681)
SPF # Living comfortably		0.0820 (0.0921)		
SPF # Difficult		-0.305*** (0.113)		
SPF # Very difficult		-0.368* (0.209)		
Anyone to discuss personal matters (Ref.)		—	—	—
Noone to discuss personal matters		-0.640*** (0.0855)	-0.639*** (0.0856)	-0.631*** (0.0950)
Missing		-0.152 (0.247)	-0.170 (0.247)	-0.491* (0.280)
SPF # Noone				-0.0157 (0.212)
Never or rarely meeting with friends		-0.598*** (0.0890)	-0.567*** (0.100)	-0.597*** (0.0890)
Weekly or almost (Ref.)		—	—	—
Frequently		0.246*** (0.0409)	0.244*** (0.0455)	0.244*** (0.0409)

Missing		-0.759 (0.493)	0.279 (0.814)	-0.710 (0.493)
SPF # Never or rarely			-0.165 (0.215)	
SPF # Frequently			0.00738 (0.100)	
Other cohabitants	0.0226 (0.0145)	0.0455*** (0.0143)	0.0474*** (0.0143)	0.0467*** (0.0142)
Constant	7.847*** (0.092)	7.980*** (0.088)	9.801*** (0.258)	9.522*** (0.257)
Observations	11,404	11,404	11,404	11,404
Number of country groups	14	14	14	14
Number of country-(3)years	88	88	88	88
Control Variables	Yes	Yes	Yes	Yes
Random Effects	Yes	Yes	Yes	Yes
Random Slope	Yes	Yes	Yes	Yes
Country FE	Yes	Yes	Yes	Yes

Notes: Covariance is unstructured. Random effects are at level 2 (country x round). Fixed effects are at level 3 (Country).

*** p<0.01, ** p<0.05, * p<0.1

Source: European Social Survey (ESS), OECD Social expenditure aggregates, OECD Family Database

A.4 Complete model for Chapter 5

Table A3: Full Results, Model 6-7

VARIABLES	Model 6/Fin	Model 6/Soc	Model 7/Total	Model 7/Targeted
Coupled, ever divorced	-0.00788 (0.0394)	-0.0501 (0.0404)	-0.175* (0.0996)	-0.154** (0.0724)
Single, never divorced	-0.577*** (0.0639)	-0.626*** (0.0687)	-0.747*** (0.159)	-0.665*** (0.112)
Single, ever divorced	-0.470*** (0.0621)	-0.535*** (0.0646)	-0.700*** (0.152)	-0.735*** (0.115)
Never or rarely social meeting		-0.305*** (0.0215)		
Frequently social meeting		0.178*** (0.0171)		
CED # Rarely meeting with friends		-0.227*** (0.0676)		
CED # Frequently meeting with friends		0.0912		

		(0.0573)		
SND # Rarely meeting with friends		-0.250***		
		(0.0953)		
SND # Frequently meeting with friends		0.179**		
		(0.0743)		
SED # Rarely meeting with friends		-0.298***		
		(0.0913)		
SED # Frequently meeting with friends		0.0679		
		(0.0701)		
Comfortable on present income	0.533***	0.523***	0.540***	0.539***
	(0.0180)	(0.0168)	(0.0169)	(0.0169)
Difficult on present income	-1.048***	-1.606***	-1.645***	-1.645***
	(0.0223)	(0.0229)	(0.0230)	(0.0230)
CED # Comfortable on present income	0.0417			
	(0.0578)			
CED # Difficult on present income	-0.389***			
	(0.0689)			
SND # Comfortable on present income	0.121			
	(0.0968)			
SND # Difficult on present income	-0.0662			
	(0.0744)			
SED # Comfortable on present income	0.0165			
	(0.0910)			
SED # Difficult on present income	-0.236***			
	(0.0711)			
Welfare Exp., Total	-0.146**	-0.135*	0.0843	
	(0.0706)	(0.0702)	(0.0576)	
CED # Total			0.0430	
			(0.0383)	
SND # Total			0.0746	
			(0.0620)	
SED # Total			0.0651	
			(0.0591)	
Welfare, Childcare + Leaves (CL)	0.566***	0.558***		0.395***
	(0.111)	(0.110)		(0.0857)
CED # C+L				0.0661
				(0.0509)
SND # C+L				0.0778
				(0.0796)
SED # C+L				0.148*

				(0.0807)
Constant	7.224*** (0.239)	7.122*** (0.235)	7.438*** (0.241)	7.111*** (0.223)
Observations	61,706	61,706	61,706	61,706
Number of groups	16	16	16	16

Table A4: Women only, Model 1-5

VARIABLES	Model 2	Model 3	Model 4	Model 5	Model 6
Coupled, ever divorced	-0.262*** (0.0465)	-0.0965** (0.0424)	-0.0968** (0.0424)	-0.0853** (0.0418)	-0.0582 (0.0401)
Single, never divorced	-1.021*** (0.0565)	-0.855*** (0.0617)	-0.855*** (0.0617)	-0.857*** (0.0616)	-0.541*** (0.0602)
Single, ever divorced	-1.007*** (0.0550)	-0.819*** (0.0604)	-0.819*** (0.0604)	-0.814*** (0.0593)	-0.495*** (0.0584)
Welfare Exp., Total			0.0917 (0.0724)	0.113 (0.0707)	0.0850 (0.0604)
Comfortable on present income					0.474*** (0.0235)
Difficult on present income					-1.045*** (0.0263)
Never or rarely meeting friends				-0.514*** (0.0280)	-0.421*** (0.0271)
Frequently meeting friends				0.227*** (0.0223)	0.219*** (0.0216)
Constant	7.441*** (0.160)	7.328 *** (0.167)	7.125 *** (0.309)	6.953*** (0.296)	7.259*** (0.252)
Observations	33,568	33,568	33,568	33,568	33,568
Number of groups	16	16	16	16	16

Table A5: Men only, Model 1-5

VARIABLES	Model 2	Model 3	Model 4	Model 5	Model 6
Coupled, ever divorced	-0.230*** (0.0451)	-0.111*** (0.0425)	-0.110*** (0.0425)	-0.105** (0.0422)	-0.0665* (0.0402)
Single, never divorced	-0.977*** (0.102)	-0.925*** (0.0992)	-0.924*** (0.0991)	-0.966*** (0.0958)	-0.747*** (0.0934)
Single, ever divorced	-0.939*** (0.0865)	-0.972*** (0.0913)	-0.973*** (0.0913)	-1.003*** (0.0912)	-0.723*** (0.0870)
Welfare Exp., Total			0.135* (0.0739)	0.141* (0.0730)	0.115* (0.0591)
Comfortable on present income					0.579*** (0.0240)
Difficult on present income					-1.157***

					(0.0296)
Never or rarely meeting friends				-0.362*** (0.0297)	-0.268*** (0.0285)
Frequently meeting friends				0.177*** (0.0238)	0.178*** (0.0227)
Constant	7.382* ** (0.159)	7.470*** (0.171)	7.276*** (0.316)	7.189*** (0.308)	7.401*** (0.251)
Observations	28,138	28,138	28,138	28,138	28,138
Number of groups	16	16	16	16	16

Table A6: Women only, Model 6-7

VARIABLES	Model 6/Fin	Model 6/Soc	Model 7/Total	Model 7/Targeted
Coupled, ever divorced	-0.0192 (0.0555)	-0.0519 (0.0580)	-0.0995 (0.103)	-0.176 (0.140)
Single, never divorced	-0.518*** (0.0728)	-0.608*** (0.0778)	-0.627*** (0.124)	-0.718*** (0.174)
Single, ever divorced	-0.402*** (0.0719)	-0.511*** (0.0745)	-0.794*** (0.128)	-0.738*** (0.168)
Never or rarely social meeting		-0.379*** (0.0306)		
Frequently social meeting		0.189*** (0.0242)		
CED # Rarely meeting with friends		-0.224** (0.0964)		
CED # Frequently meeting with friends		0.106 (0.0808)		
SND # Rarely meeting with friends		-0.105 (0.106)		
SND # Frequently meeting with friends		0.192** (0.0849)		
SED # Rarely meeting with friends		-0.201* (0.103)		
SED # Frequently meeting with friends		0.119 (0.0815)		
Living comfortably on present income	0.485*** (0.0255)	0.476*** (0.0235)	0.496*** (0.0236)	0.497*** (0.0236)
Difficult on present income	-0.994*** (0.0312)	-1.519*** (0.0312)	-1.568*** (0.0313)	-1.570*** (0.0313)
CED # Comfortable on present	0.0570			

income	(0.0825)			
CED # Difficult on present income	-0.337*** (0.0966)			
SND # Comfortable on present income	0.183 (0.117)			
SND # Difficult on present income	-0.139* (0.0840)			
SED # Comfortable on present income	0.0971 (0.112)			
SED # Difficult on present income	-0.292*** (0.0814)			
Welfare Exp., Total	-0.135* (0.0770)	-0.120 (0.0761)		0.0596 (0.0614)
CED # Total			0.0272 (0.0726)	
SND # Total			0.0801 (0.0887)	
SED # Total			0.242*** (0.0905)	
Welfare, Childcare + Leaves (CL)	0.488*** (0.121)	0.485*** (0.119)	0.324*** (0.0930)	
CED # C+L				0.0449 (0.0541)
SND # C+L				0.0801 (0.0685)
SED # C+L				0.105 (0.0657)
Observations	33,568	33,568	33,568	33,568
Number of groups	16	16	16	16

Table A7: Men only, Model 6-7

VARIABLES	Model 6/Fin	Model 6/Soc	Model 7/Total	Model 7/Targeted
Coupled, ever divorced	0.00285 (0.0565)	-0.0437 (0.0574)	-0.199* (0.103)	-0.150 (0.143)
Single, never divorced	-0.786*** (0.131)	-0.679*** (0.138)	-0.842*** (0.225)	-0.925*** (0.343)
Single, ever divorced	-0.592*** (0.113)	-0.575*** (0.125)	-0.629*** (0.212)	-0.611** (0.289)
Never or rarely social meeting		-0.228*** (0.0302)		
Frequently social meeting		0.173***		

		(0.0242)		
CED # Rarely meeting with friends		-0.233**		
		(0.0948)		
CED # Frequently meeting with friends		0.0726		
		(0.0814)		
SND # Rarely meeting with friends		-0.811***		
		(0.251)		
SND # Frequently meeting with friends		0.0653		
		(0.167)		
SED # Rarely meeting with friends		-0.624***		
		(0.225)		
SED # Frequently meeting with friends		-0.131		
		(0.148)		
Living comfortably on present income	0.588***	0.579***	0.591***	0.592***
	(0.0254)	(0.0240)	(0.0241)	(0.0241)
Difficult on present income	-1.125***	-1.736***	-1.764***	-1.764***
	(0.0318)	(0.0338)	(0.0339)	(0.0339)
CED # Comfortable on present income	0.0242			
	(0.0813)			
CED # Difficult on present income	-0.431***			
	(0.0986)			
SND # Comfortable on present income	0.142			
	(0.185)			
SND # Difficult on present income	0.105			
	(0.192)			
SED # Comfortable on present income	-0.0688			
	(0.165)			
SED # Difficult on present income	-0.349**			
	(0.172)			
Welfare Exp., Total	-0.137*	-0.138*		0.113*
	(0.0730)	(0.0722)		(0.0595)
CED # Total			0.0987	
			(0.0717)	
SND # Total			0.0989	
			(0.150)	
SED # Total			-0.0429	
			(0.134)	
Welfare, Childcare + Leaves (CL)	0.603***	0.607***	0.454***	

	(0.114)	(0.112)	(0.0872)	
CED # C+L				0.0321 (0.0548)
SND # C+L				0.0853 (0.128)
SED # C+L				-0.0300 (0.105)
Observations	28,138	28,138	28,138	28,138
Number of groups	16	16	16	16

Figure A1: Comparison of Coefficients by Gender Across Models



Figure A2: Effect of increasing Share of Single Parent Families on the SWB of different Family Structures

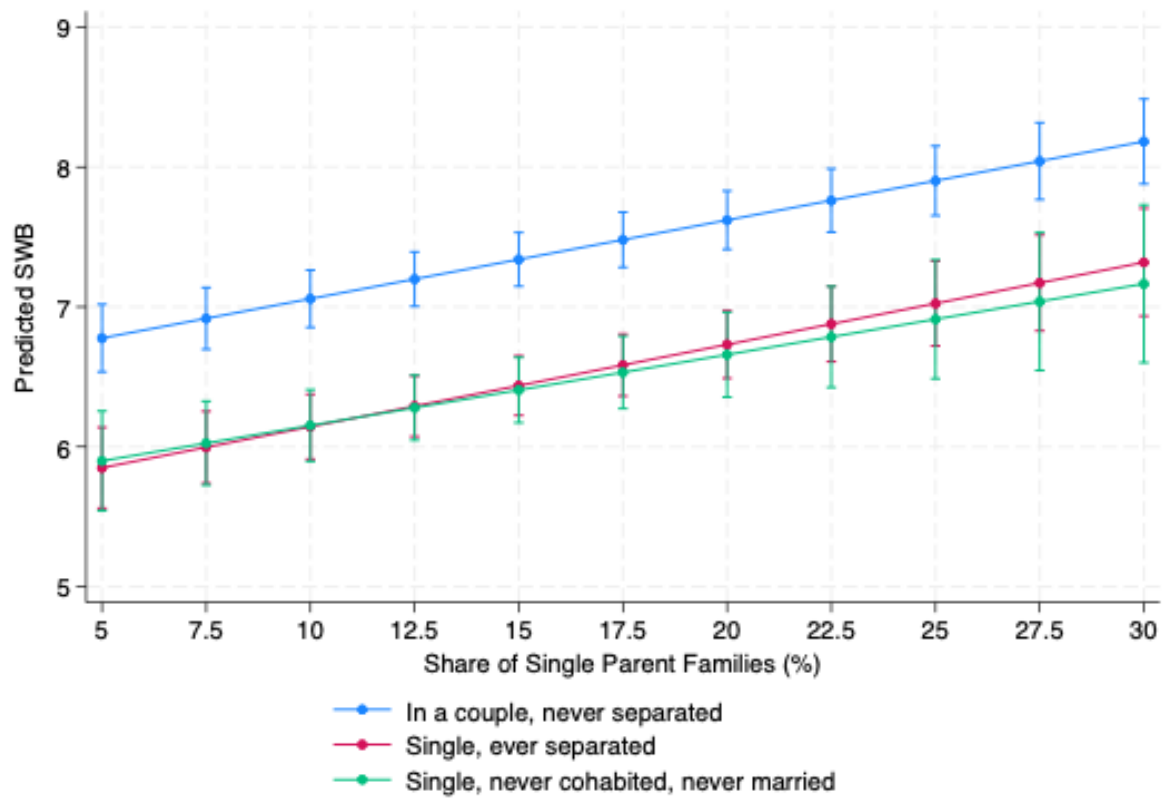


Table A8: Model with Individuals || Country-Round || Round, Model 1-5

VARIABLES	Model 2	Model 3	Model 4	Model 5	Model 6
Coupled, ever divorced	-0.260*** (0.0320)	-0.116*** (0.0293)	-0.112*** (0.0294)	-0.104*** (0.0287)	-0.0682** (0.0281)
Single, never divorced	-1.001*** (0.0508)	-0.895*** (0.0534)	-0.896*** (0.0534)	-0.908*** (0.0533)	-0.591*** (0.0523)
Single, ever divorced	-0.993*** (0.0501)	-0.885*** (0.0520)	-0.884*** (0.0520)	-0.889*** (0.0510)	-0.561*** (0.0502)
Welfare Exp., Total			0.284*** (0.0683)	0.307*** (0.0627)	0.248*** (0.0494)
Comfortable on present income					0.526*** (0.0168)
Difficult on present income					-1.083*** (0.0196)
Never or rarely meeting friends				-0.448*** (0.0203)	-0.355*** (0.0196)
Frequently meeting friends				0.206*** (0.0162)	0.200*** (0.0156)
Constant	7.417*** (0.056)	7.396*** (0.084)	7.191*** (0.198)	7.110*** (0.184)	7.545*** (0.150)
Observations	61,706	61,706	61,706	61,706	61,706
Number of groups	11	11	11	11	11

Table A9: Model with Individuals || Country-Round || Round, Model 6-7

VARIABLES	Model 6/Fin	Model 6/Soc	Model 7/Total	Model 7/Targeted
Coupled, ever divorced	-0.00868 (0.0394)	-0.0569 (0.0404)	-0.189* (0.0994)	-0.171** (0.0720)
Single, never divorced	-0.578*** (0.0641)	-0.629*** (0.0689)	-0.758*** (0.159)	-0.672*** (0.113)
Single, ever divorced	-0.471*** (0.0620)	-0.538*** (0.0644)	-0.727*** (0.151)	-0.747*** (0.115)
Never or rarely social meeting		-0.312*** (0.0215)		
Frequently social meeting		0.180*** (0.0171)		
CED # Rarely meeting with friends		-0.214*** (0.0675)		
CED # Frequently meeting with friends		0.0900 (0.0572)		
SND # Rarely meeting with friends		-0.248*** (0.0953)		
SND # Frequently meeting with		0.180**		

friends				
		(0.0744)		
SED # Rarely meeting with friends		-0.280***		
		(0.0912)		
SED # Frequently meeting with friends		0.0685		
		(0.0701)		
Comfortable on present income	0.540***	0.528***	0.545***	0.545***
	(0.0180)	(0.0168)	(0.0168)	(0.0168)
Difficult on present income	-1.049***	-1.082***	-1.105***	-1.105***
	(0.0223)	(0.0229)	(0.0229)	(0.0229)
CED # Comfortable on present income	0.0308			
	(0.0578)			
CED # Difficult on present income	-0.384***			
	(0.0689)			
SND # Comfortable on present income	0.121			
	(0.0968)			
SND # Difficult on present income	-0.0664			
	(0.0745)			
SED # Comfortable on present income	-0.000558			
	(0.0910)			
SED # Difficult on present income	-0.222***			
	(0.0710)			
Welfare Exp., Total	0.0861	0.128*	0.239***	
	(0.0811)	(0.0764)	(0.0532)	
CED # Total			0.0462	
			(0.0383)	
SND # Total			0.0776	
			(0.0621)	
SED # Total			0.0746	
			(0.0587)	
Welfare, Childcare + Leaves (CL)	0.243**	0.193**		0.329***
	(0.0975)	(0.0918)		(0.0632)
CED # C+L				0.0745
				(0.0507)
SND # C+L				0.0812
				(0.0799)
SED # C+L				0.157**
				(0.0802)
Constant	7.576***	7.507***	7.611***	7.595***
	(0.158)	(0.150)	(0.157)	(0.155)

Observations	61,706	61,706	61,706	61,706
Number of groups	11	11	11	11

Table A10: Model with fixed effects for round, Model 1-7

VARIABLES	Model 2	Model 3	Model 4	Model 5	Model 6
Coupled, ever divorced	-0.242*** (0.0503)	-0.0992** (0.0437)	-0.0982** (0.0434)	-0.0889** (0.0434)	-0.0539 (0.0381)
Single, never divorced	-0.999*** (0.0882)	-0.893*** (0.0847)	-0.890*** (0.0846)	-0.904*** (0.0841)	-0.577*** (0.0814)
Single, ever divorced	-0.997*** (0.0803)	-0.893*** (0.0781)	-0.893*** (0.0785)	-0.899*** (0.0764)	-0.558*** (0.0740)
Welfare Exp., Total			0.0197 (0.0245)	0.0271 (0.0243)	0.0163 (0.0230)
Comfortable on present income					0.528*** (0.0168)
Difficult on present income					-1.116*** (0.0196)
Never or rarely meeting friends				-0.456*** (0.0205)	-0.357*** (0.0197)
Frequently meeting friends				0.197*** (0.0163)	0.193*** (0.0157)
Constant	7.148*** (0.160)	7.175** (0.160)	7.507** (0.184)	7.384*** (0.174)	7.495*** (0.146)
Observations	61,706	61,706	61,706	61,706	61,706
Number of groups	16	16	16	16	16

VARIABLES	Model 6/Fin	Model 6/Soc	Model 7/Total	Model 7/Targeted
Coupled, ever divorced	-0.00276 (0.0435)	-0.0449 (0.0456)	-0.0603 (0.115)	-0.138 (0.0880)
Single, never divorced	-0.559*** (0.0889)	-0.610*** (0.0940)	-0.670*** (0.191)	-0.905*** (0.173)
Single, ever divorced	-0.471*** (0.0822)	-0.526*** (0.0820)	-0.352** (0.168)	-0.739*** (0.139)
Never or rarely social meeting		-0.312*** (0.0216)		
Frequently social meeting		0.173*** (0.0172)		
CED # Rarely meeting with friends		-0.212*** (0.0683)		
CED # Frequently meeting with friends		0.0956* (0.0578)		

SND # Rarely meeting with friends		-0.259***		
		(0.0954)		
SND # Frequently meeting with friends		0.177**		
		(0.0746)		
SED # Rarely meeting with friends		-0.298***		
		(0.0911)		
SED # Frequently meeting with friends		0.0612		
		(0.0701)		
Comfortable on present income	0.542***	0.529***	0.547***	0.547***
	(0.0181)	(0.0168)	(0.0169)	(0.0169)
Difficult on present income	-1.086***	-1.115***	-1.139***	-1.138***
	(0.0224)	(0.022)	(0.022)	(0.022)
CED # Comfortable on present income	0.0448			
	(0.0584)			
CED # Difficult on present income	-0.361***			
	(0.0694)			
SND # Comfortable on present income	0.105			
	(0.0967)			
SND # Difficult on present income	-0.0665			
	(0.0743)			
SED # Comfortable on present income	-0.0132			
	(0.0906)			
SED # Difficult on present income	-0.205***			
	(0.0705)			
Welfare Exp., Total	-0.0184	-0.0151	0.00599	
	(0.0302)	(0.0299)	(0.0238)	
CED # Total			-0.000559	
			(0.0439)	
SND # Total			0.0470	
			(0.0719)	
SED # Total			-0.0785	
			(0.0606)	
Welfare, Childcare + Leaves (CL)	0.104	0.116*		0.0537
	(0.0702)	(0.0694)		(0.0555)
CED # C+L				0.0619
				(0.0609)
SND # C+L				0.276**
				(0.116)
SED # C+L				0.153*
				(0.0914)

Constant	7.550*** (0.159)	7.430*** (0.149)	7.633*** (0.150)	7.569*** (0.155)
Observations	61,706	61,706	61,706	61,706
Number of groups	16	16	16	16

Table A11: Model with individuals nested in country and round, Model 1-7

VARIABLES	Model 2	Model 3	Model 4	Model 5	Model 6
Coupled, ever divorced	-0.239*** (0.0468)	-0.0988** (0.0408)	-0.0987** (0.0408)	-0.0920** (0.0408)	-0.0603 (0.0372)
Single, never divorced	-0.997*** (0.0843)	-0.893*** (0.0822)	-0.893*** (0.0823)	-0.906*** (0.0814)	-0.588*** (0.0797)
Single, ever divorced	-0.986*** (0.0832)	-0.880*** (0.0797)	-0.880*** (0.0797)	-0.886*** (0.0778)	-0.560*** (0.0769)
Welfare Exp., Total			0.110 (0.0706)	0.124* (0.0694)	0.0940 (0.0572)
Comfortable on present income					0.522*** (0.0168)
Difficult on present income					-1.083*** (0.0196)
Never or rarely meeting friends				-0.442*** (0.0204)	-0.350*** (0.0196)
Frequently meeting friends				0.204*** (0.0163)	0.199*** (0.0156)
Constant	7.412*** (0.159)	7.383*** (0.155)	7.199*** (0.298)	7.071*** (0.287)	7.322*** (0.237)
Observations	61,706	61,706	61,706	61,706	61,706
Number of groups	16	16	16	16	16

VARIABLES	Model 6/Fin	Model 6/Soc	Model 7/Total	Model 7/Targeted
Coupled, ever divorced	-0.00331 (0.0439)	-0.0476 (0.0457)	-0.151 (0.119)	-0.175* (0.0913)
Single, never divorced	-0.575*** (0.0876)	-0.625*** (0.0924)	-0.802*** (0.215)	-0.887*** (0.183)
Single, ever divorced	-0.467*** (0.0851)	-0.531*** (0.0850)	-0.570*** (0.216)	-0.723*** (0.175)
Never or rarely social meeting		-0.304*** (0.0215)		
Frequently social meeting		0.179*** (0.0171)		
CED # Rarely meeting with friends		-0.221*** (0.0681)		

CED # Frequently meeting with friends		0.0887		
		(0.0576)		
SND # Rarely meeting with friends		-0.268***		
		(0.0956)		
SND # Frequently meeting with friends		0.185**		
		(0.0749)		
SED # Rarely meeting with friends		-0.299***		
		(0.0921)		
SED # Frequently meeting with friends		0.0627		
		(0.0708)		
Comfortable on present income	0.534***	0.523***	0.540***	0.539***
	(0.0181)	(0.0168)	(0.0169)	(0.0169)
Difficult on present income	-1.048***	-1.083***	-1.105***	-1.105***
	(0.0223)	(0.022)	(0.022)	(0.022)
CED # Comfortable on present income	0.0412			
	(0.0586)			
CED # Difficult on present income	-0.387***			
	(0.0692)			
SND # Comfortable on present income	0.123			
	(0.0973)			
SND # Difficult on present income	-0.0698			
	(0.0747)			
SED # Comfortable on present income	0.00229			
	(0.0916)			
SED # Difficult on present income	-0.236***			
	(0.0713)			
Welfare Exp., Total	-0.146**	-0.136*	0.0824	
	(0.0707)	(0.0703)	(0.0577)	
CED # Total			0.0348	
			(0.0460)	
SND # Total			0.0978	
			(0.0833)	
SED # Total			0.0106	
			(0.0833)	
Welfare, Childcare + Leaves (CL)	0.564***	0.558***		0.388***
	(0.111)	(0.110)		(0.0858)
CED # C+L				0.0855
				(0.0639)
SND # C+L				0.254**

				(0.127)
SED # C+L				0.139
				(0.122)
Constant	7.226*** (0.238)	7.123*** (0.233)	7.440*** (0.240)	7.117*** (0.223)
Observations	61,706	61,706	61,706	61,706
Number of groups	16	16	16	16

Table A11: Model keeping also under 30 parents, Model 1-5

VARIABLES	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6
Coupled, never divorced (ref.)	–	–	–	–	–	–
Coupled, ever divorced	–	–	–	–	–	–
	0.257*** (0.031)	-0.105*** (0.028)	-0.105*** (0.028)	-0.097*** (0.027)	-0.065** (0.027)	
Single, never divorced	–	–	–	–	–	–
	0.992*** (0.049)	-0.887*** (0.050)	-0.887*** (0.050)	-0.897*** (0.050)	-0.603*** (0.049)	
Single, ever divorced	–	–	–	–	–	–
	1.015*** (0.050)	-0.889*** (0.050)	-0.889*** (0.050)	-0.896*** (0.049)	-0.585*** (0.048)	
Native, no ethnic min. (ref.)		–	–	–	–	–
Not native, no ethnic min.		–	–	–	–	–
		-0.169*** (0.025)	-0.169*** (0.025)	-0.126*** (0.025)	-0.004 (0.024)	
Native, belong to min.		-0.438*** (0.052)	-0.438*** (0.052)	-0.458*** (0.052)	-0.304*** (0.050)	
Not native, belong to min.		-0.447*** (0.044)	-0.446*** (0.044)	-0.386*** (0.044)	-0.155*** (0.042)	
Male (ref.)		–	–	–	–	–
Female		–	–	–	–	–
		0.042*** (0.014)	0.042*** (0.014)	0.041*** (0.014)	0.062*** (0.0140)	
Age of respondent		-0.003** (0.001)	-0.003** (0.001)	-0.0002 (0.001)	– (0.001)	0.0051*** (0.001)
Cohabitants (not children)		-0.043** (0.021)	-0.043** (0.021)	-0.032 (0.021)	-0.049** (0.021)	
Number of children		-0.031*** (0.009)	-0.031*** (0.009)	-0.030*** (0.009)	0.006 (0.009)	
Age of youngest child		-0.008*** (0.002)	-0.008*** (0.001)	-0.009*** (0.002)	-0.011*** (0.002)	
Living in a big city		0.0002	0.0002	0.002	-0.007	

	(0.021)	(0.021)	(0.021)	(0.020)
Living in the suburbs	0.001	0.0005	0.002	-0.019
	(0.023)	(0.023)	(0.023)	(0.022)
Living in a small city (ref.)	—	—	—	—
	—	—	—	—
Living in a country village	0.069***	0.069***	0.071***	0.061***
	(0.018)	(0.018)	(0.018)	(0.017)
Living in the countryside	0.124***	0.124***	0.127***	0.128***
	(0.028)	(0.028)	(0.028)	(0.027)
Very good general health	0.480***	0.480***	0.459***	0.388***
	(0.017)	(0.017)	(0.017)	(0.016)
Good general health (ref.)	—	—	—	—
	—	—	—	—
Fair general health	-0.667***	-0.667***	-0.640***	-0.515***
	(0.019)	(0.019)	(0.019)	(0.018)
Bad general health	-1.659***	-1.659***	-1.610***	-1.334***
	(0.040)	(0.040)	(0.040)	(0.038)
Not at all religious	-0.033*	-0.033*	-0.030	-0.020
	(0.019)	(0.019)	(0.019)	(0.018)
Mildly religious (ref.)	—	—	—	—
	—	—	—	—
Very religious	0.323***	0.323***	0.315***	0.353***
	(0.020)	(0.020)	(0.020)	(0.019)
Up to lower sec. educ. (ref.)	—	—	—	—
	—	—	—	—
Upper-post secondary educ.	0.206***	0.206***	0.194***	0.013
	(0.022)	(0.022)	(0.022)	(0.021)
Tertiary education	0.451***	0.451***	0.421***	0.057**
	(0.023)	(0.023)	(0.023)	(0.023)
Welfare Exp., Total		0.108	0.123*	0.096*
		(0.068)	(0.067)	(0.056)
Share of SPFs		-0.005	-0.005	0.001
		(0.011)	(0.011)	(0.009)
Rarely meeting friends			-0.444***	-0.353***
			(0.019)	(0.019)
Weekly meeting friends (ref.)			—	—
			—	—
Frequently meeting friends			0.205***	0.202***
			(0.016)	(0.015)
Comfortable on present income				0.513***
				(0.016)
Coping on present income (ref.)				—

Difficult on present income						-1.075*** (0.018)
Constant	-0.440** (0.00272)	0.410 (0.293)	-0.889 (0)	-0.890 (0)	1.528 (0)	7.399*** (0.231)
Observations	67,946	67,828	67,828	67,828	67,828	67,828
Number of country groups	16	16	16	16	16	16
Number of country-round groups	161	161	161	161	161	161
Random slope	–	Yes	Yes	Yes	Yes	Yes
Random effects	Yes	Yes	Yes	Yes	Yes	Yes

Notes: Covariance is unstructured. Random effects are both at level 3 (country) and level 2 (country x round).

*** p<0.01, ** p<0.05, * p<0.1

Source: European Social Survey (ESS), OECD Social expenditure aggregates, OECD Family Database

Table A11: Model keeping also under 30 parents, Model 1-5

VARIABLES	Model 6/Fin	Model 6/Soc	Model 7/Total	Model 7/Targeted
Coupled, never divorced (ref.)	–	–	–	–
Coupled, ever divorced (CED)	-0.003 (0.038)	-0.049 (0.040)	-0.140** (0.068)	-0.171* (0.094)
Single, never divorced (SND)	-0.604*** (0.060)	-0.636*** (0.064)	-0.682*** (0.109)	-0.776*** (0.153)
Single, ever divorced (SED)	-0.514*** (0.060)	-0.560*** (0.063)	-0.765*** (0.112)	-0.742*** (0.147)
Rarely meeting with friends	-0.352*** (0.019)	-0.307*** (0.021)	-0.352*** (0.019)	-0.352*** (0.019)
Weekly meeting with friends (ref.)	–	–	–	–
Frequently meeting with friends	0.202*** (0.015)	0.183*** (0.016)	0.202*** (0.015)	0.202*** (0.015)
CED # Rarely meeting with friends		-0.222*** (0.067)		
CED # Frequently meeting with friends		0.080 (0.057)		
SND # Rarely meeting with friends		-0.246*** (0.087)		
SND # Frequently meeting with friends		0.168** (0.068)		
SED # Rarely meeting with friends		-0.295*** (0.090)		

SED # Frequently meeting with friends		0.069 (0.069)		
Comfortable on present income	0.507*** (0.017)	0.514*** (0.016)	0.513*** (0.016)	0.513*** (0.016)
Coping on present income (ref.)	— —	— —	— —	— —
Difficult on present income	-1.018*** (0.021)	-1.584*** (0.022)	-1.583*** (0.022)	-1.583*** (0.022)
CED # Comfortable on present income	0.042 (0.057)			
CED # Difficult on present income	-0.392*** (0.067)			
SND # Comfortable on present income	0.091 (0.091)			
SND # Difficult on present income	-0.065 (0.067)			
SED # Comfortable on present income	0.036 (0.090)			
SED # Difficult on present income	-0.226*** (0.070)			
Welfare Exp., Total	0.095* (0.057)	0.094* (0.056)		0.095* (0.056)
CED # Total				0.043 (0.036)
SND # Total				0.072 (0.060)
SED # Total				0.065 (0.057)
Welfare, Childcare + Leaves (C+L)			0.401*** (0.084)	
CED # C+L			0.058 (0.048)	
SND # C+L			0.063 (0.079)	
SED # C+L			0.139* (0.078)	
Share of SPFs	0.001 (0.009)	0.001 (0.009)	0.004 (0.008)	0.001 (0.009)
Constant	7.375*** (0.235)	-0.972 (0)	0.612*** (0.196)	-0.883*** (0.0688)
Observations	67,528	67,528	67,528	67,528
Number of groups	16	16	16	16
Number of country-round groups	161	161	161	161
Random slope	Yes	Yes	Yes	Yes

Random effects	Yes	Yes	Yes	Yes
Controls	Yes	Yes	Yes	Yes

Notes: Covariance is unstructured. Random effects are both at level 3 (country) and level 2 (country x round).

Controls include migration/ethnic background, religiosity, household size, number of children, educational, domicile, gender, age, and share of SPFs.

"Total" refers to total public expenditure on family benefits (% of GDP); "Targeted" includes only spending on childcare and parental leave.

*** p<0.01, ** p<0.05, * p<0.1

Source: European Social Survey (ESS), OECD Social expenditure aggregates, OECD Family Database

Figure A3: Effect of increasing Loneliness feeling on the SWB of different Family Structures

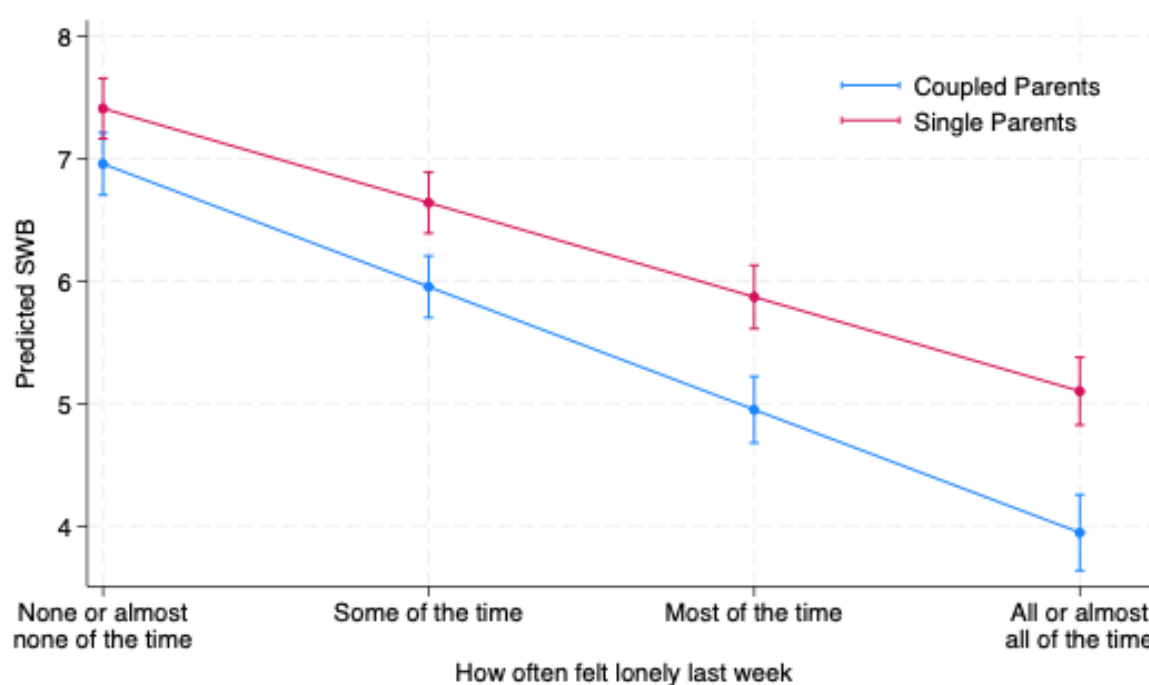


Table A14: Distribution of SWB, financial perception and social connectedness, over family structure.

	%	Mean	SD
Couple, never divorced			
<i>Life satisfaction</i>		7.432	0.008
<i>Financial perception</i>			
Comfortable on present income	35.86		
Coping on present income	47.56		
Difficult on present income	16.58		

<i>Social Connectedness</i>			
Frequently meeting with friends	38.72		
Weekly meeting with friends	42.80		
Rarely meeting with friend	18.48		
Migration status			
<i>Born in country, doesn't belong to minority</i>	87.81		
<i>Born elsewhere, doesn't belong to minority</i>	8.17		
<i>Born in country, belong to minority</i>	1.51		
<i>Born elsewhere, belong to minority</i>	2.46		
<i>Missing</i>	0.04		
Other household members		1.05	0.27
Number of children		1.93	0.78
Age of youngest child		7.68	5.08
Educational level			
<i>Up to lower secondary</i>	14.30		
<i>Upper-post secondary</i>	43.18		
<i>Tertiary</i>	42.23		
<i>Missing</i>	0.28		
Domicile			
<i>A big city</i>	15.67		
<i>Suburbs or outskirts of big city</i>	13.35		
<i>Town or small city</i>	30.80		
<i>Country village</i>	31.40		
<i>Farm or home in countryside</i>	8.65		
<i>Missing</i>	0.14		
Gender			
<i>Male</i>	48.51		
<i>Female</i>	51.49		
Age		40.58	6.20
Couple, ever divorced			
<i>Life satisfaction</i>		7.228	0.031
<i>Financial perception</i>			

Comfortable on present income	33.83		
Coping on present income	46.45		
Difficult on present income	19.72		
<i>Social Connectedness</i>			
Frequently meeting with friends	36.23		
Weekly meeting with friends	42.41		
Rarely meeting with friend	21.37		
Migration status			
<i>Born in country, doesn't belong to minority</i>	83.42		
<i>Born elsewhere, doesn't belong to minority</i>	10.88		
<i>Born in country, belong to minority</i>	2.32		
<i>Born elsewhere, belong to minority</i>	3.33		
<i>Missing</i>	0.06		
Other household members		1.04	0.23
Number of children		1.89	0.85
Age of youngest child		8.59	5.09
Educational level			
<i>Up to lower secondary</i>	13.55		
<i>Upper-post secondary</i>	49.22		
<i>Tertiary</i>	36.88		
<i>Missing</i>	0.35		
Domicile			
<i>A big city</i>	18.90		
<i>Suburbs or outskirts of big city</i>	14.02		
<i>Town or small city</i>	31.65		
<i>Country village</i>	27.38		
<i>Farm or home in countryside</i>	7.92		
<i>Missing</i>	0.12		
Gender			
<i>Male</i>	48.30		
<i>Female</i>	51.70		
Age		43.67	6.13

Single, never divorced			
<i>Life satisfaction</i>		6.415	0.042
<i>Financial perception</i>			
Comfortable on present income	15.99		
Coping on present income	43.66		
Difficult on present income	40.35		
<i>Social Connectedness</i>			
Frequently meeting with friends	46.16		
Weekly meeting with friends	35.39		
Rarely meeting with friend	18.45		
<i>Migration status</i>			
<i>Born in country, doesn't belong to minority</i>	87.64		
<i>Born elsewhere, doesn't belong to minority</i>	8.31		
<i>Born in country, belong to minority</i>	1.73		
<i>Born elsewhere, belong to minority</i>	2.22		
<i>Missing</i>	0.11		
Other household members		0.16	0.51
Number of children		1.61	0.76
Age of youngest child		9.25	4.66
<i>Educational level</i>			
<i>Up to lower secondary</i>	19.61		
<i>Upper-post secondary</i>	46.94		
<i>Tertiary</i>	32.92		
<i>Missing</i>	0.53		
<i>Domicile</i>			
<i>A big city</i>	21.20		
<i>Suburbs or outskirts of big city</i>	16.90		
<i>Town or small city</i>	33.42		
<i>Country village</i>	22.85		
<i>Farm or home in countryside</i>	5.56		
<i>Missing</i>	0.07		
Gender			

Male	17.68		
Female	82.32		
Age		40.35	6.50
Single, ever divorced			
Life satisfaction		6.448	0.041
Financial perception			
Comfortable on present income	16.36		
Coping on present income	43.33		
Difficult on present income	40.31		
Social Connectedness			
Frequently meeting with friends	45.60		
Weekly meeting with friends	36.68		
Rarely meeting with friend	17.71		
Migration status			
Born in country, doesn't belong to minority	85.19		
Born elsewhere, doesn't belong to minority	9.58		
Born in country, belong to minority	2.08		
Born elsewhere, belong to minority	3.15		
Missing	0.00		
Other household members		0.10	0.40
Number of children		1.77	0.77
Age of youngest child		10.63	4.28
Educational level			
Up to lower secondary	17.33		
Upper-post secondary	44.53		
Tertiary	37.76		
Missing	0.38		
Domicile			
A big city	22.16		
Suburbs or outskirts of big city	14.31		
Town or small city	34.51		
Country village	24.02		

<i>Farm or home in countryside</i>	4.66		
<i>Missing</i>	0.35		
Gender			
<i>Male</i>	19.89		
<i>Female</i>	80.11		
Age		42.68	5.90

A.5 Complete model for Chapter 6

Table A15: Full model coefficients for Table 6.1

VARIABLES	Pooled no year	Pooled no control	Pooled	Italy	Spain	Sweden	Bel+Fra
<3 Y before event	0.258* (0.145)	0.0911 (0.146)	0.0874 (0.145)	0.00971 (0.345)	-0.407* (0.237)	0.324 (0.226)	0.715** (0.322)
<2 Y before event	0.366*** (0.0926)	0.282*** (0.0930)	0.278*** (0.0929)	0.627*** (0.193)	-0.0879 (0.172)	0.598*** (0.211)	0.473*** (0.157)
<1 Y before event	0.252*** (0.075)	0.197*** (0.075)	0.199*** (0.075)	0.449*** (0.163)	0.121 (0.138)	0.117 (0.152)	0.162 (0.138)
<2 Y after event	0.353*** (0.0953)	0.380*** (0.0954)	0.377*** (0.0952)	0.0657 (0.168)	0.374* (0.201)	0.332 (0.343)	0.479*** (0.139)
<3 Y after event	0.182 (0.138)	0.270* (0.138)	0.272** (0.138)	-0.126 (0.252)	0.711* (0.395)	0.764*** (0.236)	0.301 (0.210)
year = 2022		-0.106*** (0.0114)	-0.104** (0.0461)	-0.0868 (0.0597)	-0.233*** (0.0758)	-0.144 (0.0902)	0.0846 (0.0783)
year = 2023		- 0.0929*** (0.0124)	-0.0923 (0.0904)	0.0120 (0.111)	-0.310** (0.149)	-0.284* (0.168)	0.230 (0.153)
year = 2024		-0.165*** (0.0138)	-0.163 (0.135)	-0.0245 (0.164)	-0.391* (0.223)	-0.304 (0.249)	0.124 (0.229)
age			-0.0587 (0.0522)	-0.143* (0.0863)	-0.0755 (0.0874)		-0.0966 (0.0839)
age2			0.000617** (0.000270)	0.000818 (0.000562)	0.00136*** (0.000472)	-0.000290 (0.000957)	0.000822* (0.000474)
Edu Level = 200, Secondary			0.240 (0.163)	0.570 (0.559)	0.176 (0.197)	0.276 (0.609)	0.467 (0.383)
Edu Level = 300, Upper secondary			0.297* (0.163)	0.586 (0.559)	0.211 (0.197)	0.101 (0.609)	0.677* (0.383)

Edu Level = 400, Post-Secondary			(0.153) 0.395**	(0.557) 0.761	(0.195) 0.485	(0.555) 0.0527	(0.353) 0.882
Edu Level = 500, More			(0.181) 0.288*	(0.569) 0.739	(0.355) 0.158	(0.580) 0.192	(0.564) 0.668
Edu Level = Missing, Missing			(0.168) 0.200	(0.577) 0.789	(0.203) 0.0155	(0.585) -0.0449	(0.416) 0.607*
Suffer from any chronic illness = 2, No			(0.149) 0.187***	(0.546) 0.131***	(0.174) 0.211***	(0.554) 0.165***	(0.351) 0.190***
Suffer from any chronic illness = Missing, Missing			(0.0182) -0.157***	(0.0456) -0.188***	(0.0267) -0.828**	(0.0597) -0.187	(0.0330) 0.125
Constant	9.055*** (0.435)	9.151*** (0.431)	(0.0543) 9.973*** (2.106)	(0.0687) 11.62*** (3.086)	(0.323) 7.844** (3.492)	(0.161) 8.213*** (1.806)	(0.300) 10.52*** (3.290)
Observations	132,475	132,475	132,475	34,790	55,546	7,908	31,753
R-squared	0.001	0.003	0.006	0.009	0.009	0.030	0.011
Number of id	64,796	64,796	64,796	17,447	26,301	3,751	15,817

Table A16: Full model coefficients for Table 6.2

VARIABLES	(1) Pooled	(2) Italy	(3) Spain	(4) Sweden	(5) Bel+Fra
<3 Y before event	0.0554 (0.143)	0.0178 (0.345)	-0.485** (0.229)	0.249 (0.224)	0.729** (0.313)
<2 Y before event	0.208** (0.0928)	0.564*** (0.193)	-0.167 (0.171)	0.485** (0.220)	0.448*** (0.156)
<1 Y before event	0.142* (0.075)	0.420** (0.164)	0.029 (0.136)	0.089 (0.161)	0.121 (0.137)
<2 Y after event	0.380*** (0.0906)	0.0769 (0.167)	0.321* (0.195)	0.641*** (0.246)	0.468*** (0.134)
<3 Y after event	0.253* (0.135)	-0.123 (0.232)	0.703* (0.414)	0.920*** (0.258)	0.262 (0.205)
year = 2022	-0.0716 (0.0449)	-0.0938 (0.0653)	-0.171** (0.0685)	-0.121 (0.0866)	0.117 (0.0808)
year = 2023	-0.0550 (0.0881)	-0.0349 (0.123)	-0.198 (0.134)	-0.208 (0.162)	0.264* (0.159)
year = 2024	-0.129 (0.132)	-0.0871 (0.182)	-0.284 (0.201)	-0.203 (0.241)	0.159 (0.237)
age	-0.0433 (0.0508)	-0.126 (0.0901)	-0.0671 (0.0801)		-0.0885 (0.0858)
age2	0.000399	0.000834	0.00102**	-0.000335	0.000637

	(0.000266)	(0.000559)	(0.000461)	(0.000918)	(0.000467)
Edu Level = 200, Secondary	0.266*	0.536	0.190	0.447	0.508
	(0.158)	(0.546)	(0.188)	(0.685)	(0.372)
Edu Level = 300, Upper secondary	0.314**	0.526	0.215	0.198	0.700**
	(0.148)	(0.544)	(0.187)	(0.628)	(0.349)
Edu Level = 400, Post-Secondary	0.429**	0.728	0.344	0.240	0.904
	(0.177)	(0.556)	(0.373)	(0.649)	(0.564)
Edu Level = 500, More	0.263	0.608	0.141	0.350	0.662
	(0.162)	(0.563)	(0.193)	(0.649)	(0.411)
Edu Level = Missing, Missing	0.201	0.686	0.0616	0.0811	0.609*
	(0.145)	(0.532)	(0.167)	(0.626)	(0.348)
Suffer from any chronic illness = 2, No	0.162***	0.102**	0.183***	0.149**	0.179***
	(0.0179)	(0.0449)	(0.0261)	(0.0587)	(0.0325)
Suffer from any chronic illness = Missing, Missing	-0.164***	-0.206***	-0.756**	-0.123	0.107
	(0.0539)	(0.0680)	(0.322)	(0.159)	(0.312)
l_hy020_eq	-0.0143	-0.00786	-0.0120	0.0770	-0.0140
	(0.0257)	(0.0528)	(0.0378)	(0.0967)	(0.0499)
Ability to make ends meet = 2, With difficulty	0.330***	0.139*	0.406***	0.377	0.314***
	(0.0380)	(0.0713)	(0.0586)	(0.272)	(0.0685)
Ability to make ends meet = 3, With some difficulty	0.561***	0.343***	0.697***	0.664**	0.508***
	(0.0381)	(0.0694)	(0.0591)	(0.260)	(0.0715)
Ability to make ends meet = 4, Fairly easily	0.814***	0.591***	0.995***	1.057***	0.643***
	(0.0399)	(0.0726)	(0.0629)	(0.253)	(0.0738)
Ability to make ends meet = 5, Easily	0.968***	0.749***	1.205***	1.240***	0.693***
	(0.0413)	(0.0790)	(0.0650)	(0.257)	(0.0755)
Ability to make ends meet = 6, Very easily	1.098***	0.921***	1.411***	1.298***	0.768***
	(0.0461)	(0.121)	(0.0756)	(0.259)	(0.0810)
Material deprivation index = 1	-0.171***	-0.103***	-0.236***	-0.0624	-0.179***
	(0.0163)	(0.0291)	(0.0254)	(0.0773)	(0.0342)
Material deprivation index = 2	-0.330***	-0.118**	-0.547***	-0.0210	-0.370***
	(0.0325)	(0.0533)	(0.0598)	(0.168)	(0.0531)
Constant	9.279***	10.60***	7.551**	6.265***	10.17***
	(2.066)	(3.343)	(3.184)	(2.034)	(3.428)
Observations	132,273	34,790	55,457	7,823	31,727
R-squared	0.032	0.025	0.050	0.063	0.031
Number of id	64,739	17,447	26,286	3,716	15,810

Table A17: Full model coefficients for Table 6.3

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
VARIABLES	Pooled no year	Pooled no control	Pooled	Italy	Spain	Sweden	Bel+Fra

<3 Y before event	0.192 (0.184)	0.0289 (0.185)	0.0262 (0.186)	0.161 (0.467)	-0.432 (0.367)	0.297 (0.253)	0.190 (0.324)
<2 Y before event	0.267** (0.128)	0.190 (0.129)	0.188 (0.129)	0.556** (0.227)	-0.270 (0.244)	0.732*** (0.273)	0.257 (0.236)
<1 Y before event	0.197* (0.107)	0.146 (0.107)	0.150 (0.107)	0.478*** (0.180)	-0.060 (0.209)	0.262 (0.195)	0.037 (0.216)
<2 Y after event	0.256* (0.141)	0.275* (0.142)	0.271* (0.142)	-0.155 (0.210)	0.207 (0.338)	0.0947 (0.451)	0.558*** (0.193)
<3 Y after event	0.166 (0.186)	0.244 (0.187)	0.250 (0.187)	-0.0885 (0.310)	-0.00235 (0.730)	0.654* (0.360)	0.513* (0.277)
year = 2022		-0.114*** (0.0164)	-0.128*** (0.0470)	-0.0420 (0.0740)	-0.240 (0.150)	-0.305** (0.125)	-0.0103 (0.0482)
year = 2023		- 0.0909*** (0.0177)	-0.122 (0.0902)	0.0965 (0.134)	-0.288 (0.298)	-0.566** (0.234)	0.0223 (0.0850)
year = 2024		-0.159*** (0.0195)	-0.206 (0.134)	0.0963 (0.197)	-0.360 (0.446)	-0.733** (0.350)	-0.200 (0.123)
age			-0.0586 (0.0597)	-0.0791 (0.110)	-0.117 (0.169)		0.0103 (0.0716)
age2			0.000769** (0.000375)	3.43e-05 (0.000755)	0.00158** (0.000660)	0.00106 (0.00132)	0.000774 (0.000668)
Edu Level = 200, Secondary			0.287 (0.230)	1.039 (0.756)	0.121 (0.289)	0.439 (0.619)	0.532 (0.422)
Edu Level = 300, Upper secondary			0.374* (0.207)	1.071 (0.740)	0.416 (0.263)	-0.360 (0.516)	0.699* (0.419)
Edu Level = 400, Post-Secondary			0.528** (0.252)	1.226 (0.758)	0.913* (0.488)	-0.469 (0.580)	1.803*** (0.604)
Edu Level = 500, More			0.407* (0.234)	1.014 (0.768)	0.346 (0.288)	-0.0257 (0.659)	0.976* (0.563)
Edu Level = Missing, Missing			0.307 (0.204)	1.169 (0.723)	0.0980 (0.247)	-0.501 (0.515)	0.689* (0.417)
Suffer from any chronic illness = 2, No			0.164*** (0.0256)	0.137** (0.0602)	0.191*** (0.0376)	0.183** (0.0860)	0.119** (0.0473)
Suffer from any chronic illness = Missing, Missing			-0.135* (0.0758)	-0.153 (0.0957)	-0.492 (0.360)	-0.211 (0.214)	0.402 (0.503)
Constant	9.073*** (0.696)	9.168*** (0.688)	9.662*** (2.328)	10.04** (3.930)	9.110 (7.137)	5.946** (2.557)	6.123*** (2.292)
Observations	65,058	65,058	65,058	17,394	27,848	3,867	14,826
R-squared	0.000	0.003	0.005	0.006	0.009	0.046	0.011
Number of id	31,891	31,891	31,891	8,719	13,191	1,796	7,499

Table A18: Full model coefficients for Table 6.4

VARIABLES	(1) Pooled	(2) Italy	(3) Spain	(4) Sweden	(5) Bel+Fra
<3 Y before event	-0.00612 (0.185)	0.182 (0.467)	-0.495 (0.375)	0.173 (0.254)	0.249 (0.298)
<2 Y before event	0.143 (0.127)	0.498** (0.228)	-0.280 (0.237)	0.586** (0.283)	0.285 (0.232)
<1 Y before event	0.121 (0.106)	0.480*** (0.177)	-0.098 (0.204)	0.226 (0.195)	0.036 (0.217)
<2 Y after event	0.287** (0.132)	-0.148 (0.206)	0.150 (0.324)	0.621** (0.259)	0.513*** (0.191)
<3 Y after event	0.248 (0.178)	-0.0585 (0.286)	0.367 (0.804)	0.982** (0.411)	0.451* (0.265)
year = 2022	-0.105** (0.0414)	-0.0519 (0.0813)	-0.182 (0.136)	-0.292** (0.117)	0.0180 (0.0418)
year = 2023	-0.104 (0.0787)	0.0438 (0.150)	-0.188 (0.269)	-0.522** (0.220)	0.0504 (0.0700)
year = 2024	-0.199* (0.117)	0.0284 (0.222)	-0.272 (0.403)	-0.675** (0.330)	-0.166* (0.0995)
age	-0.0292 (0.0548)	-0.0592 (0.114)	-0.0902 (0.155)		0.0184 (0.0664)
age2	0.000511 (0.000368)	3.79e-05 (0.000749)	0.00114* (0.000644)	0.00120 (0.00124)	0.000596 (0.000655)
Edu Level = 200, Secondary	0.285 (0.223)	0.955 (0.747)	0.0987 (0.276)	0.868 (0.750)	0.538 (0.415)
Edu Level = 300, Upper secondary	0.354* (0.201)	0.972 (0.732)	0.340 (0.251)	-0.0413 (0.656)	0.692* (0.417)
Edu Level = 400, Post-Secondary	0.514** (0.244)	1.134 (0.750)	0.619 (0.499)	0.0798 (0.704)	1.747*** (0.652)
Edu Level = 500, More	0.323 (0.225)	0.796 (0.759)	0.235 (0.272)	0.487 (0.765)	0.907 (0.563)
Edu Level = Missing, Missing	0.265 (0.197)	0.991 (0.714)	0.0891 (0.236)	-0.159 (0.654)	0.661 (0.415)
Suffer from any chronic illness = 2, No	0.133*** (0.0252)	0.0983* (0.0590)	0.156*** (0.0369)	0.131 (0.0841)	0.113** (0.0467)
Suffer from any chronic illness = Missing, Missing	-0.158** (0.0751)	-0.181* (0.0942)	-0.488 (0.383)	-0.274 (0.206)	0.252 (0.544)
l_hy020_eq	-0.0155 (0.0360)	-0.0130 (0.0712)	-0.0157 (0.0533)	0.0763 (0.141)	-0.0233 (0.0727)
Ability to make ends meet = 2, With difficulty	0.362*** (0.0558)	0.199* (0.103)	0.415*** (0.0843)	0.422 (0.358)	0.300*** (0.109)
Ability to make ends meet = 3, With some difficulty	0.600*** (0.0557)	0.427*** (0.0997)	0.701*** (0.0845)	0.592* (0.340)	0.510*** (0.114)
Ability to make ends meet = 4, Fairly	0.866***	0.677***	1.016***	1.003***	0.639***

easily	(0.0578)	(0.104)	(0.0894)	(0.324)	(0.115)
Ability to make ends meet = 5, Easily	1.020***	0.846***	1.230***	1.126***	0.674***
	(0.0598)	(0.113)	(0.0924)	(0.330)	(0.117)
Ability to make ends meet = 6, Very easily	1.212***	1.013***	1.481***	1.260***	0.819***
	(0.0657)	(0.150)	(0.107)	(0.334)	(0.124)
Material deprivation index = 1	-0.186***	-0.113***	-0.257***	-0.184	-0.175***
	(0.0234)	(0.0401)	(0.0365)	(0.120)	(0.0505)
Material deprivation index = 2	-0.339***	-0.130*	-0.583***	-0.439*	-0.281***
	(0.0468)	(0.0741)	(0.0858)	(0.258)	(0.0775)
Constant	8.395***	8.928**	8.318	3.492	5.871***
	(2.117)	(4.295)	(6.517)	(2.903)	(2.154)
Observations	64,964	17,394	27,800	3,835	14,812
R-squared	0.035	0.026	0.053	0.083	0.029
Number of id	31,868	8,719	13,185	1,783	7,495

Table A19: Full model coefficients for Table 6.5

VARIABLES	(1) Pooled no year	(2) Pooled no control	(3) Pooled	(4) Italy	(5) Spain	(6) Sweden	(7) Bel+Fra
<3 Y before event	0.320 (0.223)	0.151 (0.224)	0.146 (0.223)	-0.140 (0.517)	-0.415 (0.305)	0.363 (0.433)	1.077** (0.482)
<2 Y before event	0.464*** (0.133)	0.374*** (0.134)	0.365*** (0.134)	0.700** (0.315)	0.0635 (0.241)	0.425 (0.337)	0.651*** (0.207)
<1 Y before event	0.300*** (0.105)	0.242** (0.105)	0.241** (0.105)	0.427 (0.273)	0.263 (0.184)	-0.076 (0.244)	0.252 (0.178)
<2 Y after event	0.437*** (0.129)	0.471*** (0.129)	0.471*** (0.129)	0.257 (0.257)	0.501** (0.245)	0.689 (0.508)	0.421** (0.196)
<3 Y after event	0.189 (0.205)	0.286 (0.205)	0.282 (0.205)	-0.296 (0.398)	0.988** (0.457)	1.030*** (0.288)	0.0740 (0.311)
year = 2022		-0.0988*** (0.0159)	-0.0730 (0.0851)	-4.375*** (0.0572)	-0.212** (0.0883)	0.0175 (0.130)	0.267* (0.155)
year = 2023		-0.0944*** (0.0174)	-0.0503 (0.168)	-8.561*** (0.101)	-0.308* (0.173)	-0.00809 (0.241)	0.609** (0.305)
year = 2024		-0.170*** (0.0195)	-0.102 (0.252)	-12.88*** (0.141)	-0.384 (0.257)	0.120 (0.355)	0.701 (0.456)
age			-0.0608 (0.0899)	4.091*** (0.0634)	-0.0568 (0.105)		-0.290* (0.165)
age2			0.000412 (0.000402)	0.00105 (0.000872)	0.00123* (0.000691)	-0.00169 (0.00139)	0.000896 (0.000702)
Edu Level = 200, Secondary			0.168 (0.226)	-0.113 (0.770)	0.205 (0.259)	0.550 (0.409)	0.378 (0.636)
Edu Level = 300,			0.192	-0.0845	-0.00778	1.364***	0.640

Upper secondary			(0.223)	(0.790)	(0.282)	(0.341)	(0.596)
Edu Level = 400, Post-Secondary			0.240	0.0952	-0.0446	1.251***	0.371
Edu Level = 500, More			(0.258)	(0.807)	(0.486)	(0.319)	(0.802)
			0.142	0.247	-0.0419	1.220***	0.330
Edu Level = Missing, Missing			(0.239)	(0.820)	(0.280)	(0.0965)	(0.629)
			0.0610	0.234	-0.101	1.158***	0.522
Suffer from any chronic illness = 2, No			(0.218)	(0.776)	(0.239)	(0.343)	(0.594)
			0.210***	0.129*	0.231***	0.158*	0.250***
Suffer from any chronic illness = Missing, Missing			(0.0258)	(0.0688)	(0.0379)	(0.0820)	(0.0458)
			-0.177**	-0.219**	-1.108**	-0.177	-0.0147
Constant	9.063*** (0.122)	9.161*** (0.123)	(0.0776) 10.43*** (3.631)	(0.0986) -172.9*** (1.652)	(0.498) 7.466* (3.962)	(0.253) 9.536*** (2.412)	(0.360) 17.96*** (6.310)
Observations	67,417	67,417	67,417	17,396	27,698	4,041	16,927
R-squared	0.001	0.003	0.007	0.014	0.010	0.024	0.014
Number of id	32,920	32,920	32,920	8,728	13,124	1,955	8,319

Table A20: Full model coefficients for Table 6.6

VARIABLES	(1) Pooled	(2) Italy	(3) Spain	(4) Sweden	(5) Bel+Fra
<3 Y before event	0.117 (0.219)	-0.167 (0.522)	-0.495* (0.270)	0.331 (0.428)	1.058** (0.477)
<2 Y before event	0.275** (0.136)	0.616* (0.318)	-0.0683 (0.246)	0.312 (0.347)	0.579*** (0.208)
<1 Y before event	0.300*** (0.105)	0.242** (0.105)	0.241** (0.105)	0.427 (0.273)	0.263 (0.184)
<2 Y after event	0.461*** (0.125)	0.271 (0.256)	0.449* (0.239)	0.668 (0.476)	0.435** (0.186)
<3 Y after event	0.245 (0.205)	-0.338 (0.360)	0.859* (0.484)	1.006*** (0.360)	0.0594 (0.312)
year = 2022	-0.0310 (0.0835)	-4.337*** (0.101)	-0.152* (0.0798)	0.0458 (0.127)	0.308* (0.165)
year = 2023	0.00931 (0.165)	-8.518*** (0.198)	-0.195 (0.155)	0.102 (0.235)	0.657** (0.325)
year = 2024	-0.0350 (0.247)	-12.81*** (0.290)	-0.275 (0.231)	0.266 (0.345)	0.752 (0.487)
age	-0.0598 (0.0881)	4.064*** (0.103)	-0.0595 (0.0961)		-0.290* (0.174)

age2	0.000224 (0.000398)	0.00107 (0.000869)	0.000983 (0.000675)	-0.00200 (0.00133)	0.000734 (0.000696)
Edu Level = 200, Secondary	0.231 (0.219)	-0.132 (0.754)	0.267 (0.250)	0.331 (0.402)	0.472 (0.617)
Edu Level = 300, Upper secondary	0.253 (0.218)	-0.137 (0.773)	0.0876 (0.275)	1.010*** (0.378)	0.706 (0.589)
Edu Level = 400, Post-Secondary	0.326 (0.255)	0.0878 (0.791)	-0.00579 (0.553)	0.926** (0.379)	0.449 (0.796)
Edu Level = 500, More	0.183 (0.233)	0.162 (0.802)	0.0413 (0.272)	0.882*** (0.118)	0.418 (0.618)
Edu Level = Missing, Missing	0.114 (0.212)	0.170 (0.758)	0.0155 (0.234)	0.848** (0.377)	0.568 (0.587)
Suffer from any chronic illness = 2, No	0.189*** (0.0254)	0.110 (0.0680)	0.211*** (0.0371)	0.175** (0.0807)	0.234*** (0.0451)
Suffer from any chronic illness = Missing, Missing	-0.170** (0.0772)	-0.228** (0.0979)	-0.972** (0.489)	0.0808 (0.256)	0.0469 (0.378)
l_hy020_eq	-0.0134 (0.0368)	0.00692 (0.0791)	-0.00848 (0.0539)	0.120 (0.128)	-0.0147 (0.0687)
Ability to make ends meet = 2, With difficulty	0.300*** (0.0518)	0.0768 (0.0988)	0.396*** (0.0816)	0.322 (0.415)	0.318*** (0.0883)
Ability to make ends meet = 3, With some difficulty	0.525*** (0.0523)	0.255*** (0.0962)	0.690*** (0.0830)	0.714* (0.403)	0.500*** (0.0918)
Ability to make ends meet = 4, Fairly easily	0.767*** (0.0550)	0.504*** (0.101)	0.972*** (0.0887)	1.108*** (0.405)	0.638*** (0.0964)
Ability to make ends meet = 5, Easily	0.922*** (0.0573)	0.651*** (0.110)	1.183*** (0.0918)	1.345*** (0.408)	0.703*** (0.0995)
Ability to make ends meet = 6, Very easily	0.988*** (0.0648)	0.824*** (0.190)	1.344*** (0.107)	1.313*** (0.410)	0.706*** (0.108)
Material deprivation index = 1	-0.155*** (0.0229)	-0.0956** (0.0422)	-0.213*** (0.0353)	0.0296 (0.101)	-0.180*** (0.0464)
Material deprivation index = 2	-0.320*** (0.0451)	-0.101 (0.0764)	-0.506*** (0.0835)	0.366* (0.215)	-0.435*** (0.0728)
Constant	10.29*** (3.580)	-172.1*** (4.416)	7.333** (3.613)	7.957*** (2.602)	17.80*** (6.758)
Observations	67,309	17,396	27,657	3,988	16,915
R-squared	0.030	0.027	0.048	0.058	0.035
Number of id	32,886	8,728	13,115	1,933	8,316

Table A21: Interaction Model, Pooled Sex, Logged Income

VARIABLES	(1) Pooled	(2) Bel+Fra	(3) Spain	(4) Italy	(5) Sweden
<3 Y before event	-4.168 (2.702)	1.628 (4.851)	-5.314 (4.548)	-1.297 (4.755)	-1.533 (5.153)

<2 Y before event	-0.162 (2.091)	5.144 (3.604)	1.526 (3.518)	-1.884 (3.664)	-3.792 (4.625)
<1 Y before event	2.619* (1.562)	6.560** (3.013)	3.215 (2.715)	-1.337 (3.247)	2.808 (4.979)
<2 Y after event	0.402 (2.085)	5.340 (3.523)	3.207 (4.084)	-3.654 (2.692)	-9.595 (7.742)
<3 Y after event	4.976* (2.911)	6.199 (5.891)	10.24 (7.802)	3.151 (4.216)	0.588 (4.631)
1_hy020_eq	0.209 (0.130)	0.501** (0.253)	0.195 (0.245)	0.109 (0.215)	0.398 (0.284)
2.k#c.l_hy020_eq	0.428 (0.270)	-0.0923 (0.492)	0.502 (0.458)	0.130 (0.480)	0.186 (0.512)
3.k#c.l_hy020_eq	0.0425 (0.208)	-0.468 (0.358)	-0.168 (0.355)	0.252 (0.366)	0.429 (0.458)
4.k#c.l_hy020_eq	-0.245 (0.154)	-0.638** (0.295)	-0.318 (0.275)	0.177 (0.318)	-0.268 (0.484)
5b.k#co.l_hy020_eq	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
6.k#c.l_hy020_eq	-0.00265 (0.206)	-0.484 (0.347)	-0.290 (0.413)	0.370 (0.266)	0.997 (0.755)
7.k#c.l_hy020_eq	-0.467 (0.291)	-0.585 (0.585)	-0.953 (0.790)	-0.327 (0.417)	0.0262 (0.456)
year = 2022	-0.109** (0.0459)	0.0806 (0.0779)	-0.240*** (0.0755)	-0.0912 (0.0606)	-0.147 (0.0900)
year = 2023	-0.106 (0.0902)	0.218 (0.153)	-0.326** (0.149)	0.00151 (0.113)	-0.281* (0.167)
year = 2024	-0.184 (0.135)	0.101 (0.228)	-0.416* (0.222)	-0.0386 (0.167)	-0.295 (0.248)
age	-0.0574 (0.0520)	-0.0949 (0.0836)	-0.0776 (0.0869)	-0.142 (0.0870)	
age2	0.000606** (0.000270)	0.000805* (0.000474)	0.00137*** (0.000471)	0.000821 (0.000563)	-0.000365 (0.000952)
Edu Level = 200, Secondary	0.238 (0.162)	0.482 (0.381)	0.171 (0.196)	0.563 (0.558)	0.300 (0.609)
Edu Level = 300, Upper secondary	0.298* (0.152)	0.681* (0.351)	0.208 (0.195)	0.580 (0.556)	0.132 (0.559)
Edu Level = 400, Post- Secondary	0.397** (0.180)	0.897 (0.565)	0.495 (0.354)	0.755 (0.569)	0.0876 (0.584)
Edu Level = 500, More	0.287* (0.167)	0.673 (0.416)	0.158 (0.203)	0.735 (0.576)	0.214 (0.587)
Suffer from any chronic illness = 2, No	0.186*** (0.0182)	0.189*** (0.0329)	0.211*** (0.0266)	0.130*** (0.0456)	0.160*** (0.0596)
Observations	132,475	31,753	55,546	34,790	7,908
R-squared	0.007	0.012	0.010	0.009	0.033

Number of id	64,796	15,817	26,301	17,447	3,751
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Table A22: Interaction Model, Men, Logged Income

VARIABLES	(1) Pooled	(2) Bel+Fra	(3) Spain	(4) Italy	(5) Sweden
<3 Y before event	-4.462 (4.334)	7.284 (8.251)	-8.991 (6.919)	-0.112 (6.589)	2.634 (7.100)
<2 Y before event	-1.028 (2.823)	-0.607 (6.286)	0.843 (4.548)	1.498 (3.879)	-2.274 (8.528)
<1 Y before event	2.389 (2.114)	7.339 (5.390)	0.807 (3.844)	1.901 (2.986)	4.198 (6.985)
<2 Y after event	-1.686 (3.200)	1.893 (4.313)	1.877 (6.221)	-4.366 (2.793)	-8.087 (12.70)
<3 Y after event	3.377 (3.547)	1.105 (6.017)	-0.902 (15.39)	6.125 (4.978)	5.487 (6.347)
1_hy020_eq	0.0783 (0.201)	0.435 (0.474)	-0.150 (0.348)	0.182 (0.313)	0.670 (0.454)
2.k#c.l_hy020_eq	0.451 (0.429)	-0.704 (0.811)	0.874 (0.694)	0.0295 (0.660)	-0.227 (0.707)
3.k#c.l_hy020_eq	0.121 (0.279)	0.0884 (0.619)	-0.119 (0.456)	-0.0931 (0.388)	0.297 (0.841)
4.k#c.l_hy020_eq	-0.224 (0.208)	-0.718 (0.523)	-0.0907 (0.389)	-0.141 (0.295)	-0.385 (0.680)
5b.k#co.l_hy020_eq	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
6.k#c.l_hy020_eq	0.195 (0.313)	-0.129 (0.424)	-0.164 (0.620)	0.412 (0.268)	0.821 (1.221)
7.k#c.l_hy020_eq	-0.305 (0.350)	-0.0598 (0.587)	0.0901 (1.531)	-0.607 (0.488)	-0.464 (0.613)
year = 2022	-0.133*** (0.0466)	-0.0120 (0.0483)	-0.242 (0.150)	-0.0463 (0.0755)	-0.314** (0.122)
year = 2023	-0.135 (0.0895)	0.0163 (0.0854)	-0.294 (0.297)	0.0858 (0.137)	-0.575** (0.228)
year = 2024	-0.225* (0.133)	-0.212* (0.123)	-0.371 (0.444)	0.0815 (0.202)	-0.736** (0.342)
age	-0.0589 (0.0593)	0.00970 (0.0715)	-0.124 (0.168)	-0.0783 (0.111)	
age2	0.000763** (0.000375)	0.000769 (0.000667)	0.00158** (0.000657)	3.65e-05 (0.000756)	0.00100 (0.00129)
Edu Level = 200, Secondary	0.286 (0.229)	0.544 (0.419)	0.115 (0.288)	1.030 (0.754)	0.506 (0.614)
Edu Level = 300, Upper secondary	0.375* (0.206)	0.703* (0.416)	0.414 (0.263)	1.064 (0.738)	-0.314 (0.526)
Edu Level = 400, Post-Secondary	0.530** (0.251)	1.820*** (0.612)	0.910* (0.488)	1.220 (0.756)	-0.403 (0.590)
Edu Level = 500, More	0.404* (0.251)	0.982* (0.612)	0.344 (0.488)	1.010 (0.756)	0.0240 (0.590)

	(0.233)	(0.561)	(0.288)	(0.766)	(0.670)
Suffer from any chronic illness = 2, No	0.163***	0.120**	0.190***	0.136**	0.175**
	(0.0255)	(0.0473)	(0.0376)	(0.0601)	(0.0858)
Observations	65,058	14,826	27,848	17,394	3,867
R-squared	0.006	0.012	0.010	0.007	0.051
Number of id	31,891	7,499	13,191	8,719	1,796

Table A23: Interaction Model, Women, Logged Income

VARIABLES	(1) Pooled	(2) Bel+Fra	(3) Spain	(4) Italy	(5) Sweden
<3 Y before event	-4.179 (3.474)	-1.775 (6.521)	-2.864 (5.890)	-2.983 (7.585)	-2.263 (7.110)
<2 Y before event	0.279 (3.146)	8.788* (4.508)	0.575 (5.488)	-6.153 (6.291)	-1.913 (5.066)
<1 Y before event	2.485 (2.240)	5.606 (3.703)	4.371 (3.787)	-5.425 (5.815)	1.807 (6.955)
<2 Y after event	1.107 (2.923)	8.763* (5.237)	3.087 (5.450)	-6.911 (5.393)	-17.35 (12.63)
<3 Y after event	7.748 (5.796)	15.30 (10.99)	11.51 (9.251)	8.212 (8.308)	-6.913 (10.52)
1_hy020_eq	0.293 (0.195)	0.498 (0.332)	0.377 (0.351)	0.0584 (0.479)	0.535 (0.390)
2.k#c.l_hy020_eq	0.434 (0.352)	0.284 (0.674)	0.246 (0.595)	0.280 (0.763)	0.259 (0.700)
3.k#c.l_hy020_eq	0.00357 (0.314)	-0.817* (0.452)	-0.0601 (0.555)	0.687 (0.625)	0.219 (0.499)
4.k#c.l_hy020_eq	-0.232 (0.222)	-0.541 (0.364)	-0.429 (0.383)	0.580 (0.563)	-0.201 (0.675)
5b.k#co.l_hy020_eq	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
6.k#c.l_hy020_eq	-0.0666 (0.292)	-0.839 (0.517)	-0.271 (0.554)	0.727 (0.550)	1.832 (1.279)
7.k#c.l_hy020_eq	-0.751 (0.586)	-1.512 (1.102)	-1.072 (0.953)	-0.878 (0.836)	0.794 (1.054)
year = 2022	-0.0797 (0.0850)	0.257* (0.154)	-0.221** (0.0879)	-4.417*** (0.0818)	0.0273 (0.131)
year = 2023	-0.0656 (0.168)	0.584* (0.304)	-0.326* (0.172)	-8.645*** (0.158)	0.0126 (0.242)
year = 2024	-0.125 (0.252)	0.661 (0.455)	-0.413 (0.256)	-13.00*** (0.230)	0.151 (0.356)
age	-0.0582 (0.0898)	-0.287* (0.164)	-0.0573 (0.104)	4.130*** (0.0856)	
age2	0.000402	0.000915	0.00124*	0.00104	-0.00184

	(0.000402)	(0.000701)	(0.000692)	(0.000874)	(0.00139)
Edu Level = 200, Secondary	0.165	0.392	0.196	-0.120	0.539
	(0.225)	(0.636)	(0.258)	(0.770)	(0.409)
Edu Level = 300, Upper secondary	0.189	0.639	-0.0140	-0.0894	1.359***
	(0.223)	(0.597)	(0.281)	(0.789)	(0.341)
Edu Level = 400, Post-Secondary	0.240	0.382	-0.0263	0.0879	1.246***
	(0.257)	(0.802)	(0.484)	(0.807)	(0.319)
Edu Level = 500, More	0.139	0.344	-0.0468	0.250	1.211***
	(0.238)	(0.631)	(0.279)	(0.819)	(0.0965)
Suffer from any chronic illness = 2, No	0.209***	0.247***	0.232***	0.129*	0.157*
	(0.0258)	(0.0456)	(0.0379)	(0.0686)	(0.0821)
Observations	67,417	16,927	27,698	17,396	4,041
R-squared	0.007	0.016	0.011	0.014	0.028
Number of id	32,920	8,319	13,124	8,728	1,955

Table A24: Interaction Model, Pooled Sex, Deprivation

VARIABLES	(1) Pooled	(2) Bel+Fra	(3) Spain	(4) Italy	(5) Sweden
<3 Y before event	0.316*	1.243**	-0.213	0.126	0.360
	(0.179)	(0.525)	(0.278)	(0.346)	(0.281)
<2 Y before event	0.322***	0.591***	-0.276	0.735***	0.809***
	(0.114)	(0.196)	(0.208)	(0.235)	(0.252)
<1 Y before event	0.179*	0.0598	0.0225	0.584***	0.250
	(0.0965)	(0.182)	(0.186)	(0.186)	(0.192)
<2 Y after event	0.433***	0.507***	0.182	0.265	0.940***
	(0.110)	(0.159)	(0.250)	(0.218)	(0.314)
<3 Y after event	0.171	0.273	0.710	-0.0665	0.647***
	(0.173)	(0.245)	(0.522)	(0.316)	(0.235)
Material deprivation index = 1	-0.181	-0.192	-0.516*	0.0874	0.0977
	(0.143)	(0.250)	(0.271)	(0.295)	(0.305)
Material deprivation index = 2	-0.434**	-0.714**	-0.646	0.108	-0.142
	(0.216)	(0.305)	(0.507)	(0.417)	(0.525)
2o.k#0b.y_dep	0	0	0	0	0
	(0)	(0)	(0)	(0)	(0)
2.k#1.y_dep	-0.445	-1.264**	-0.468	-0.0360	0.135
	(0.311)	(0.625)	(0.484)	(0.682)	(0.625)
2.k#2.y_dep	-1.041**	-1.200	-1.137	-1.560	-0.145
	(0.510)	(0.733)	(0.920)	(1.160)	(0.651)
3o.k#0b.y_dep	0	0	0	0	0
	(0)	(0)	(0)	(0)	(0)
3.k#1.y_dep	-0.224	-0.426	0.347	-0.443	-1.106
	(0.200)	(0.379)	(0.331)	(0.416)	(0.676)
3.k#2.y_dep	-0.0467	-0.223	0.0161	1.489*	-0.677
	(0.423)	(0.491)	(0.969)	(0.800)	(0.629)

4o.k#0b.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
4.k#1.y_dep	-0.0151 (0.176)	0.137 (0.349)	0.117 (0.292)	-0.243 (0.438)	-0.321 (0.318)
4.k#2.y_dep	-0.0530 (0.330)	0.102 (0.529)	-0.333 (0.616)	-0.407 (0.557)	-0.663 (1.036)
5b.k#0b.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
5b.k#1o.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
5b.k#2o.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
6o.k#0b.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
6.k#1.y_dep	-0.0764 (0.202)	-0.248 (0.339)	0.437 (0.393)	-0.286 (0.368)	-0.597 (0.527)
6.k#2.y_dep	-0.243 (0.402)	0.253 (0.443)	-0.342 (0.947)	-2.046** (0.864)	-2.597** (1.282)
7o.k#0b.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
7.k#1.y_dep	0.214 (0.303)	-0.0535 (0.449)	0.0492 (0.794)	0.130 (0.565)	0.724 (0.539)
7.k#2.y_dep	0.136 (0.534)	-0.328 (0.314)		-1.679*** (0.486)	-0.325 (0.775)
year = 2022	-0.0994** (0.0442)	0.0910 (0.0772)	-0.207*** (0.0699)	-0.102* (0.0610)	-0.128 (0.0892)
year = 2023	-0.0906 (0.0865)	0.234 (0.151)	-0.260* (0.137)	-0.0239 (0.114)	-0.257 (0.167)
year = 2024	-0.164 (0.129)	0.117 (0.226)	-0.339* (0.205)	-0.0649 (0.168)	-0.262 (0.248)
age	-0.0553 (0.0503)	-0.0963 (0.0827)	-0.0913 (0.0818)	-0.127 (0.0871)	
age2	0.000588** (0.000268)	0.000838* (0.000470)	0.00136*** (0.000468)	0.000785 (0.000562)	-0.000397 (0.000947)
Edu Level = 200, Secondary	0.266* (0.161)	0.490 (0.378)	0.212 (0.193)	0.559 (0.557)	0.414 (0.645)
Edu Level = 300, Upper secondary	0.314** (0.151)	0.673* (0.353)	0.256 (0.192)	0.548 (0.555)	0.265 (0.597)
Edu Level = 400, Post- Secondary	0.411** (0.179)	0.912 (0.582)	0.501 (0.354)	0.719 (0.567)	0.217 (0.620)
Edu Level = 500, More	0.282* (0.166)	0.635 (0.414)	0.187 (0.199)	0.647 (0.575)	0.324 (0.624)
Suffer from any chronic illness = 2, No	0.178*** (0.0181)	0.183*** (0.0327)	0.203*** (0.0265)	0.125*** (0.0456)	0.158*** (0.0596)
Observations	132,475	31,753	55,546	34,790	7,908

R-squared	0.015	0.021	0.026	0.013	0.040
Number of id	64,796	15,817	26,301	17,447	3,751

Table A25: Interaction Model, Men, Deprivation

VARIABLES	(1) Pooled	(2) Bel+Fra	(3) Spain	(4) Italy	(5) Sweden
<3 Y before event	0.141 (0.193)	0.229 (0.404)	-0.111 (0.422)	0.358 (0.418)	0.237 (0.277)
<2 Y before event	0.283* (0.156)	0.464* (0.267)	-0.328 (0.321)	0.679*** (0.263)	0.948*** (0.306)
<1 Y before event	0.102 (0.132)	-0.199 (0.252)	0.0665 (0.279)	0.503** (0.227)	0.361 (0.226)
<2 Y after event	0.314** (0.145)	0.473** (0.207)	0.171 (0.374)	0.0124 (0.269)	0.563** (0.283)
<3 Y after event	0.173 (0.208)	0.394 (0.276)	0.292 (1.069)	-0.116 (0.360)	0.580* (0.327)
Material deprivation index = 1	-0.258 (0.221)	-0.521 (0.485)	-0.285 (0.440)	-0.0665 (0.374)	0.0614 (0.391)
Material deprivation index = 2	0.0134 (0.331)	-0.353 (0.519)	0.00206 (0.804)	0.279 (0.587)	0.144 (0.833)
2o.k#0b.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
2.k#1.y_dep	-0.107 (0.413)	-0.0145 (0.755)	-0.534 (0.738)	-0.256 (0.891)	0.270 (0.774)
2.k#2.y_dep	-1.085 (0.927)	-1.941** (0.876)	-1.867 (1.638)	-1.014 (1.808)	0.349 (0.919)
3o.k#0b.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
3.k#1.y_dep	-0.164 (0.282)	-0.156 (0.614)	0.217 (0.483)	-0.401 (0.480)	-0.745 (0.759)
3.k#2.y_dep	-0.667 (0.546)	-1.257 (0.819)	-0.342 (1.059)	0.832 (0.601)	-2.160** (0.919)
4o.k#0b.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
4.k#1.y_dep	0.154 (0.245)	0.893 (0.601)	-0.178 (0.443)	-0.0168 (0.375)	-0.263 (0.410)
4.k#2.y_dep	-0.134 (0.534)	-0.0281 (1.018)	-0.964 (0.813)	-0.201 (0.904)	-0.262 (1.327)
5b.k#0b.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
5b.k#1o.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
5b.k#2o.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
6o.k#0b.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
6.k#1.y_dep	0.0963 (0.335)	0.0764 (0.556)	0.471 (0.729)	-0.349 (0.543)	0.0825 (0.633)

6.k#2.y_dep	-1.010 (0.898)	0.698 (0.726)	-2.484 (1.870)	-1.034 (0.642)	-3.666 (2.359)
7o.k#0b.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
7.k#1.y_dep	0.311 (0.494)	0.434 (0.687)	-0.496 (1.108)	0.282 (0.927)	1.641*** (0.554)
7.k#2.y_dep	-0.347 (0.448)				-0.595 (1.206)
year = 2022	-0.130*** (0.0431)	-0.00289 (0.0425)	-0.223 (0.144)	-0.0578 (0.0758)	-0.319*** (0.118)
year = 2023	-0.133 (0.0822)	0.0275 (0.0717)	-0.256 (0.285)	0.0601 (0.138)	-0.594*** (0.223)
year = 2024	-0.225* (0.122)	-0.201** (0.102)	-0.335 (0.426)	0.0556 (0.203)	-0.768** (0.335)
age	-0.0485 (0.0563)	0.0111 (0.0677)	-0.121 (0.162)	-0.0651 (0.111)	
age2	0.000731** (0.000373)	0.000758 (0.000663)	0.00156** (0.000654)	2.58e-05 (0.000754)	0.00119 (0.00125)
Edu Level = 200, Secondary	0.312 (0.227)	0.526 (0.416)	0.171 (0.283)	0.981 (0.759)	0.669 (0.772)
Edu Level = 300, Upper secondary	0.384* (0.204)	0.701* (0.419)	0.448* (0.259)	0.984 (0.743)	-0.223 (0.654)
Edu Level = 400, Post-Secondary	0.524** (0.250)	1.926*** (0.661)	0.866* (0.507)	1.130 (0.761)	-0.322 (0.716)
Edu Level = 500, More	0.377 (0.231)	0.932* (0.561)	0.346 (0.282)	0.873 (0.770)	0.105 (0.799)
Suffer from any chronic illness = 2, No	0.155*** (0.0254)	0.121** (0.0471)	0.181*** (0.0373)	0.128** (0.0601)	0.147* (0.0850)
Observations	65,058	14,826	27,848	17,394	3,867
R-squared	0.016	0.020	0.028	0.012	0.068
Number of id	31,891	7,499	13,191	8,719	1,796

Table A26: Interaction Model, Women, Deprivation

VARIABLES	(1) Pooled	(2) Bel+Fra	(3) Spain	(4) Italy	(5) Sweden
<3 Y before event	0.502* (0.302)	1.957** (0.789)	-0.289 (0.359)	-0.0787 (0.555)	0.527 (0.560)
<2 Y before event	0.371** (0.167)	0.711** (0.288)	-0.207 (0.266)	0.814** (0.391)	0.621 (0.439)
<1 Y before event	0.266* (0.141)	0.322 (0.260)	-0.00679 (0.244)	0.707** (0.309)	0.0834 (0.347)
<2 Y after event	0.623*** (0.169)	0.579** (0.247)	0.226 (0.300)	0.553 (0.354)	2.105*** (0.644)
<3 Y after event	0.162	0.0574	0.863	-0.166	1.181***

	(0.310)	(0.464)	(0.525)	(0.621)	(0.309)
Material deprivation index = 1	-0.0991 (0.191)	0.0828 (0.289)	-0.645* (0.343)	0.278 (0.450)	0.204 (0.554)
Material deprivation index = 2	-0.622** (0.286)	-0.827** (0.382)	-0.872 (0.654)	-0.199 (0.627)	-0.223 (0.679)
2o.k#0b.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
2.k#1.y_dep	-0.791* (0.468)	-2.189** (0.889)	-0.530 (0.606)	0.112 (1.031)	-0.00473 (0.857)
2.k#2.y_dep	-1.144* (0.606)	-1.606* (0.970)	-0.829 (1.004)	-2.161 (1.510)	-0.554 (0.954)
3o.k#0b.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
3.k#1.y_dep	-0.287 (0.290)	-0.653 (0.478)	0.393 (0.457)	-0.539 (0.674)	-2.105* (1.265)
3.k#2.y_dep	0.300 (0.608)	0.246 (0.586)	-0.0317 (1.687)	2.288 (1.481)	-0.0339 (0.629)
4o.k#0b.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
4.k#1.y_dep	-0.192 (0.252)	-0.471 (0.428)	0.312 (0.392)	-0.543 (0.788)	-0.443 (0.499)
4.k#2.y_dep	-0.173 (0.404)	-0.0259 (0.627)	-0.0773 (0.898)	-0.621 (0.621)	-1.234 (1.581)
5b.k#0b.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
5b.k#1o.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
5b.k#2o.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
6o.k#0b.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
6.k#1.y_dep	-0.309 (0.268)	-0.522 (0.435)	0.427 (0.453)	-0.390 (0.523)	-2.442*** (0.788)
6.k#2.y_dep	-0.117 (0.454)	0.142 (0.538)	0.192 (1.078)	-3.425*** (0.445)	-3.023** (1.415)
7o.k#0b.y_dep	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
7.k#1.y_dep	0.160 (0.440)	-0.161 (0.684)	0.166 (0.890)	0.118 (0.708)	-0.476 (0.604)
7.k#2.y_dep	0.284 (0.803)	-0.107 (0.512)		-1.096 (0.846)	-0.525 (1.167)
year = 2022	-0.0617 (0.0819)	0.274* (0.156)	-0.185** (0.0805)	-4.461*** (0.0750)	0.0554 (0.131)
year = 2023	-0.0340 (0.162)	0.611** (0.306)	-0.254 (0.157)	-8.737*** (0.141)	0.0514 (0.243)
year = 2024	-0.0815 (0.242)	0.691 (0.458)	-0.325 (0.233)	-13.13*** (0.203)	0.205 (0.358)
age	-0.0655 (0.0869)	-0.293* (0.165)	-0.0777 (0.0978)	4.182*** (0.0780)	

age2	0.000396 (0.000401)	0.000956 (0.000695)	0.00126* (0.000686)	0.000978 (0.000872)	-0.00195 (0.00140)
Edu Level = 200, Secondary	0.201 (0.223)	0.454 (0.635)	0.235 (0.255)	-0.0862 (0.767)	0.533 (0.420)
Edu Level = 300, Upper secondary	0.223 (0.221)	0.655 (0.603)	0.0583 (0.279)	-0.0834 (0.786)	1.371*** (0.354)
Edu Level = 400, Post-Secondary	0.282 (0.256)	0.388 (0.806)	0.0437 (0.474)	0.106 (0.804)	1.263*** (0.328)
Edu Level = 500, More	0.164 (0.236)	0.395 (0.630)	0.0220 (0.276)	0.207 (0.818)	1.187*** (0.0979)
Suffer from any chronic illness = 2, No	0.200*** (0.0256)	0.235*** (0.0452)	0.224*** (0.0377)	0.126* (0.0688)	0.164** (0.0819)
Observations	67,417	16,927	27,698	17,396	4,041
R-squared	0.015	0.027	0.025	0.019	0.036
Number of id	32,920	8,319	13,124	8,728	1,955

Table A27: Interaction Model, Pooled Sex, Perceived Economic Strain

VARIABLES	(1) Pooled	(2) Bel+Fra	(3) Spain	(4) Italy	(5) Sweden
<3 Y before event	0.263 (0.191)	1.104 (0.767)	-0.0866 (0.303)	-0.118 (0.473)	0.617* (0.332)
<2 Y before event	0.225 (0.159)	0.760*** (0.292)	-0.522* (0.292)	0.599* (0.335)	0.683** (0.306)
<1 Y before event	0.194 (0.128)	0.0333 (0.222)	0.170 (0.254)	0.601** (0.240)	0.184 (0.287)
<2 Y after event	0.500*** (0.147)	0.621*** (0.220)	0.232 (0.321)	0.258 (0.333)	1.194*** (0.317)
<3 Y after event	0.421* (0.235)	0.424 (0.344)	0.342 (0.929)	0.175 (0.435)	1.075*** (0.365)
Ability to make ends meet = 3, With difficulty	-0.220 (0.152)	-0.166 (0.261)	-0.341 (0.298)	-0.425 (0.316)	0.115 (0.341)
Ability to make ends meet = 5, Easily	0.177 (0.162)	-0.0285 (0.299)	0.243 (0.307)	0.317 (0.273)	0.553 (0.342)
2.k#3.hs120	-0.352 (0.308)	-0.434 (0.849)	-0.762 (0.502)	0.250 (0.635)	-0.296 (0.949)
2o.k#4b.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
2.k#5.hs120	-0.0300 (0.289)	-0.327 (0.878)	-0.424 (0.420)		-0.471 (0.440)
3.k#3.hs120	0.0112 (0.222)	-0.427 (0.387)	0.598 (0.397)	0.0537 (0.443)	-0.395 (0.693)
3o.k#4b.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)

3.k#5.hs120	0.143 (0.225)	-0.256 (0.404)	0.491 (0.408)	-0.253 (0.496)	-0.0200 (0.438)
4.k#3.hs120	-0.00283 (0.181)	0.128 (0.348)	-0.130 (0.324)	-0.0656 (0.329)	-0.194 (0.460)
4o.k#4b.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
4.k#5.hs120	-0.0609 (0.200)	0.211 (0.382)	-0.0326 (0.359)	-0.819* (0.457)	0.0194 (0.368)
5b.k#3o.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
5b.k#4b.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
5b.k#5o.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
6.k#3.hs120	-0.234 (0.219)	-0.338 (0.337)	0.247 (0.457)	-0.297 (0.414)	-1.605*** (0.570)
6o.k#4b.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
6.k#5.hs120	0.0903 (0.235)	0.0608 (0.356)	-0.0280 (0.526)	-0.00227 (0.404)	-0.306 (0.467)
7.k#3.hs120	-0.157 (0.313)	-0.0680 (0.467)	1.051 (0.986)	-0.517 (0.571)	-0.411 (0.587)
7o.k#4b.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
7.k#5.hs120	-0.415 (0.348)	-0.599 (0.523)	-0.513 (1.116)	-0.157 (0.636)	-0.186 (0.568)
year = 2022	-0.0803* (0.0458)	0.104 (0.0770)	-0.203*** (0.0771)	-0.0760 (0.0650)	-0.125 (0.0869)
year = 2023	-0.0697 (0.0898)	0.249* (0.151)	-0.267* (0.152)	0.00189 (0.122)	-0.220 (0.163)
year = 2024	-0.149 (0.134)	0.142 (0.225)	-0.364 (0.227)	-0.0490 (0.182)	-0.219 (0.242)
age	-0.0467 (0.0518)	-0.0875 (0.0829)	-0.0614 (0.0881)	-0.134 (0.0901)	
age2	0.000492* (0.000268)	0.000664 (0.000472)	0.00119** (0.000466)	0.000823 (0.000561)	-0.000274 (0.000929)
Edu Level = 200, Secondary	0.244 (0.162)	0.456 (0.381)	0.163 (0.196)	0.565 (0.550)	0.400 (0.624)
Edu Level = 300, Upper secondary	0.295* (0.151)	0.683* (0.351)	0.179 (0.193)	0.557 (0.549)	0.0867 (0.572)
Edu Level = 400, Post-Secondary	0.408** (0.179)	0.892 (0.561)	0.357 (0.370)	0.757 (0.561)	0.0867 (0.594)
Edu Level = 500, More	0.269 (0.166)	0.648 (0.413)	0.139 (0.200)	0.677 (0.568)	0.221 (0.598)
Suffer from any chronic illness = 2, No	0.176*** (0.0180)	0.187*** (0.0329)	0.199*** (0.0264)	0.118*** (0.0452)	0.162*** (0.0592)
Observations	132,273	31,727	55,457	34,790	7,823

R-squared	0.020	0.018	0.028	0.020	0.059
Number of id	64,739	15,810	26,286	17,447	3,716

Table A28: Interaction Model, Men, Perceived Economic Strain

VARIABLES	(1) Pooled	(2) Bel+Fra	(3) Spain	(4) Italy	(5) Sweden
<3 Y before event	0.230 (0.265)	-0.170 (0.494)	-0.130 (0.517)	0.569 (0.498)	0.445 (0.340)
<2 Y before event	0.112 (0.231)	0.795* (0.410)	-0.358 (0.518)	0.254 (0.364)	0.422 (0.486)
<1 Y before event	0.165 (0.195)	-0.263 (0.285)	0.422 (0.465)	0.560 (0.354)	0.423 (0.375)
<2 Y after event	0.408** (0.205)	0.578** (0.273)	0.371 (0.504)	-0.0921 (0.435)	0.717* (0.425)
<3 Y after event	0.623** (0.278)	0.527 (0.378)	-1.245*** (0.316)	0.461 (0.477)	0.954 (0.667)
Ability to make ends meet = 3, With difficulty	-0.266 (0.228)	-0.458 (0.400)	0.249 (0.509)	-0.592 (0.390)	-0.387 (0.463)
Ability to make ends meet = 5, Easily	0.239 (0.206)	0.0508 (0.354)	0.533 (0.483)	0.388 (0.365)	0.0890 (0.353)
2.k#3.hs120	-0.210 (0.416)	0.682 (0.691)	-0.478 (0.831)	-0.333 (0.743)	0.152 (1.093)
2o.k#4b.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
2.k#5.hs120	-0.452 (0.340)		-0.465 (0.673)		-0.459 (0.443)
3.k#3.hs120	0.0220 (0.316)	-0.640 (0.598)	0.0388 (0.618)	0.558 (0.508)	0.284 (0.818)
3o.k#4b.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
3.k#5.hs120	0.266 (0.326)	-0.521 (0.558)	0.274 (0.702)	0.444 (0.524)	0.433 (0.622)
4.k#3.hs120	0.0320 (0.271)	0.720 (0.571)	-0.818 (0.531)	0.0682 (0.402)	-0.292 (0.627)
4o.k#4b.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
4.k#5.hs120	-0.161 (0.285)	-0.00555 (0.513)	-0.343 (0.603)	-0.364 (0.465)	-0.138 (0.485)
5b.k#3o.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
5b.k#4b.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
5b.k#5o.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
6.k#3.hs120	-0.257 (0.344)	-0.122 (0.522)	-0.194 (0.800)	-0.167 (0.564)	-0.374 (0.779)

6o.k#4b.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
6.k#5.hs120	-0.0472 (0.289)	-0.172 (0.414)	-0.139 (0.739)	0.212 (0.534)	-0.0633 (0.485)
7.k#3.hs120	-0.554 (0.405)	0.0492 (0.661)	1.841* (0.952)	-0.681 (0.611)	-0.134 (0.900)
7o.k#4b.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
7.k#5.hs120	-0.591 (0.361)	-0.599 (0.498)		-0.398 (0.582)	-0.153 (0.801)
year = 2022	-0.104** (0.0443)	0.00986 (0.0440)	-0.201 (0.150)	-0.0311 (0.0809)	-0.308*** (0.117)
year = 2023	-0.101 (0.0847)	0.0409 (0.0753)	-0.230 (0.297)	0.0860 (0.149)	-0.552** (0.221)
year = 2024	-0.193 (0.126)	-0.178* (0.108)	-0.312 (0.444)	0.0721 (0.220)	-0.712** (0.331)
age	-0.0448 (0.0574)	0.0192 (0.0687)	-0.101 (0.168)	-0.0709 (0.114)	
age2	0.000635* (0.000372)	0.000616 (0.000666)	0.00134** (0.000653)	5.15e-05 (0.000753)	0.00133 (0.00125)
Edu Level = 200, Secondary	0.295 (0.228)	0.593 (0.411)	0.0816 (0.289)	1.067 (0.737)	0.665 (0.636)
Edu Level = 300, Upper secondary	0.374* (0.205)	0.740* (0.400)	0.353 (0.260)	1.072 (0.723)	-0.187 (0.560)
Edu Level = 400, Post-Secondary	0.547** (0.249)	1.833*** (0.597)	0.733 (0.495)	1.233* (0.741)	-0.163 (0.610)
Edu Level = 500, More	0.369 (0.230)	1.000* (0.541)	0.283 (0.283)	0.921 (0.749)	0.219 (0.688)
Suffer from any chronic illness = 2, No	0.149*** (0.0254)	0.116** (0.0474)	0.171*** (0.0373)	0.120** (0.0596)	0.147* (0.0862)
Observations	64,964	14,812	27,800	17,394	3,835
R-squared	0.020	0.019	0.030	0.019	0.072
Number of id	31,868	7,495	13,185	8,719	1,783

Table A29: Interaction Model, Women, Perceived Economic Strain

VARIABLES	(1) Pooled	(2) Bel+Fra	(3) Spain	(4) Italy	(5) Sweden
<3 Y before event	0.308 (0.279)	1.473* (0.817)	0.0479 (0.314)	-0.858 (0.652)	0.815 (0.657)
<2 Y before event	0.337 (0.219)	0.792* (0.405)	-0.642** (0.308)	0.956* (0.523)	1.022** (0.429)
<1 Y before event	0.229 (0.166)	0.318 (0.328)	-0.0209 (0.263)	0.669** (0.301)	0.0796 (0.417)
<2 Y after event	0.617*** (0.209)	0.693** (0.339)	0.113 (0.350)	0.697 (0.529)	1.685*** (0.440)

<3 Y after event	0.179 (0.366)	0.118 (0.624)	0.152 (0.954)	-0.257 (0.660)	1.168*** (0.366)
Ability to make ends meet = 3, With difficulty	-0.169 (0.204)	0.0855 (0.372)	-0.739** (0.333)	-0.368 (0.427)	0.956** (0.481)
Ability to make ends meet = 5, Easily	0.0548 (0.257)	-0.172 (0.476)	0.0116 (0.387)	0.0500 (0.489)	1.192** (0.553)
2.k#3.hs120	-0.501 (0.452)	-0.653 (0.970)	-1.197** (0.561)	0.955 (0.912)	-1.985** (0.987)
2o.k#4b.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
2.k#5.hs120	0.489 (0.474)	0.139 (1.031)	-0.439 (0.498)		-0.392 (0.836)
3.k#3.hs120	0.00441 (0.311)	-0.211 (0.504)	0.983* (0.504)	-0.390 (0.667)	-1.693 (1.606)
3o.k#4b.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
3.k#5.hs120	0.0396 (0.308)	-0.0478 (0.585)	0.653 (0.441)	-0.663 (0.712)	-0.702 (0.582)
4.k#3.hs120	-0.0446 (0.240)	-0.331 (0.448)	0.341 (0.387)	-0.156 (0.474)	-0.276 (0.668)
4o.k#4b.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
4.k#5.hs120	0.0815 (0.283)	0.472 (0.531)	0.203 (0.429)	-1.050 (0.702)	-0.123 (0.513)
5b.k#3o.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
5b.k#4b.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
5b.k#5o.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
6.k#3.hs120	-0.307 (0.291)	-0.519 (0.454)	0.575 (0.524)	-0.591 (0.613)	-3.105*** (0.731)
6o.k#4b.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
6.k#5.hs120	0.361 (0.401)	0.310 (0.562)	0.0930 (0.753)	-0.307 (0.712)	-0.328 (1.001)
7.k#3.hs120	0.255 (0.469)	0.0773 (0.746)	1.660 (1.023)	-0.378 (0.868)	-0.763 (0.701)
7o.k#4b.hs120	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
7.k#5.hs120	-0.173 (0.639)	-0.364 (1.006)	0.188 (1.150)	0.161 (1.236)	
year = 2022	-0.0502 (0.0857)	0.286* (0.155)	-0.187** (0.0903)	-4.358*** (0.0573)	0.0645 (0.130)
year = 2023	-0.0257 (0.170)	0.625** (0.305)	-0.272 (0.177)	-8.557*** (0.101)	0.123 (0.242)
year = 2024	-0.0856	0.715	-0.368	-12.88***	0.293

	(0.254)	(0.455)	(0.264)	(0.141)	(0.357)
age	-0.0502	-0.277*	-0.0442	4.096***	
	(0.0904)	(0.164)	(0.106)	(0.0633)	
age2	0.000287	0.000709	0.00111	0.00103	-0.00204
	(0.000400)	(0.000696)	(0.000683)	(0.000871)	(0.00140)
Edu Level = 200, Secondary	0.170	0.337	0.230	-0.168	0.269
	(0.225)	(0.634)	(0.257)	(0.767)	(0.427)
Edu Level = 300, Upper secondary	0.189	0.650	0.00293	-0.162	1.029***
	(0.222)	(0.598)	(0.280)	(0.786)	(0.371)
Edu Level = 400, Post-Secondary	0.246	0.387	-0.112	0.0571	0.896**
	(0.257)	(0.802)	(0.533)	(0.803)	(0.359)
Edu Level = 500, More	0.142	0.282	-0.0129	0.184	0.919***
	(0.237)	(0.632)	(0.277)	(0.813)	(0.117)
Suffer from any chronic illness = 2, No	0.204***	0.247***	0.226***	0.119*	0.183**
	(0.0256)	(0.0455)	(0.0375)	(0.0681)	(0.0805)
Observations	67,309	16,915	27,657	17,396	3,988
R-squared	0.019	0.022	0.028	0.025	0.064
Number of id	32,886	8,316	13,115	8,728	1,933

A.5 Sample Details

Table A30: Sample Details for Chapter 4

	2002-2004		2005-2007		2008-2010		2011-2013		2014-2016		2017-2019		2020-2021	
	2PF	SP F	2PF	SP F	2PF	SP F	2PF	SP F	2PF	SP F	2PF	SP F	2P F	SP F
BE	174	41	115	31	149	43	149	41	185	52	87	31	N A	NA
DE	229	71	129	33	194	43	166	51	228	59	106	34	N A	NA
DK	115	29	49	9	127	30	112	26	72	20	71	20	N A	NA
EE	85	29	112	32	62	24	80	36	115	41	78	14	15	3
ED	138	29	94	16	116	17	141	23	77	12	114	30	8	4
FI	226	46	84	24	185	52	90	20	122	36	74	13	13	9
FR	47	19	79	25	122	47	53	25	103	30	62	25	44	11
HU	87	26	107	21	118	29	71	25	51	17	101	25	60	15
IE	75	13	116	22	44	14	156	45	73	20	75	17	N A	NA

IT	40	7	NA	NA	NA	NA	26	5	NA	NA	253	42	NA	NA
NL	122	28	40	12	84	20	48	17	99	36	93	24	4	NA
PL	319	50	137	23	220	52	109	22	147	21	79	13	NA	NA
PT	73	12	100	25	80	25	90	43	45	20	45	14	12	3
SE	163	58	90	24	137	45	107	29	114	31	41	11	NA	NA
Total	1893	458	1252	297	1638	441	1398	408	1431	395	1279	313	156	45

2PF: Two Parent Families

SPF: Single Parent Families

NA: Not Available

Total Sample: 11,404

Table A31: Sample Details for Chapter 5

	Round 1				Round 2				Round 3				Round 4				Round 5				Round 6			
	C N D	C E D	S N D	S E D	C N D	C E D	S N D	S E D	C N D	C E D	S N D	S E D	C N D	C E D	S N D	S E D	C N D	C E D	S N D	S E D	C N D	C E D	S N D	S E D
B E	2 6 2	2 7	2 0		2 8 5	2 1	1 1		3 4 7			2 3	3 2	2 3 8		1 4	2 9 9	3 4	1 2	2 7	3 4	5 2	1 8	2 7
C Z	1 6 4	2 3			3 2 3	3 8			N A	N A	N A	N A	2 5 3	3 1		2 9	3 4	4 7	1 2	4 4	3 0	3 3	1 7	4 4
D E	4 6 2	4 7	2 4		4 0 7	5 8	1 3		4 1 3	7 3	1 3	3 6	3 9 8	6 1	1 7	3 8	3 3	6 0	2 5	3 4	4 7	6 2	1 7	2 8
D K	2 3 0	3 3			2 7 6	2 1			3 0 6	3 1	1 3	2 3	3 1 1	4 9	1 4	2 8	3 0	4 5	1 3	2 0	9 7	3 9	1 9	1 9
E E	N A	N A	N A	N A	2 9	3 4	1 1		1 9 3	3 9		1 3	N A	N A	N A	N A	2 4 3	4 3	2 4	1 5	3 3	4 8	2 7	1 9
E D	2 9 5				3 0 7				3 8 6	2 3			4 9 6	2 0		2 5	3 2	2 3		1 5	7 4	1 5	1 2	2 2
F I	3 0 1	3 3			2 9 9	3 9	1 0		3 0 3	4 8		1 9	3 5 0	5 6	1 6	3 8	8 6	4 1	1 1	2 5	5 0	4 7	1 4	2 8
F R	N A	N A	N A	N A	N A	N A	N A	N A	4 2 1	4 1	2 6	2 4	3 8 5	4 8	2 6	3 8	2 3	2 5	3 7	3 4	2 6	3 4	4 1	3 4
H U	2 8 0	3 9			2 1 9	2 2			1 9 4	3 5		3 3	2 1 9	3 2		3 0	3 2	5 2		2 5	5 4	3 6	1 5	2 4
I E	4 2 3		2 4		4 4 5		2 9		3 1 1	1 8	2 6	1 0	3 6 0	1 2	3 6	2 2	3 8		5 9	3 9	5 0	1 4	6 8	3 2
I T	2 4 6	2	8	0	N A	N A	N A	N A	N A	N A	N A	N A	N A	N A	N A	N A	N A	N A	N A	1 3 0		7	5	1

N L	4 9 7	3 3			3 0 4	2 7			3 6 3	2 5	1 3	3 2 1	3 2 1	3 6	1 6	5 2	3 4 3	3 2 2	2 4	3 1 2	2 0	2 0	3 7	
	5 0 3	3 7	3 5		3 2 5	3 5	1 0		3 7 9	5 6	1 1	2 7	3 1 9	4 5	1 7	3 6	3 2 6	4 1	2 1	3 0	3 4 4	3 8	2 2	3 4
P L	4 2 8	1 7	1 7		3 4 2	1 0			3 2 0	1 0		1 7 1	2 7 4			1 2	3 1 4	1 1	1 1	1 1	3 2 4	2 6		1 6
	2 5 9		1 0		2 9 4	1 6	1 3		3 4 2	1 9		3 0	2 8 4	1 3	1 8	2 9	2 1	1 4	1 7	3 2	2 1	1 4	2 7	3 4
S E	2 9 4	2 6	2 4	2 2	2 2	2 3			3 7 9	4 7	2 7	3 0	3 3	3 0	2 2	3 0	2 7	3 3	2 6	2 3	2 6	3 1	3 0	2 2
	4 6 4	3 3 6	2 0 2	4 4 3	3 1 7	3 5 9	1 3 4	3 3 4	4 5 7	5 1 1	1 7 3	3 1 7	4 6 5	4 9 7	2 1 2	4 2 1	6 9 5	5 1 2	2 9 1	4 1 7	2 2 8	5 1 6	3 6 0	4 3 1

	Round 7				Round 8				Round 9				Round 10				Round 11			
	C	C	S	S	C	C	S	S	C	C	S	S	C	C	S	S	C	C	S	S
	N	E	N	E	N	E	N	E	N	E	N	E	N	E	N	E	N	E	N	E
	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D
B	3				3				3				2				2			
E	0	5	2	2	3	4	1	2	2	2	2	2	3	2	1	1	4	2	1	1
	4	3	1	3	0	5	6	3	8	8	2	0	8	4	1	8	9	8	5	8
C	3				2				3				3							
Z	1	2	3	4	5	2	1	2	0	3	1	2	0	2	2	2	N	N	N	N
	2	9	0	2	0	9	0	8	5	3	3	1	3	7	8	1	A	A	A	A
D	4				4				3				1				3			
E	3	6	2	1	4	4	2	2	6	3	1	1	7	1	6	4	4	4	2	2
	3	6	1	7	7	8	2	0	8	3	2	6	1	6	7	3	5	0	0	1
D	2								2											
K	6	5	1	2	N	N	N	N	7	2	1	2	N	N	N	N	N	N	N	N
	5	6	5	7	A	A	A	A	7	7	3	2	A	A	A	A	A	A	A	A
E	3				2				2				2							
E	0	5	2	2	9	4	2	2	9	4	2	1	7	3	2	1	N	N	N	N
	5	1	2	6	3	9	3	2	1	1	2	2	1	1	1	4	A	A	A	A
E	3				3				3				3				3			
D	7	2	1	1	8	2	1	2	0	2	1		7	2	1	2	0	3	1	1
	4	5	1	8	4	5	4	1	1	0	0	9	4	9	4	6	9	1	4	0
F	3				2				2				2				2			
I	0	4		2	8	3	1	2	7	3	1	1	2	3	1	2	2	2	2	1
	4	2	8	6	8	9	1	3	0	5	2	5	2	5	3	7	0	0	0	7
F	3				2				2				3				3			
R	3	4	3	3	7	3	6	3	9	2	3	3	4	5	2	3	0	3	2	1
	4	1	7	0	4	8	0	3	3	9	7	3	5	5	9	4	1	7	1	4
H	2				1				1				2				2			
U	0	2		1	7	1	1	1	8	1			2	1	1	1	7	2		1
	0	3	7	9	2	4	0	2	1	5	5	5	7	9	0	2	6	1	3	5
I	3				5				3				2				3			
E	7	1	6	2	1	1	6	2	9	1	4	1	7		3	1	4	1	3	2
	9	7	4	4	4	7	6	7	2	4	1	0	7	6	8	9	4	7	8	0
I					3				3				2				2			
T	N	N	N	N	8			1	8		1	1	8	1		1	7			1
	A	A	A	A	8	9	8	6	3	9	3	4	9	3	5	3	7	3	9	4

N	3				2				3				2				3			
L	2	3	2	3	8	2	1	3	2	2	1	1	8	2	1	1	0	2	1	1
	5	5	3	6	6	1	9	3	7	4	0	9	0	1	4	9	7	6	5	3
N	2				3				2				2				2			
O	7	3	2	2	0	3	1	2	5	2	1	2	9	2	2	2	9	2	1	2
	2	1	3	5	2	7	9	6	5	1	9	4	5	6	2	0	8	0	6	1
P	2				3				2				3				2			
L	8	1		1	0	2		1	5	1		1	2	1	1		5	1	1	1
	2	8	6	2	9	1	7	7	6	4	3	1	6	5	0	8	2	4	3	5
P	1				1				1				2				1			
T	7	1	1	2	8	3	1	1	6	1		1	6	2	3	2	7	2	1	1
	2	4	9	8	8	2	5	9	5	7	7	5	6	6	0	0	5	7	8	7
S	3				2				2				3				2			
E	0	3	2	2	6	2	1	2	5	2	1	1	4	3	3	2	2	1	1	
	7	1	7	9	5	4	7	8	7	3	5	3	6	2	2	6	5	9	7	6
T	4				4				4				5				3			6
o	5	5	3	3	6	4	3	3	6	3	2	2	1	4	3	3	8	3	2	1
t	6	3	3	8	9	4	1	4	4	8	5	5	3	7	4	2	0	3	3	7
al	8	2	4	2	0	8	7	8	9	3	4	9	0	5	4	0	2	0	9	6

CND: Coupled, Never Divorced

CED: Coupled, Ever Divorced

SND: Single Parent, Never Divorced

SED: Single Parent, Ever Divorced

NA: Not Available

A.6 Random Effects

Figure A4: Random Effects – Full Model Chapter 4

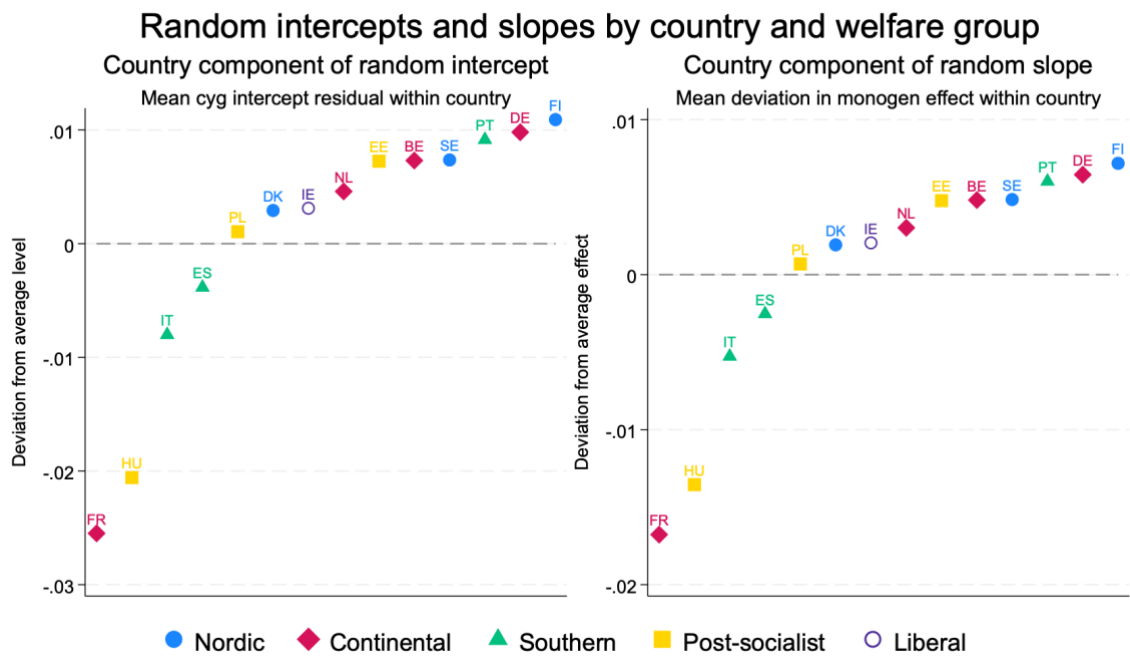


Figure A4: Random Effects – Model 5 Chapter 5

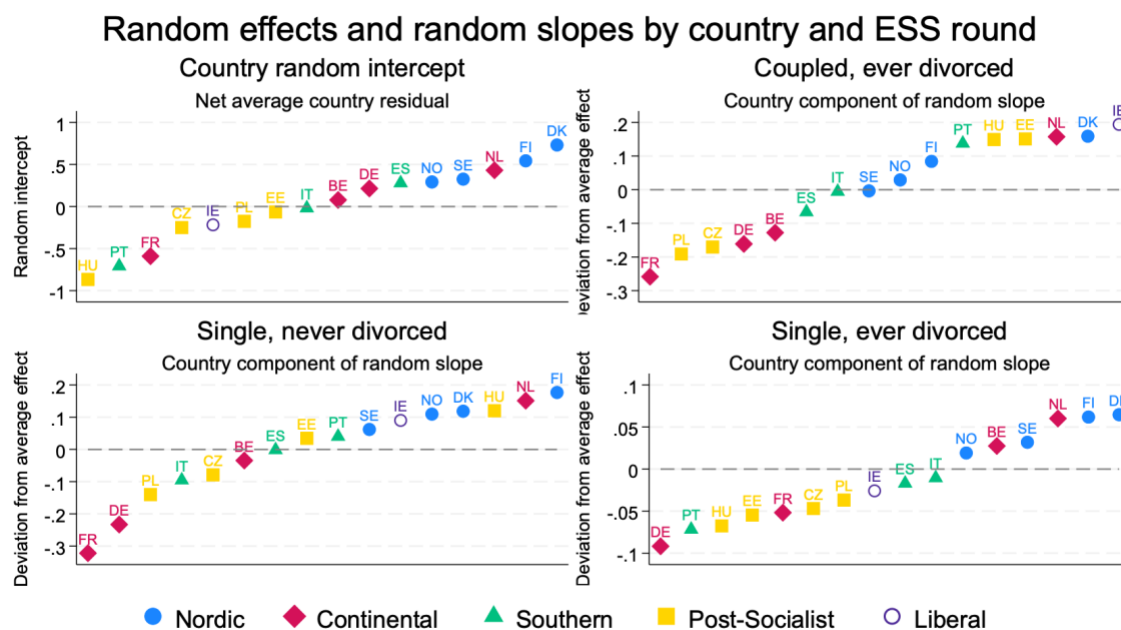
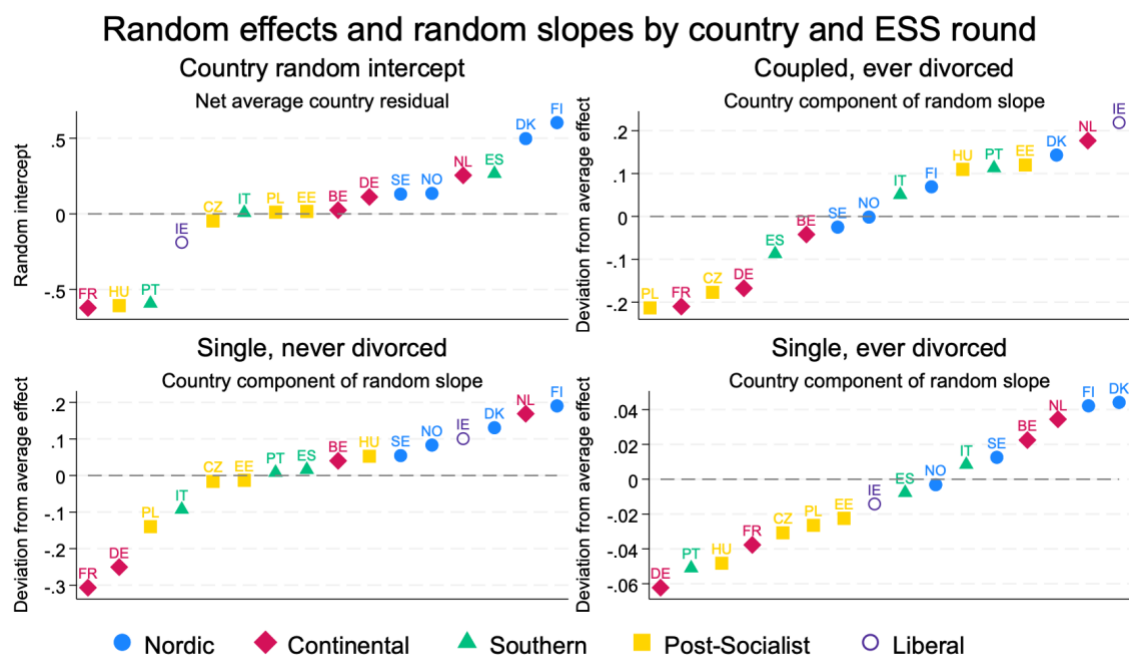


Figure A4: Random Effects – Full Model Chapter 5





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