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IZA DP No. 14408

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Homeownership on Women's Labor Force
Status**

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ABSTRACT

Mothers' Caregiving during COVID: The Impact of Divorce Laws and Homeownership on Women's Labor Force Status

We investigate women's likelihood of withdrawing from paid labor to care for children and help them with schoolwork as a result of COVID and school closures. Were women more likely to shift out of paid labor in states where property-division rules would better protect the financial interests of stay-at-home parents? Such higher protection is offered in states with community property regimes or with homemaking provisions, the alternative being equitable-division and no homemaking provisions. We use monthly data from the U.S. Current Population Survey and compare the labor force participation of women with children in grades K-6 between 2019 and 2020, before and after COVID started. We find an association between marital property laws offering women more financial protection and women's labor supply response to COVID-19, especially among non-immigrants.

JEL Classification: J13, J16, J2, I18

Keywords: COVID-19, labor force, schools, community property, divorce

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1. Introduction

The COVID crisis has made it clear that gender roles in most industrialized countries continue to follow traditional norms and that childcare is predominantly the responsibility of mothers. Most strikingly, when school closures were essentially universal with no known reopening dates, parents of school-age children in dual earner couples were faced with new demands for at-home care; in response, women left the labor force considerably more than men. This holds not only for the US (e.g. Heggness 2020, Alon et al. 2020, Zamarro and Prados 2021), but also for many other countries (e.g. Del Boca et al. 2020). There was considerable cross state-variation in women's labor supply in response to school closures during COVID-19. Our main contribution is to help explain how state differences in laws regarding marital property explain these important social and economic changes in women's ties to the labor market at the state-level.

Previous economic analyses have aimed at exploring links between women's labor supply and laws regarding division of marital property, such as community property laws. However, there have been few changes in marital property regimes in the last fifty years and recent studies have aimed to assess interactions between these laws and other exogenous shocks. For example, other parts of a state's environment may change and lead to differential labor supply responses depending on whether a state has a community property provision in place or not. In that spirit, Voena (2015) looked at the combined effect of community property and an exogenous change that was enacted by U.S. states at different times: a switch from divorce by mutual consent to unilateral divorce. She found that in community property states (but not equitable distribution states and title-based regimes), a switch to unilateral divorce led to reductions in women's labor force participation.¹ In our work, we examine a different exogenous shock, the onset of COVID-19 and school closures, and shed new light on how women's labor supply responded as a function of state laws such as community property.

There have also been more recent legal changes enacted in the US that have affected women's rights to marital property which we also consider and allowing for this differential response is another contribution of our research. Most states without community property have introduced so-called homemaking provisions.² Wong found that the introduction of such provisions helps explain entry into marriage (Wong 2016) and reductions in the labor supply of women who were married at the time the provisions were added (Wong 2021). Thus, another one of our contributions is that we investigate how covid-related labor supply responses of mothers living in couple also vary as a function of whether a state has homemaking provisions or not.

To model parental switches from work in the labor force to household production of schooling we use a framework centered around the concept of household production³ and that addresses potential conflicts between spouses doing the household production and those benefiting from the production. We then consider the different ways that marital property regime is likely to influence these two kinds of spouses. Most household production models of parental choice

¹ Earlier studies on labor supply and divorce rules include Peters 1986; Grossbard 1995; Gray 1998; Chiappori et al. 2002; and Stevenson 2008. A recent study on labor supply and adoption of joint custody laws is Altindag et al. (2017).

² Homemaking provisions state that in case of marital dissolution the division of a household's resources should recognize that spouses who opted to stay home for the sake of the union contributed valuably to household consumption, even if they did not earn monetary income from market work. Many states adopted such provisions between 1972 and 2002; most of them in the 1980s. For more on this provision see Wong (2016).

³ The concept of household production was analyzed in Reid (1934) and Mincer (1962). Becker (1965) provided the first household production model.

between own time in household production and substitute outside services are of limited use here for they follow Becker (1965) in assuming that spouses readily *supply* the household production time needed to produce what the household needs.⁴ This paper's fourth contribution is that it stresses the role of individuals who supply household production time. The predictions presented in Section 2 are based on Grossbard-Shechtman's (2003, hence GS03) models of home production and consumption and Grossbard-Shechtman's (1984) model of labor supply, and how laws potentially protect the workers who supply the goods and services consumed in their own homes.⁵

Our empirical analysis uses monthly data from the 2019 and 2020 U.S. Current Population Survey (CPS) and focuses on women who were married or living with a partner and who had children in elementary school (in the K-6 grade range).⁶ More about the data used in the paper and the empirical specification is found in Section 3. Section 4 presents the results. After controlling for a wide array of factors that are expected to affect nonparticipation in the labor force of women with young children, we find that state divorce laws giving more of the marital property to mothers caring for school age children are associated with more women opting out of the labor force during the pandemic. The finding only applies to U.S.-born women and applies more to women in states with high homeownership rates. Section 5 presents robustness and placebo tests. Section 6 concludes.

2. Conceptual Framework:

Following GS03 it is assumed that individuals living in couples are either spouse/workers (for short *workers*) who supply time in household production, or spouse/consumers (for short *consumers*) who don't do home production but benefit from what the workers produce. Workers may work full-time at household production or they may be part-time household production workers and also participate in the labor force. Consumers may compensate workers financially in the form of workers' access to material and financial resources.⁷

⁴ This assumption underlies Becker (1965, 1981), Leibowitz (1974) and more recent models of parental investments in children such as Cunha and Heckman (2007), Del Boca et al (2014), and Biroli (2016); models analyzing labor supply based on Mincer (1962) and Becker (1965), such as Heckman (1974) and Gronau (1973); and models of home-produced health such as Grossman (1972). All models of household production based on Becker (1965) (implicitly) assume that caregivers' supply of work in household production starts horizontally at the wage they can earn in the labor force, and then become vertical when a time limit is reached. This implies an individual supply of time in household production taking the form of an inverted L. See Grossbard-Shechtman (1984) and Grossbard (2015).

⁵ A further distinction between the Grossbard-Shechtman models and the Beckerian models cited in footnote 4 is that in Beckerian models *households* act as unitary production units that make decisions regarding desired levels of home-produced 'goods' and derived demands for their members' household production time. Demands for household production time are also derived from individual optimization problems in the Grossbard-Shechtman models.

⁶ While we hoped the empirical analysis could distinguish between opposite- and same-sex couples, numbers of same-sex couples with children in the K-6 age range in the monthly CPS samples were too small to provide a reliable basis for difference-in-difference analysis. Thus, the current paper focuses on different-sex couples, with the hope that future work can broaden the scope.

⁷ This may involve bargaining over household production work and pay; such bargaining differs from the bargaining about intra-household allocation of consumption goods found in economic models such as Manser and Brown (1980) and McElroy and Horney (1981). When they include home-produced goods bargaining models of consumption often assume that these goods as produced by "the household" as a unitary productive unit and don't address possible household production-related conflicts. An exception is Lundberg and Pollak (1993), which has more in common with the approach presented here. More on this topic can be found in Grossbard (2015).

Individual demands and supplies are derived, assuming that the rate at which workers are compensated, price y , is given to individuals. This price is influenced by conditions in markets for work in household production and may partially take the form of social norms. At a second stage, the price is established in markets after all individual demands and supplies of participants in a particular market are aggregated. Panel *a* in Figure 1 shows individual supply s_{ij} of household production time of representative worker j (potentially) married to consumer/partner i , and d_{ij} , representative individual i 's demand for work in household production supplied by a representative worker j .⁸ Workers cannot work more than the time limit T . Panel *b* in Figure 1 presents a market for marriage (or cohabitation) between workers j and consumers i . S_{ij} is the market supply of household production time by workers j (potentially) married to consumer/partners i . D_{ij} is the market demand by consumers i marrying spouse/workers j . The market price for workers of type j married to consumers of type i is established at y^e , where market demand and market supply intersect. That market price then feeds back into individual optimization by workers and consumers. There are many markets, depending on individual characteristics such as education, age and ethnicity.⁹

Individual supplies of time in household production are derived based on individual optimization, not household optimization (see Problem 4.2 in GS03). Each supply is a function of the potential given price y for household production time. Supply is upward-sloping to the extent that the marginal utility of time in alternative time uses keeps increasing as individuals spend more time at one kind of work.¹⁰ Supply is expected to shift as a function of income, wage earned in the labor force, and the price of inputs going into consumption goods. One of these prices is the price of outside schooling which is expected to rise when schools close.¹¹ In the short run, individual supplies of work in household production also shift as a function of laws dealing with the division of marital assets. The more protection they can expect in case of marital dissolution, the more home production workers will be willing to work in household production at any given current price for such work. In the long run, laws may change to better reflect conditions in markets for work in household production and other elements of the total compensation for work in household production may change.

Individual demands for time in household production are also derived based on individual optimization (see Problem 3.1 in GS03 if consumers aspire to consume private goods and Problem 3.3. if they aspire to consume commonwealth “goods”, such as joint children).¹² Quantity demanded by consumers is an inverse function of price y . Individual demands shift as a function of income, own wage, and price of outside goods and services. When the price of outside schooling rises due to school closures this will lead to a higher demand for their substitute: time in household production.¹³

⁸ Figure 1, panel a, is adapted from Figure 3.4 in Grossbard-Shechtman (1993).

⁹ These are hedonic markets, defined for individuals with different characteristics (see Grossbard 2015).

¹⁰ These upward-sloping supplies of time in household production stand in contrast with the inverted L-shaped supplies of household production time found in models based on Becker's household production model.

¹¹ Even in locations where schools remained open after the onset of covid, in-person schooling was often less than 5 days per week, with unscheduled suspensions due to increased COVID cases, quarantines, and the time needed to perform contact tracing.

¹² These are mega-goods; what Becker (1965) calls ‘commodities’, but Becker has ‘households’ derive demands for these commodities and does not have individual supplies of work in household production.

¹³ This analysis can be extended to individual demands for commonwealth goods.

Coordination in marriage. Individual workers (consumers) will try to marry someone who matches their supply of (demand for) work in household production at given prices. For example, at price y^e the representative couple in panel 1a is in equilibrium: the amount of work *demanded* from worker/spouse j equals what that worker/spouse is willing to supply. There is no need for individual worker and consumer to negotiate. In a market with heterogeneity among participants, there may be individual matches involving either extra quantity demanded or extra quantity supplied at given market-level rate y^e . This may lead couples to negotiate an idiosyncratic compensation level that helps bridge the gap between the time in household production the worker would like to supply and the time the consumer would like to obtain.

Covid. Covid and ensuing school closures caused a sudden increase in the price of outside schooling, which led individual parents to substitute away from outside schooling and towards more home production time. This involved either a shift to the right in the amount of household production work supplied by worker/spouses or a shift to the right in the demand for such work on the part of consumer/spouses. Both shifts could lead to workers spending more time in household production, which implies that they are less likely to participate in the labor force (if labor supply is measured at the extensive margin), or that they will work fewer hours (if labor supply is measured at the intensive margin). However, the pace at which workers and consumers respond to school closures may differ.

Supply of work in household production is likely to change faster than demand. Relative to consumers, workers may find it easier to make quick changes in how children are schooled after schools close. The workers, by assumption, are the main agents who can possibly bring a change in the production of children's learning as they have more direct control of their own time use. In contrast, to influence workers' time in at-home childcare consumers need to get workers to agree to increase the time they spend teaching their children. Their increased demand may need to be translated into incentives such as price increases. This may require negotiations and is expected to be a relatively lengthy process.

In the short run, in the first month or months after the onset of Covid, supply considerations are likely to be prominent. This is when pre-existing financial incentives available to workers, such as those related to the state's rules regarding division of marital property in case of dissolution, are likely to matter the most. It is therefore predicted that:

PREDICTION 1. Household production workers in states with better protection for homemakers in case of marital dissolution will respond faster to school closures right after the onset of COVID. Better protection could take the form of presence (versus absence) of community property provisions OR presence (versus absence) of homemaking provisions.

In terms of Figure 1, in states that offer more protection to workers in household production in case their marriage dissolves in the future, there will be a larger right-ward shift in supply of work in household production, implying more of a drop in labor force participation or number of hours in the labor force on the part of household production workers.

In the long run the total compensation for work in household production is likely to play a more important role, and this includes intra-marriage transfers from consumers to workers unrelated to possible dissolution of the marriage in the future. This implies that as months go by, and couples adjust to the pandemic, even if schools remain closed, the supply of workers in states with low protection in case of marital dissolution may increase as much as that of workers in states with high protection in case of marital dissolution due to couples finding more ways to incentivize

household production. Therefore, the gap in labor supply between high-protection and low-protection states will shrink over time. This assumes that the likelihood of dissolution via divorce, separation or death does not change as a result of the pandemic. If it actually grows after the onset of the pandemic, the effect of high protection in case of marital dissolution would grow over time.¹⁴

The same considerations lead us to expect a limited role of laws protecting workers/spouses in normal times, such as pre-pandemic times. Long run adjustments in the price of time in household production negotiated by individual couples may have operated prior to the onset of the pandemic, compensating for any differences in laws protecting worker/spouses in case of marital dissolution.

Supply of work in household production and nativity. Worker/spouses' decisions to opt out of the paid labor force in favor of caregiving may be a function of their familiarity with divorce laws.¹⁵ Relative to immigrants, the U.S.-born are likely to be more familiar with laws protecting worker/spouses in case of marital dissolution. Therefore,

PREDICTION 2. Relative to that of their U.S.-born counterparts working in household production, immigrants' willingness to shift into full-time caregiving and leave the labor force after the start of covid is expected to vary less with states' property-division regimes.

Supply of work in household production and homeownership.

PREDICTION 3. The labor supply effect of states' property-division regimes on workers' response to covid-related school closures is likely to be stronger in states where home ownership is more prevalent and property-division regime may matter more.

Gender. Traditional norms may encourage women to be workers in household production and men to be consumers.¹⁶ Such traditional norms seem still to be quite common in the US and many other countries. For example, in the sample of couple households analyzed in this paper, all with children in the K-6 grade range selected from the 2019-2020 CPS, only 2% of male spouse/partners were not in the labor force due to caring for family members, versus 25-28% of women. In view of this gender asymmetry our empirical work focuses on explaining changes in the labor supply of mothers who are in couples (married or not). Even though men often are workers in household production, we simplify the estimation by assuming that mothers who live in couples are potentially the only workers in household production.

3. Empirical Specification and Data

Define variable P_{st} as a dummy variable equal to 1 if the pandemic was underway in state s in month t , and 0 before that time. To test prediction 1 we create two dummy variables regarding the legal rules about division of marital property: $homeprov_s$ equal to one if the state has equitable division with homemaking provisions and $commprop_s$ equal to one if the state has community

¹⁴ Divorce probability may increase due to covid as domestic violence has surged (Bullinger et al. 2020; Hsu & Henke 2021). In China, divorce filings rose after weeks of government-mandated lockdowns related to Covid (Prasso 2020).

¹⁵ Likewise, Alshaichmubarak et al. (2019) predicted and found that laws allowing women to keep their own earnings and to hold private property would have a larger impact on likelihood of out-of-marriage births among US-born women than among immigrant women.

¹⁶ Some economic models aim at explaining the gender division of in-couple household production, including Becker (1965, 1981), and Konrad and Lommerud (1995).

property. The dummies are zero otherwise; equitable division without homemaking provisions is the omitted category. The dependent variable, $Care_{ist}$, equals one if woman i , residing in state s in month t , reports that she is not in labor force because she is “taking care of house or family,” and zero otherwise.¹⁷

We estimate the following linear probability model of young women’s absence from the labor force in order to care for family:

$$Care_{ist} = \beta_1 P_{st} + \beta_2 homeprov_s + \delta_2 P_{st} homeprov_{st} + \beta_3 commprop_s + \delta_3 P_{st} commprop_s + \mathbf{X}'_{ist} (\gamma + \delta' P_{st}) + f_t + \varepsilon_{ist} \quad (1)$$

Vector \mathbf{X}'_{ist} includes the following individual and other state-level characteristics: Dummy variables, $homeown_high_s$ and $homeown_med_s$, equal one if the state had a relatively high homeownership rate (over 70.4%) or a homeownership rate in the medium range (between 64.5% and 70.4%), respectively, and zero otherwise (the omitted category is relatively low homeownership (below 64.5%))¹⁸, $wages\ and\ incomes$ ¹⁹, $sex\ ratios$ (a higher sex ratio may encourage women to supply more hours of caregiving and supply less time to the labor force; see Grossbard-Shechtman (1984, 1993)), marital status²⁰, and *cultural variables* which include nativity and ethnicity variables that influence cultural norms regarding gender roles.²¹ For a full list of all the variables we control for see Table 1. The summary statistics for the characteristics of husbands and male partners are provided in Appendix II.

We use a difference-in-difference approach to measure the effect of the Pandemic on the likelihood that a woman dropped out of the labor force to care for family members, testing whether the Pandemic’s effect varies with the following time-invariant state characteristics during the period 2019-2020: *homeprov* (home provisions) and *commprop* (community property). We compare this to states with equitable division without a homemaking provision (see Wong 2016).

Information on property-division regimes is shown in Appendix Table I. In the nine U.S. states that have *community property* laws, all assets accumulated during the marriage are equally divided between the spouses. This provides relatively strong protection for worker/spouses who are likely to be earning less than their spouse. States without community property are often called “*equitable division*” states. In case of marital dissolution these states divide marital property in a way that is supposed to recognize the contributions of each person to household assets. As the contributions of an at-home caregiver to the household’s monetary income and assets are relatively small, equitable division rules may result in workers/spouses getting a relatively small share of the couple’s assets in the event of divorce. A total of 37 states with equitable division have a “*homemaking provision*,” which recognizes that at-home caregivers’ contributions to the household exceed their contributions to its monetary income and assets. In case of marital

¹⁷ We also estimated the model using nonparticipation for any reason as the dependent variable. Results differed minimally from those presented in the paper.

¹⁸ States with high homeownership rates (above 70.4%) are in the top 25% of the population-weighted distribution of state homeownership rates, while states with low homeownership rates (below 64.5%) have rates in the bottom 25% of this distribution.

¹⁹ Predicted wage and income effects on the likelihood of having opted out of the labor force due to caregiving are more complex according to Grossbard-Shechtman (1984, 2003) than according to standard labor supply models based on Becker (1965). See Grossbard-Shechtman and Neuman (1988) and Grossbard (2015).

²⁰ Married couples may have a “wealth advantage” over unmarried couples. It is also possible that divorce laws apply more to married couples than to unmarried couples.

²¹ E.g., Badgett and Folbre (1999) and Fernandez and Fogli (2005).

dissolution worker/spouses are thus better protected in states with these provisions than in the states with equitable division only, and no homemaking provision.²²

Some specifications also include monthly fixed effects, f_t , as well as individual characteristics of the woman's husband or partner, including his employment status, education, race/ethnicity, age, age squared, and the industry in which he works if he is employed or unemployed. All regressions are estimated using sample weights with robust standard errors clustered at the state level.

We estimate most of our regressions for a sample of U.S.-born women. However, to test Prediction 2 we include immigrants as well.

Data

Our primary data source is the U.S. Bureau of Labor Statistics' monthly Current Population Survey (CPS), as compiled in the Integrated Public Use Microdata Series (Flood et al., 2020). The CPS collects detailed information on the labor force status and sociodemographic characteristics of adult household members (age, gender, marital status, education, race/ethnicity, etc.), as well as on relationships between household members. For most of our regressions we select U.S.-born women who are married or living with an opposite-sex partner who have children aged 5 to 12 in the household, corresponding to the elementary school (K-6) age range.²³

The CPS data cover the period January 2019 to December 2020. In each state, we take the pandemic start date to be the month after the first COVID death in the state. In 48 states and the District of Columbia, the first COVID death occurred in March 2020; in Washington state it occurred in February while in Wyoming the first death occurred in April.²⁴ In most states, schools suddenly closed in March 2020 and shifted to online schooling arrangements until the end of the 2019/2020 academic year. In the Fall 2020, K-12 school arrangements varied across states and/or over time, but in most states, education delivery included online or a blend of online and in-person schooling (Olneck-Brown 2021). As the CPS survey week in February through April 2020 fell early in the month,²⁵ the first month after the state's first COVID death is generally when the labor-market impact of the pandemic started to be felt.²⁶

Variable definitions and summary statistics are given in Table 1. The following women's characteristics are included in our models: indicators for the woman's educational attainment (less than high school, high school degree (the omitted category), some college but no degree, associate degree, bachelor degree, or graduate degree); race/ethnicity (white non-Hispanic, black non-Hispanic, Hispanic, Asian, other); marital status (married versus in non-marital cohabitation); age and age squared; the number of children under 18 in the household; and whether the youngest child

²² They are Alaska, Hawaii, Ohio, Utah and Wyoming.

²³ We further confine the sample to women in the 25-64 age range, to reduce potentially complicating issues of changes in labor-market status due to transitions into or out of higher education or retirement.

²⁴ Source: USA Facts. In April, it was recognized that the first COVID death in the U.S. had occurred in California in February, but because this was not recognized until well after the fact and caused no school or business closures or employment disruptions at the time, we treat the first concurrently recognized death in California (in March) as that state's first death.

²⁵ BLS, "Reference week and survey interview week" (<https://www.bls.gov/cps/definitions.htm#refweek>)

²⁶ Fairlie (2020) also suggests that April 2020 is the first month that captured early labor-markets effects of the pandemic.

in the household is under 5. All of the individual characteristics other than these last three enter the regression both in their level and interacted with the pandemic indicator.

As the monthly CPS survey does not collect information on individual or household homeownership, we take data on state homeownership rates from the IPUMS version of U.S. Census Bureau's 2019 5-year American Community Survey (Ruggles, et al., 2021), which provides representative estimates at the state level by pooling data from the annual 2015-2019 ACS surveys. Additional state-level characteristics include a dummy variable equal to one if the state closed its schools early and zero otherwise²⁷; a measure of the sex ratio specific to a woman's age range and U.S. region and residence²⁸; a measure of women's potential market wage (which is foregone if the woman does not work outside the home) based on the average hourly earnings for women having the same education and living in the same state.²⁹ Given that we include many state characteristics in our models, we don't account for state fixed effects.

4. Results

Figure 2 shows how the share of mothers with children in the K-6 age range who were not in the labor force due to caregiving differed on a month-by-month basis in 2020 relative to 2019. The data (not seasonally adjusted) show a surge in the share of women who were not participating in the labor force due to caregiving after the onset of the pandemic, consistent with Heggeness (2020) and Dockterman (2021). When the 2020/21 school year began in Fall 2020, shares of mothers of K-6 children who were out of the labor force were substantially higher than they were in fall 2019. This is also consistent with reports of elevated withdrawals from the labor force for the purpose of helping younger children with schooling, relative to what would ordinarily be expected in fall as children returned to school.³⁰

Table 2 presents our main results. Column (1) shows baseline results from a model that does not distinguish between the pre-pandemic and pandemic periods. Column (2) adds the pandemic indicator and all pandemic difference-in-difference terms. Columns (3) adds month fixed effects. Column (4) further includes measures of the husband's or partner's characteristics.

All specifications allowing for pandemic effects show that, controlling for a wide range of other factors that could affect a woman's decision to opt out of the labor force to give care, in the pandemic women's nonparticipation rose by significantly more in states that had property-division laws that would better protect the financial interests of a nonparticipating spouse in the event of marital dissolution. In states that had equitable-division property laws with a homemaking provision, the probability that a given woman with young school-age children was out of the labor force giving care rose by an extra 2.4 to 2.8 percentage points, compared to states with equitable division but no homemaking provision, with the exact magnitude of the effect differing slightly

²⁷ From Heggeness (2020).

²⁸ We use sex ratio data calculated from data for various US Census years (see Grossbard and Amuedo-Dorantes 2007), for age cohorts of women in the 4 major U.S. Census regions (Northeast, Midwest, South and West), and extend their data to include more recent age cohorts. For women born between 1991 and 1995, we use the 2019 5-year ACS to compute the sex ratio in their Census region when they were 15-19 years old (taking the corresponding male age cohort to be ages 17-21). For women born between 1986 and 1990, we use the 2010 Decennial Census 10% sample to compute the sex ratio when they were 20-24. From women born between 1981-1985, we use the same data source to compute the sex ratio when they were 25-29.

²⁹ Based on the merged data files from the Outgoing Rotation Panels in the 2019 CPS as compiled by the NBER.

³⁰ Also see Lofton et al. (2021), Barroso and Horowitz (2021), *The Economist* (2021).

across specifications. In states that had community property laws, the woman's probability of nonparticipation due to caregiving increased by 3.4 to 3.6 percentage points, relative to the otherwise similar women in equitable-division states with no homemaking provision. The results provide support for the prediction that, during the COVID pandemic, women's decisions to withdraw from the labor force to provide care were affected in part by legal arrangements favoring at-home caregivers in event of marital dissolution.

As discussed in Section 2, we also expected that labor supply decisions of mothers of elementary-school children would be affected by components of nonlabor income, such as home ownership which we proxy by state's homeownership rate. The difference-in-difference terms in Table 2 show that in the pandemic, women in states with homeownership in a high or medium range were significantly more likely to shift out of paid labor to take care of family members, compared to otherwise similar women living in states with relatively low homeownership. During the pandemic, compared to women in states with relatively low homeownership rates, otherwise similar women who lived in states with homeownership in a medium (high) range were 2.0 (2.5) or 2.1 (2.6) percentage points more likely to shift out of paid labor to caregiving.

Table 3 reports results from regressions that only compare two legal regimes at a time: women in community-property states versus those in equitable-division states that lack a homemaking provision, and women in equitable-division states that have a homemaking provision versus their counterparts in states that have equitable division but no homemaking provisions. In both cases, in the pandemic women were more likely to have shifted out of paid labor in states where their financial interests were expected to be better protected in the event of a future divorce, compared to states where such protection would have been relatively weak.³¹

To test whether there is an interaction between homeownership and type of legal protection for homemakers in case of dissolution, Table 4 splits the sample between women in states with homeownership rates above and below the median level across U.S. states. In states with homeownership rates above the median level, labor force withdrawals due to the pandemic were higher in states that had equitable-division with a homemaking provision or community property laws, compared to states that had equitable division laws without a homemaking provision. In contrast, in states with homeownership rates below the median level across states, property-division laws and women's labor market participation due to caregiving were not associated significantly. The results reported above thus only apply to states where nonlabor income is more likely to contribute significantly to post-dissolution individual incomes in the form of part of the home equity.

U.S.-born versus immigrant women

Table 5 allows for differential responses to divorce laws on the part of U.S.-born and immigrant mothers. As discussed above, we expect that the impact of property-division laws on women's caregiving and labor supply decisions to be smaller or possibly insignificant for immigrant women, compared to U.S.-born women, as the former are less likely to be familiar with the legal and institutional setting in the U.S. Indeed, this is what the results in Table 5 shows:

³¹ To check whether the results in Table 3 could reflect the fact that two of the five states with equitable division and no homemaking provision are geographically separate from the rest of the country (Alaska and Hawaii), which might face different conditions from the contiguous U.S. states due to the geographic separation. When we re-estimated the models excluding Hawaii and Alaska from the sample, the results were very similar to those in Table 3 (available upon request).

whereas in the pandemic U.S.-born women supplied full-time caregiving at higher rates in states that had community-property or equitable-division with a homemaker provision property-division laws, compared to counterparts in states with equitable division with no homemaking provision, neither effect is observed for immigrant women. This is not a matter of small sample size: there were 22,797 immigrant women in the CPS data in 2019-20 and 80,450 were U.S.-born. The results also show homeownership rates to have had insignificant effects on the labor-force withdrawals of immigrant women, but positive effects on U.S. born women, potentially reflecting the fact that homeownership rates tend to be lower for immigrant families.³²

Married vs. partnered women

Table 6 re-estimates the same models distinguishing between married women and those living with a partner.³³ It appears that property-division laws are more relevant to labor-supply decisions of married women than to those of partnered women. The terms interacting property-division regimes (community property and homemaking provision) with the pandemic indicator are statistically significant for married women, but insignificant for partnered women, consistent with two possible explanations: (1) divorce laws apply less to unmarried than to married couples and (2) lower levels of wealth characterize unmarried couples.

Like their married counterparts, however, partnered women living in states with medium or high homeownership rates were more likely to withdraw from the labor force in the pandemic than otherwise similar women living in lower homeownership states, suggesting that nonlabor income mattered in withdrawal decisions for both married and partnered women.

5. Robustness tests

To help establish whether the large decreases in women's labor force participation that we report are related to covid's impact on school closings interacted with divorce laws, we perform several robustness tests. These include looking at women without children, at women with older children and at men -- three groups of individuals who we would expect to be minimally impacted by school closures compared to mothers with young children. These results are presented in Table 7. In addition to assessing these alternative samples during the pandemic, we also present results for the previous recession for comparison purposes.³⁴

Women without children

The first column of Table 7 re-estimates our main specification for a sample of married and partnered women who had no children under 18 in the household; analysis is confined to women in the 25-44 age range which corresponds to the age range in which mothers of K-6 children cluster. Given our expectation that women's labor-force withdrawals in the pandemic were primarily driven by additional caregiving needs of children at home, we would not expect the property-division or homeownership variables to influence labor-force withdrawals of women without children to the same extent as they affected withdrawals of mothers of school-age children. In effect, women without children were not balancing the same trade-offs between demand for

³² Trevelyan et al. (2013).

³³ The regressions in Table 6 do not include controls for men's characteristics because, given the relatively large number of right-hand side variables, the subsample of partnered women with children in the K-6 age range becomes too small to estimate all coefficients in the specification with the full set of other controls and men's characteristics.

³⁴ We thank Daniele Paserman for this suggestion.

their time at home and incentives to stay in the labor force, so it would be surprising to find effects of divorce laws or homeownership affecting their labor-force withdrawals in the same way.

As the first column in Table 7 shows, this is indeed what we find. For women ages 25-44 without children, the property-division regimes that would apply in the event of marital dissolution had no significant effects on partnered women's labor-force withdrawals during the pandemic. Homeownership rates also played no role in affecting withdrawal rates.

Women with older children

The second column re-estimates the model using a sample of married or partnered women who had older children-- ages 16-20 --in the household only. For the most part, we expect that the pandemic-caused increase in demand for at-home care would have been driven by children in K-6 grades, as they could not be left at home alone all day and needed significant help navigating distance-learning arrangements.³⁵ Older children do not require the same level of supervision and are generally expected (by schools and parents) to be able to manage their own academic work. Thus, we do not expect to find the same effects of property-division laws and homeownership on pandemic-related labor-force withdrawals of women with older children only.

Indeed, we find no significant difference-in-difference terms relating to property-division regime in the pandemic in the case of women with older children only: these women were equally likely to shift out of the labor force in states where a non-participating caregiver's financial interests would be relatively more protected in a divorce settlement. In states with medium levels of homeownership, women with older children were more likely to shift out of the labor force in the pandemic than women in states with low homeownership rates, although the effect was statistically significant at a 10% level only.

Men's labor force withdrawals

The third column of Table 7 re-estimates the model using as the dependent variable the probability that the *man* in a couple is out of the labor force due to caregiving. It is rare for men to be out of the labor force due to caregiving: in the 2019-20 CPS data, only 2 percent of married or partnered men with K-6 children in the household had this labor market status. Given the strong association between caregiving and gender, along with evidence of extra burdens on women for caregiving during the pandemic in Italy (Del Boca et al. 2020), we would not expect men to be stepping out of the labor force to take care of children. Likewise, we would not expect their decision to be a function of the potential effects of divorce laws on their financial situation in the event of marital dissolution. We find this to be the case: for men, there is no significant association between property-division laws and the probability of withdrawing from the labor force in the pandemic due to caregiving. Homeownership rates also had no significant effects.

Is it the covid-related recession?

Following Albanesi and Kim (2021), we examine whether the effect of legal regimes we found for the COVID-19 recession applies to a usual recession that typically affects men more than women. We rerun the regressions for the months prior to the Great Recession and during the Great Recession period using the basic monthly CPS from period March 2008-June 2009. the "pandemic" dummy is replaced by the "recession" dummy which takes 1 for the period December 2008- June 2009, and zero otherwise (i.e. the pre-recession period).

³⁵ See Bansak and Starr (2021).

Table 8 shows that the patterns displayed by the legal dummies interacting with the Great Recession sharply differ from those we observe for the COVID interactions with legal dummies. Overall there is no strong evidence that the homemaking provision and community property regimes would change women’s likelihood to leave the labor force to care for family members during normal times, but our results suggest that women were actually *less* likely to be out of the labor force to care for their families under the homemaking provision or community property regimes during the Great Recession. We conjecture that such opposite patterns we observe for the Great Recession could be related to the possibility that wives in these states are more likely to be the secondary worker in the family: the “added worker effect” could be stronger in states with stronger legal protection for the property rights of divorced women, as their labor supply is less permanent (see Mincer 1962, Lundberg 1985), and over all periods they are less likely to be in the labor force.

6. Conclusions

It is widely recognized that large numbers of mothers of young children left the labor force in response to the disruptions to schooling brought about by the COVID pandemic. To the extent that children’s outcomes benefited from mothers taking time off from the labor force at a time of school closures, this implies that the next generation’s human capital was less likely to be jeopardized by the pandemic when mothers took care of out-of-school kids. However, the shift from jobs to caregiving is likely to have come at a cost to mothers in terms of foregone earnings, career growth and job satisfaction.

Nine US states stand out in that they are the only ones to have community property provisions for marriage dissolution. In this paper we have shown that these laws regarding the division of marital property in the case of marital dissolution – some originating in the period of colonial America – are associated with who takes care of the kids when a pandemic hit the U.S. in the 21st century. We have also found an association between homemaking provisions and cross-state variation in mothers’ withdrawals from the labor force after the onset of the pandemic. These “caregiving provisions” were legislated mostly in the 1980s. Both community property and homemaking provisions are rules that protect parental caregivers financially in case of dissolution of a marriage or non-marital union.

Robustness checks show that the positive associations between division-of-property regimes more protective of caregivers and women’s participation in the labor force during the pandemic do not hold for women of similar ages without children, mothers of older children, or partnered men with school-age children. From here we infer a causal link: when mothers of school-age children have more rights over marital property, they are incentivized to supply more caregiving of their children during the childcare crisis caused by COVID.

Non-labor income could also provide an income buffer for women who wanted to drop out of the labor market to care for their children. We find that in pandemic times, women were also more likely to exit the labor force in states with relatively high homeownership rates. Furthermore, we found that after the onset of COVID in states with relatively high homeownership rates and better financial protection in case of marital dissolution, the labor supply of mothers was more likely to drop than in similar states offering less financial protection.

Our main contribution has been to explain why after the onset of COVID women’s labor force participation shrank more in some US states than others. It was based on the observation that

in couples women are more likely to be working in home production than men, and on the idea that some partnered individuals act as suppliers of work in household production and others as consumers of what the latter produce. This approach could be applied to analyze other at-home caregiving behavior—whether it is caring for the elderly, providing for daily nutrition needs of family members, or women’s choice between having a child in a couple or alone.³⁶ It is an approach that goes beyond the unitary household production models based on Becker (1965, 1981) currently prevailing in economics and that recognizes the often conflicting interests of caregivers and their partners/consumers.

³⁶ For instance, Ekert-Jaffe and Grossbard (2008) have shown that degree of community property also correlates with out-of-couple births.

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Figure 1. Individual and Market Demand and Supply for Workers' Time in Household Production

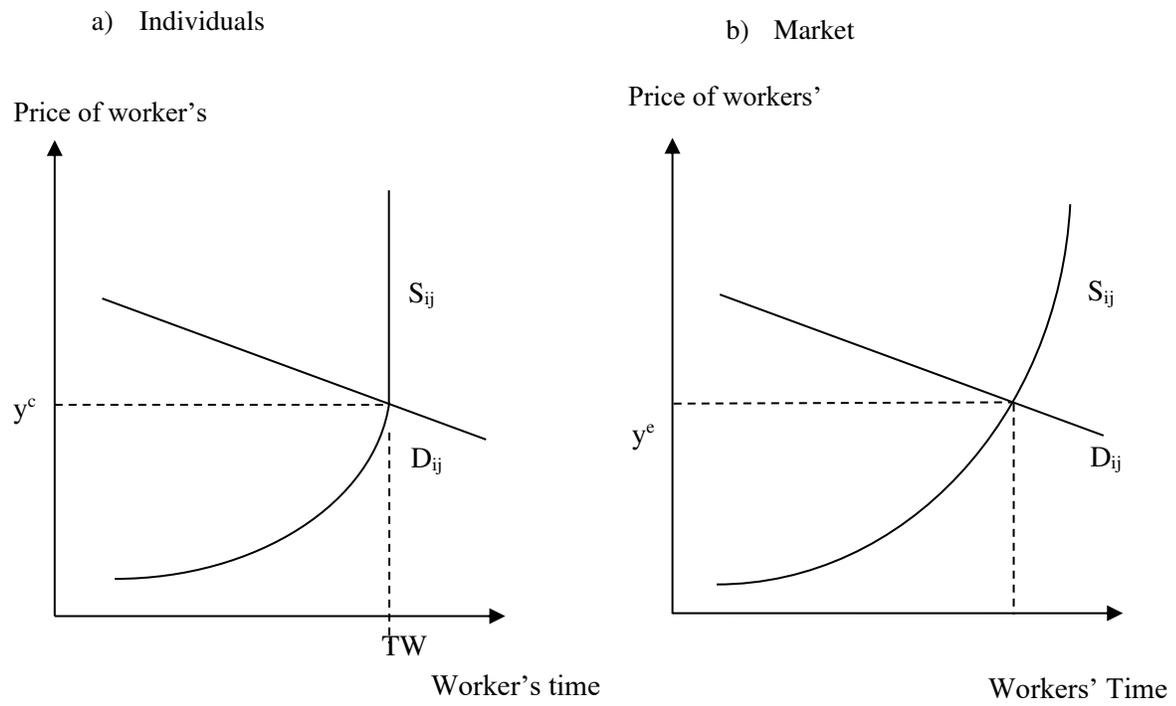
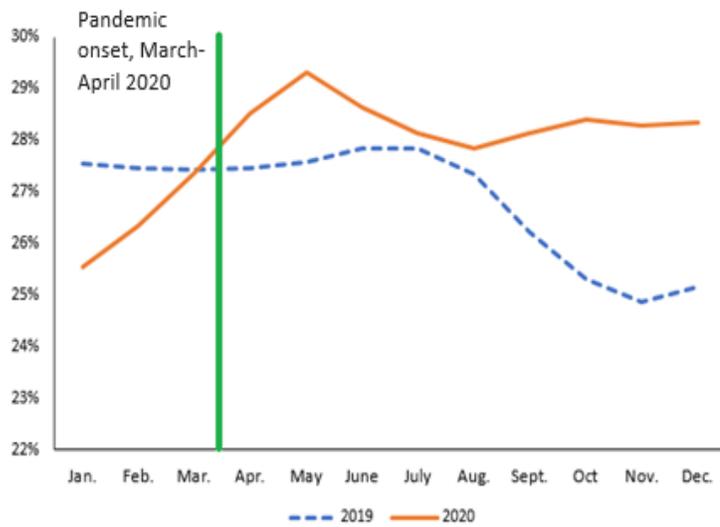


Figure 2. Share of Married or Cohabiting Women with Children Ages 5-12 Not in the Labor Force due to Caring for Family Members, 2019 versus 2020



Source: IPUMS Monthly CPS data (weighted), 3-month moving average.

Table 1: Variable Definitions and Summary Statistics: U.S.-Born Married and Cohabiting Women Ages 25-64, with Children in 5-12 Age Range

Variable	Definition	Mean*	Stand. Dev.	Data source
Dependent variable				
Care	Woman is not in labor force due to caring for family	0.258	0.438	CPS
Pandemic indicator				
Pandemic	=1 one month after state's first pandemic death and after; 0 before	0.373	0.484	USA Facts
Property-division laws and nonlabor income				
No_homeprov	State has equitable-property division without homemaking provision (omitted)	0.069	0.234	Wong
Homeprov	State has equitable-property division with homemaking provision	0.647	0.478	Wong
Commprop	State has community property law	0.284	0.451	Wong
Homeown_low	State's home ownership rate is < 64.5% (omitted)	0.312	0.463	ACS
Homeown_med	State's home ownership rate is 64.5% and 70.4%	0.481	0.500	ACS
Homeown_high	State's home ownership rate >70.4%	0.207	0.405	ACS
Individual and household characteristics				
<i>Woman's educational attainment</i>				
Below HS	Less than high school	0.039	0.193	CPS
HS	High school only (omitted)	0.191	0.393	CPS
Some college	Some college	0.150	0.357	CPS
Associates	Associate's degree	0.129	0.335	CPS
Bachelors	Bachelor's degree	0.298	0.457	CPS
Graduate	Graduate degree	0.194	0.395	CPS
<i>Woman's self-reported race and ethnicity</i>				
White	White, non-Hispanic (omitted)	0.745	0.436	CPS
Black	Black, non-Hispanic	0.078	0.268	CPS
Hispanic	Hispanic ethnicity, any race	0.126	0.332	CPS
Asian	Asian, non-Hispanic	0.022	0.146	CPS
Other	Oher race, non-Hispanic	0.029	0.168	CPS
Married	Women is married and living with spouse; 0 if living with partner	0.902	0.298	CPS
Yng_5_to12	Youngest child in household is 5-12 years old	0.682	0.466	CPS
Yng_b5	Youngest child in household is <5 years old	0.318	0.318	CPS
N_kids	Number of children in household	2.419	1.084	CPS
Other state-level characteristics				
Early	States had early school closure in Spring 2020	0.406	0.490	Heggen- ess
Sex ratio	Birth cohort sex ratio	1.021	0.040	See text
Average earnings	Average 2019 earnings per hour for women in the state with the same education	24.61	7.92	CPS outgoing rotation

Number of observations is 95,235. * Means are population-weighted using individual sample weights.

Table 2: Determinants of the Probability of Nonparticipation due to Giving Care: All U.S. Born Married or Cohabiting Women Ages 25-64, with Children in 5-12 Age Range

	Probability of Nonparticipation due to Giving Care			
	(1)	(2)	(3)	(4)
Pandemic	-	0.008 (0.093)	0.020 (0.094)	0.027 (0.102)
Homemaking Provision	0.004 (0.024)	-0.006 (0.022)	-0.007 (0.022)	-0.008 (0.017)
Homemaking Provision*Pandemic	-	0.028*** (0.008)	0.028*** (0.008)	0.024** (0.009)
Community Property	0.015 (0.027)	0.002 (0.025)	0.002 (0.025)	-0.0001 (0.019)
Community Property*Pandemic	-	0.034*** (0.010)	0.034*** (0.010)	0.036*** (0.010)
Medium Home Ownership Rates	-0.022** (0.009)	-0.030*** (0.010)	-0.031*** (0.010)	-0.037*** (0.009)
Medium Home Ownership Rates*Pandemic	-	0.020** (0.008)	0.020*** (0.008)	0.021*** (0.007)
High Home Ownership Rates	-0.052*** (0.018)	-0.067*** (0.018)	-0.067** (0.018)	-0.068*** (0.015)
High Home Ownership Rates*Pandemic	-	0.026*** (0.009)	0.026*** (0.009)	0.025*** (0.007)
Individual Characteristics	X	X	X	X
State Characteristics	X	X	X	X
Month Fixed Effects			X	X
Husbands'/Male Partners' Characteristics				X
N	95,235	95,235	95,235	88,357

Notes: *** variable is statistically significant at 1% level; ** variable is statistically significant at 5% level; * variable is statistically significant at 10% level. Robust standard errors clustered at the state level are in parentheses.

Table 3: Determinants of the Probability of Nonparticipation due to Giving Care: Comparing Two Property-Division Regimes

	Probability of Nonparticipation due to Giving Care	
	Excluding equitable-division with homemaking provision (1)	Excluding community property (2)
Homemaking Provision	-	-0.010 (0.016)
Homemaking Provision*Pandemic	-	0.023*** (0.009)
Community Property	0.003 (0.022)	-
Community Property*Pandemic	0.036*** (0.012)	-
Individual Characteristics	X	X
State Characteristics	X	X
Month Fixed Effects	X	X
Husbands'/Male Partners' Characteristics	X	X
N	30,551	67,133

Notes: *** variable is statistically significant at 1% level; ** variable is statistically significant at 5% level; * variable is statistically significant at 10% level. Robust standard errors clustered at the state level are in parentheses.

Table 4: Determinants of the Probability of Nonparticipation due to Giving Care: Comparing Higher and Lower Homeownership States

	Probability of Nonparticipation due to Giving Care	
	State homeownership rate \geq 50 th percentile	State homeownership rate <50 th percentile
	(1)	(2)
Homemaking Provision	-0.018 (0.015)	0.023 (0.037)
Homemaking Provision*Pandemic	0.025*** (0.010)	-0.012 (0.038)
Community Property	-0.033 (0.029)	0.040 (0.036)
Community Property*Pandemic	0.040** (0.015)	-0.002 (0.036)
Individual Characteristics	X	X
State Characteristics	X	X
Month Fixed Effects	X	X
Husbands'/Male Partners' Characteristics	X	X
N	47,852	40,505

Notes: *** variable is statistically significant at 1% level; ** variable is statistically significant at 5% level; * variable is statistically significant at 10% level. Robust standard errors clustered at the state level are in parentheses.

Table 5: Determinants of the Probability of Nonparticipation due to Giving Care: Comparing U.S.-Born vs. Immigrant Women

	Probability of Nonparticipation due to Giving Care	
	U.S.-Born Women	Immigrant Women
	(1)	(2)
Homemaking Provision	-0.008 (0.017)	0.014 (0.022)
Homemaking Provision*Pandemic	0.024** (0.009)	-0.022 (0.050)
Community Property	-0.0001 (0.019)	0.022 (0.019)
Community Property*Pandemic	0.036*** (0.010)	0.033 (0.049)
Medium Home Ownership Rates	-0.037*** (0.009)	-0.034* (0.018)
Medium Home Ownership Rates*Pandemic	0.021*** (0.007)	0.020 (0.017)
High Home Ownership Rates	-0.068*** (0.015)	0.011 (0.027)
High Home Ownership Rates*Pandemic	0.025*** (0.007)	0.026 (0.030)
Individual Characteristics	X	X
State Characteristics	X	X
Month Fixed Effects	X	X
Husbands'/Male Partners' Characteristics	X	X
N	88,357	22,797

Notes: *** statistically significant at 1% level; ** statistically significant at 5% level; * statistically significant at 10% level. Robust standard errors clustered at the state level are in parentheses.

Table 6: Determinants of the Probability of Nonparticipation due to Giving Care: Comparing Married vs. Partnered Women

	Probability of Nonparticipation due to Giving Care			
	Married women		Partnered women	
	(1)	(2)	(1)	(2)
Homemaking Provision	-0.007 (0.007)	-0.007 (0.018)	0.010 (0.023)	-0.005 (0.020)
Homemaking Provision*Pandemic	0.030** (0.012)	0.021** (0.010)	0.020 (0.039)	0.049* (0.029)
Community Property	0.004 (0.008)	0.004 (0.021)	-0.010 (0.025)	-0.030 (0.027)
Community Property*Pandemic	0.034** (0.014)	0.032** (0.011)	0.041 (0.043)	0.062* (0.037)
Medium Home Ownership Rates	-0.033*** (0.005)	-0.038*** (0.009)	-0.017 (0.015)	-0.035 (0.028)
Medium Home Ownership Rates*Pandemic	0.016 (0.009)	0.016** (0.008)	0.059** (0.026)	0.065** (0.030)
High Home Ownership Rates	-0.067 (0.006)	-0.068*** (0.015)	-0.079*** (0.018)	-0.079** (0.034)
High Home Ownership Rates*Pandemic	0.017* (0.011)	0.017* (0.096)	0.114*** (0.031)	0.101** (0.040)
Individual Characteristics	X	X	X	X
State Characteristics	X	X	X	X
Month Fixed Effects	X	X	X	X
Husbands'/Male Partners' Characteristics		X		X
N	86,237	80,450	8,998	7,907

Notes: *** statistically significant at 1% level; ** statistically significant at 5% level; * statistically significant at 10% level. Robust standard errors clustered at the state level are in parentheses.

Table 7: Placebo Tests: Determinants of the Probability of Nonparticipation due to Giving Care for Select Other Groups

	Probability of Nonparticipation due to Giving Care		
	Married/partnered women without children, ages 25-44	Married/partnered women with children ages 16-21 in household	Married/partnered men
	(1)	(2)	(3)
Homemaking Provision	-0.001 (0.007)	0.046*** (0.014)	0.0003 (0.003)
Homemaking Provision*Pandemic	0.007 (0.009)	0.005 (0.007)	-0.014 (0.009)
Community Property	0.002 (0.009)	0.064*** (0.017)	-0.003 (0.003)
Community Property*Pandemic	0.015 (0.012)	-0.003 (0.021)	-0.016 (0.010)
Medium Home Ownership Rates	-0.008 (0.006)	-0.044*** (0.010)	-0.001 (0.003)
Medium Home Ownership Rates*Pandemic	0.008 (0.012)	0.026 (0.016)	-0.006 (0.003)
High Home Ownership Rates	-0.016* (0.008)	-0.048*** (0.016)	-0.048 (0.003)
High Home Ownership Rates*Pandemic	0.004 (0.011)	0.014 (0.019)	0.001 (0.004)
Individual Characteristics	X	X	X
State Characteristics	X	X	X
Month Fixed Effects	X	X	X
Husbands'/Male Partners' Characteristics	X	X	X
N	46,473	37,564	95,235

Notes: *** statistically significant at 1% level; ** statistically significant at 5% level; * statistically significant at 10% level. Robust standard errors clustered at the state level are in parentheses.

Table 8: Determinants of the Probability of Nonparticipation due to Giving Care, Great Recession: All U.S. Born Married or Cohabiting Women Ages 25-64, with Children in 5-12 Age Range

	Probability of Nonparticipation due to Giving Care			
	(1)	(2)	(3)	(4)
Recession	-	0.043	0.064	0.023
		(0.103)	(0.105)	(0.106)
Homemaking Provision	0.005	0.024	0.024	0.027**
	(0.018)	(0.017)	(0.017)	(0.012)
Homemaking Provision* Recession	-	-0.028***	-0.028***	-0.028***
		(0.007)	(0.007)	(0.009)
Community Property	0.006	0.026	0.026	0.023
	(0.023)	(0.022)	(0.022)	(0.017)
Community Property* Recession	-	-0.030***	-0.030***	-0.026***
		(0.008)	(0.008)	(0.009)
Medium Home Ownership Rates	-0.023**	-0.041***	-0.042***	-0.042***
	(0.011)	(0.015)	(0.015)	(0.013)
Medium Home Ownership Rates* Recession	-	0.027**	0.027***	0.028**
		(0.011)	(0.011)	(0.011)
High Home Ownership Rates	-0.042***	-0.049**	-0.049**	-0.053***
	(0.017)	(0.020)	(0.020)	(0.018)
High Home Ownership Rates* Recession	-	0.011	0.011	0.015
		(0.012)	(0.013)	(0.013)
Individual Characteristics	X	X	X	X
State Characteristics	X	X	X	X
Month Fixed Effects			X	X
Husbands'/Male Partners' Characteristics				X
N	159,169	159,169	159,169	147,077

Note: *** variable is statistically significant at 1% level; ** variable is statistically significant at 5% level; *variable is statistically significant at 10% level. Robust standard errors clustered at the state level are in parentheses.

Appendix I: States by Rules for Division of Marital Property. For States with a Homemaking Provision the year of enactment is mentioned.

State	Year of Enactment of the Homemaking Provision in Property Division	State	Year of Enactment of the Homemaking Provision in Property Division
Alabama	1989	New York	1980
Alaska	-	North Carolina	1982
Arizona	community property	North Dakota	1989
Arkansas	1978	Ohio	-
California	community property	Oklahoma	1999
Colorado	1973	Oregon	1977
Connecticut	1988	Pennsylvania	1980
Delaware	1980	Rhode Island	1983
District of Columbia	1981	South Carolina	1982
Florida	1985	South Dakota	1991
Georgia	2000	Tennessee	1984
Hawaii	-	Texas	community property
Idaho	community property	Utah	-
Illinois	1981	Vermont	1988
Indiana	1978	Virginia	1981
Iowa	1982	Washington	community property
Kansas	1988	West Virginia	1984
Kentucky	1972	Wisconsin	community property
Louisiana	community property	Wyoming	-
Maine	1979		
Maryland	1980		
Massachusetts	1982		
Michigan	2002		
Minnesota	1987		
Mississippi	1982		
Missouri	1986		
Montana	1975		
Nebraska	1984		
Nevada	community property		
New Hampshire	1987		
New Jersey	1988		
New Mexico	community property		

Source: Wong (2016), with updates by the authors.

Appendix II: Summary Statistics for Husbands and Partners of U.S.-Born Married and Cohabiting Women Ages 25-64, with Children in 5-12 Age Range

Variables	Mean	Standard Deviation
<i>Man's educational attainment</i>		
Less than high school	0.060	0.238
High school only (omitted)	0.261	0.439
Some college	0.153	0.360
Associate's degree	0.114	0.318
Bachelor's degree	0.256	0.436
Graduate degree	0.156	0.362
<i>Man's race/ethnicity</i>		
White, non-Hispanic (omitted)	0.722	0.448
Black, non-Hispanic	0.092	0.289
Hispanic ethnicity, any race	0.134	0.341
Asian, non-Hispanic	0.023	0.151
Other race, non-Hispanic	0.028	0.165
Average hourly wage of partners by state and education	29.73	8.188
Age	40.55	7.583
Unemployed	0.034	0.180
Industry: farm, fish, forest, mine	0.033	0.178
Industry: construction & landscaping	0.145	0.352
Industry: manufacturing & wholesale	0.183	0.387
Industry: utilities, transportation	0.070	0.256
Industry: finance, insurance, real estate	0.069	0.254
Industry: information	0.145	0.352
Industry: essential retail	0.035	0.184
Industry: all other retail	0.039	0.192
Industry: restaurants, bars, local personal services	0.068	0.252
Industry: air travel, hotels, recreation, tours	0.025	0.155
Industry: education	0.060	0.238
Industry: health and veterinary	0.056	0.230
Industry: government and postal service	0.072	0.026

Means are population-weighted using individual sample weights.