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The Economic Consequences of Divorce and Separation in Colombia

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The Economic Consequences of Divorce and Separation in Colombia*

Abstract

This article provides evidence for Colombia on the economic consequences of union dissolution, divorce, and the breakup of cohabiting unions, using three waves (2010, 2013, and 2016) of a nationally representative longitudinal survey. We estimate individual fixed-effects models with region-specific time trends and conduct a battery of robustness checks to address selection. Results show no average change in household resources, but sharp gender and spatial asymmetries. After separation, men's per-capita household income rises by about 40 percent, while women's falls by 20 percent in urban areas and nearly 45 percent in rural ones. Men translate most of their gain into higher food and total consumption; women in rural zones reduce total spending by 15 percent, mainly on food. Two mechanisms explain the gap: (i) household size contracts for men but not for women because children remain with mothers, and (ii) urban women partly offset losses through greater transfers and a 14 percentage point rise in employment, options largely unavailable to rural women. By separately identifying marriage and cohabitation break-ups in a middle-income country with limited safety nets, this study extends the literature on the consequences of union dissolution and highlights policy levers, child-support enforcement, cash transfers, and childcare access, needed to mitigate post-separation poverty, especially for rural mothers.

JEL classification

D10, J12, 054

Keywords

divorce, separation, union dissolution, Colombia, panel data

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1. Introduction

Around the world, union dissolution, whether through divorce or the breakdown of a cohabiting partnership, often pushes women into poverty, while men's economic standing holds steady or improves (Bucheli & Vigorito, 2019; de Vaus et al., 2017). The gendered cost of separation is a critical development concern because female-headed households face higher vulnerability, particularly when children are involved (Cuesta et al., 2018).

Despite broad agreement on this gender gap, existing evidence on the consequences of union dissolution is heavily skewed toward high-income countries and married couples. With the notable exception of Bucheli and Vigorito (2019), who examine Uruguay, a Latin American middle-income setting, very little is known about post-separation economic trajectories in low- and middle-income countries. A second limitation is that, although cohabitation has become increasingly common in many regions, including Latin America, most studies either restrict their attention to the formerly married or do not distinguish between types of union.

We address these gaps by analyzing Colombia, a middle-income country experiencing rapid family change, and by explicitly distinguishing between the dissolution of marriages and the dissolution of cohabiting unions. Using the three publicly available waves (2010, 2013, and 2016) of the nationally representative Colombian Longitudinal Survey (*Encuesta Longitudinal Colombiana*, ELCA), we define union dissolution as a self-reported change in marital status from married or cohabiting to separated, divorced, or single between waves; whether or not the couple has completed legal divorce or fully established separate residences. We ask three questions: (1) What is the impact of union dissolution on household per capita income and consumption (total and food), and does it differ between urban and rural areas? (2) Do these impacts vary by gender, union type (married vs. cohabiting), presence of children, and educational attainment? (3) Through

which mechanisms, changes in household composition, internal migration, cash transfers, and employment, does union dissolution affect income and consumption, and do these pathways differ by gender and location?

Colombia provides an interesting case study to answer these questions. It has one of the highest shares of cohabiting adults in Central and South America (33 percent in 2015) and a rising rate of union dissolution; by 2015, 37 percent of children lived with one parent, most commonly the mother, and 82 percent of births were to unmarried women in that same year (Andersson et al., 2017; Cuesta & Guarin, 2024; Florez & Sanchez-Cespedes, 2013; Furstenberg, 2014; Institute for Family Studies & Wheatley Institution, 2019). Family law reforms in 2005 simplified divorce procedures (Manotas, 2020), yet social protection remains limited, particularly in rural and informal labor markets, leaving many separated mothers reliant on extended family networks (Acosta et al., 2016; ECLAC, 2021; Esteve et al., 2012; United Nations Development Programme (UNDP), 2021). These features create a setting in which the economic fallout of separation may differ significantly by gender and location, and where policy levers (cash transfers, child support enforcement, and childcare access) can be informed by rigorous evidence.

The remainder of the paper proceeds as follows. Section 2 reviews related literature and describes the current study; Section 3 presents the methodology; Section 4 reports results on main effects, heterogeneity, and mechanisms; Section 5 concludes with final comments and policy implications.

2. The effects of union dissolution on household and maternal outcomes: literature review

What are the characteristics of those who experience dissolution compared to those who do not?

A broad literature examines factors related to divorce and relationship dissolution, including some cross-national research (Wagner & Weiß, 2006). Broadly, the literature suggests that economic

disadvantage is associated with relationship instability, but other factors, including the policy context, are also important (Furstenberg, 2014).

Do women have lower incomes after union dissolution than before, and how does this change compare to that of men? Since the 1980s, researchers have examined the impact of union dissolution on women's economic well-being. Although there is general agreement about the negative economic consequences for women, estimates of this effect vary significantly. Variations depend on the country being studied (different labor markets and policy contexts), the type of data used (cross-sectional or longitudinal), the type of research methodology applied (examining correlation vs attempting to explore causation), the measures of economic well-being examined (individual income, household income, material well-being, type of equivalence scales, etc.), the timing of effects (short vs long-term) and whether recovery strategies post-dissolution (e.g., re-partnering) were considered.

As summarized by Holden & Smock (1991), there are two sets of mechanisms operating behind the effect of union dissolution on women's economic well-being: pre-existing factors and direct sources. The set of pre-existing factors (before dissolution) includes the lower socioeconomic status of those who experience union instability (noted above), and the generally higher economic vulnerability of women compared to men (e.g. they tend to have lower labor market participation, to earn less, to have children in the household who may limit their ability or desire to take certain types of employment, etc.). Although the majority of research in this area highlights the lower socioeconomic status of women before dissolution, studies have also described an anticipatory effect among a few women, who, in the face of increased probabilities of divorce, boost their labor force participation (Brüning, 2020; Fernández & Wong, 2014; Papps, 2013). As such, there is a labor supply response among some women when they experience

changes in the likelihood of divorce. This response includes increasing work hours and entering the labor market to enhance their work and earnings capacity after divorce (should it occur), and to improve their savings to face the eventual dissolution of their unions.

The existing literature also highlights mechanisms related to the direct effect of dissolution on women's economic well-being. These include changes in the living situation of women after dissolution, like the loss of the additional earner in the household, the higher likelihood of women getting custody of the children, having young children (Leopold & Kalmijn, 2016), and the fact that women are not only the primary caretakers of children after separation, but they also become the primary provider (Holden & Smock, 1991).

These factors generally mean that women are expected to have lower economic well-being after dissolution than they did before, and that their decline will be larger than that experienced by the men with whom they were partnered. Most previous research shows that men increase their economic status after dissolution (de Vaus et al., 2017; Holden & Smock, 1991; Tach & Eads, 2015).

Does the effect of union dissolution for women differ by whether they were married or cohabiting? Most previous research looks at the effects of dissolution in general, grouping divorce and the end of consensual unions. Still, few studies have focused on clarifying the potential differential effect of divorce versus the end of a cohabiting relationship (Andreß et al., 2006; Avellar & Smock, 2005; Manting & Bouman, 2006; Poortman, 2000; Tach & Eads, 2015). Also relevant to this area is previous research on factors related to whether couples marry or cohabit. Broad findings from this research show that cohabitation can mean substantially different things for different couples: some cohabit because they do not yet feel ready to make the marriage commitment, some cohabit because they do not think they have the economic resources needed

for marriage (or the wedding), and other reasons are important as well (Brown et al., 2008; Florez & Sanchez-Cespedes, 2013). Regarding dissolution, we highlight the findings from the most recent study in this area by Tach and Eads (2015). The authors find that in the United States, divorce has historically had a more negative effect than cohabitation dissolution. However, trends differ: the effects of divorce have declined over time, while the effects of cohabitation dissolution have increased, getting closer to the effects of marriage dissolution on women's economic well-being. In addition, they find that the contribution of income sources before and after dissolution differs significantly between married and cohabiting couples. Their findings support the need to study, whenever possible, the effects of marriage and cohabitation dissolution separately.

Do women with children bear a disproportionate cost of union dissolution? Some previous research has found that women with children experience larger declines in well-being from dissolution than those who do not have children. Potential reasons for this include women who made sacrifices in the labor market to devote more attention to childrearing, and the fact that children are more likely to live with their mothers than their fathers after separation, which may compromise their later labor market success. Moreover, child support and alimony are generally insufficient to meet the costs of raising children.

In summary, past research shows that union dissolution widens the economic gap between women and men. Still, evidence remains scarce for middle-income countries and for comparisons between dissolved marriages and dissolved cohabiting unions. This study, therefore, estimates how household income and consumption change when Colombian heterosexual couples split, comparing marriages and cohabiting unions and examining whether the consequences differ by gender, child coresidence, education, and urban-rural residence. It also examines the pathways

through which separation affects living standards, including shifts in household composition, internal migration, cash transfers, and labor supply. Specifically, we ask the following questions:

(1) What is the impact of transitioning from a co-resident marital or cohabiting union to separation (union dissolution) on household per-capita income and per-capita total consumption, and how much of any change is reflected in food consumption? Do these effects differ between urban and rural households?

(2) Do the income and consumption consequences of union dissolution differ across men and women, and along key socio-demographic dimensions: married vs. cohabiting unions, with vs. without children, and low vs. high education?

(3) To what extent can observed changes in income and consumption after union dissolution be explained by shifts in household size and child coresidence, migration, public or private transfers, and employment responses? How do these mechanisms vary by gender and (where data allow) by urban/rural residence?

3. Data and empirical strategy

3.1. Data

The Colombian Longitudinal Survey (ELCA) provides household and individual information on about 10,000 households. This longitudinal survey has been conducted every three years since 2010, and it aims to follow Colombian households in urban and rural areas for a total of 12 years, with the goal of collecting data on employment, income, land tenure, education, health, and family formation, among other topics. For this study, we use the three publicly available waves (2010, 2013, and 2016). The survey includes multiple instruments (household, person, and community surveys, as well as anthropometric and cognitive tests for children aged 0-9 years old), and it has been conducted in person. The main sections of the ELCA follow the household, including the

householder, their partner, and children under 10 (Universidad de los Andes, 2018). If household composition changes, the ELCA tries to follow these individuals into their new living arrangements.

The survey employs a stratified random sample of households in selected municipalities, selected based on their demographic and socioeconomic characteristics. The urban sample is representative of all socioeconomic strata in Colombia except the wealthiest 3 percent¹ and contains all five geographic regions of the country. In addition, the rural sample is representative of four micro-regions with a peasant economy, which are more likely in the lowest stratum (Universidad de los Andes, 2010). We use weights that account for both the sampling frame and nonresponse that are included in the surveys.

To construct our analysis sample, we began with all adults who were either the head of the household or the partner of the head of the household (whether married or cohabiting) at the start of the observation period in 2010. From this group, we selected heterosexual couples with complete information on the outcome variables who were either married or cohabiting and residing together. To leverage the longitudinal structure of the survey, we retained individuals who had data available for at least two time points, with 2010 (the baseline year) being one of them. For urban households, we have data for 5,367 individuals who participated in two survey waves (2010 and 2013) and for 4,425 individuals who participated in three waves (2010, 2013, and 2016). Similarly, for rural households, we have information on 5,316 individuals who participated in two waves and 4,482 who were part of the three waves.

¹ In Colombia, there is a government stratum system that categorizes households in strata 1 to 6 going from lowest class (stratum 1) to wealthy (stratum 6); while the survey sampling frame included only strata 1 through 4, only about 3% of the population is in strata 5 and 6 (Alzate, 2006).

3.2. Variables

Our primary focus is on understanding the impact of union dissolution on economic well-being, which we measure using **three key outcome variables**: income, consumption, and food consumption. To calculate household income, we sum the earnings reported from various sources, including employment, pensions, rent, and other sources, excluding remittances. Monthly expenses and food expenses are derived from responses to respective survey questions. All variables are adjusted to 2020 constant dollar values and on a per capita basis, using household member counts. Descriptive statistics are reported in 2020 constant dollar values, while effect estimates, presented as percentages, are derived from natural logarithm transformations of the economic well-being variables.

We also included variables at the individual and household levels. At the **individual level** we measure age (continuous variable), sex (men/women), educational level (no education, primary complete or less, secondary complete or less, and higher education), ethnic background (dichotomous variable coded as 1 for those self-identifying with one of the ethnic groups in the country and 0 otherwise), and marital status of household head and partner at the time of the survey (categorical variable). The latter is used to construct our key variable, indicating whether the dissolution of a union happened between waves based on changes reported in each survey round. Union dissolution is coded when a respondent's marital status changes from married/cohabiting to separated, divorced, or single between ELCA waves. This definition captures self-reported separation rather than the completion of legal divorce or verification of separate households. At the **household level**, we measure the region of residence (categorical variable).

For the heterogeneous analysis, we estimate separate regressions by union type (marriage or cohabitation), presence of children (yes/no), household composition (total household members),

internal migration (yes/no if the person changed municipality between waves), transfers, and employment.

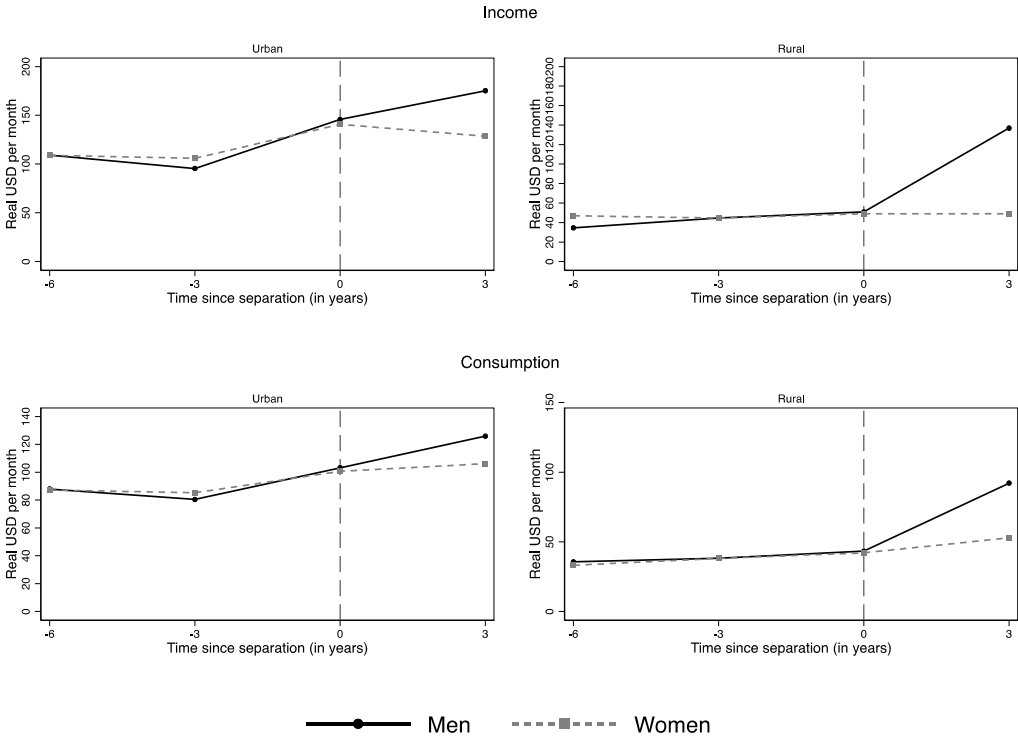
Appendix Table A.1. shows descriptive statistics for the urban sample, distinguishing between those who are not separated and those who are separated. In the full sample, the average age is 41.65 years, 50.4% are female, and the average household size is 4.44. Significant differences include that separated individuals are younger (average age 35.94 vs. 42.22 years), less likely to belong to ethnic groups (11.5% vs. 14.4%), more likely to have completed secondary education (49.3% vs. 44.4%), and less likely to have only primary education or less (26.0% vs. 30.8%). Additionally, individuals from the Pacific region have a higher representation (26.0% vs. 19.6%). These differences are statistically significant, highlighting demographic and regional associations with separation status.

Table A.2 compares the characteristics of individuals in the rural sample. In the full sample, the average age is 42.91 years, 49.6% are female, and the average household size is 4.88. Significant differences are observed when comparing those who are separated and those who are not, including that the former are younger (average age 39.31 vs. 43.09 years), less likely to belong to ethnic minority groups (15.1% vs. 20.9%), and less likely to have no formal education (8.3% vs. 12.0%). Additionally, separated individuals have lower representation from the Mid-Atlantic region (24.2% vs. 29.6%) but higher representation from the Cundiboyacense region (23.4% vs. 20.5%), Coffee region (29.0% vs. 27.2%), and Central Eastern region (23.4% vs. 22.7%).

Below, we present the distribution of income and consumption, our key outcome variables, centered at the wave in which the change in marital status is reportedly indicative of the dissolution of the union. Figure 1 illustrates the changes in income (in USD per month) for men and women before and after union dissolution, comparing urban and rural households. In urban households,

the incomes of both men and women are relatively stable before separation, with a slight downward trend. After separation, men’s income significantly increases, while women’s income slightly declines. In rural households, both men’s and women’s incomes are also stable before separation, but post-separation, men’s income shows a notable increase, whereas women’s income remains unchanged. Comparing urban and rural contexts, men experience a significant income increase post-separation in both settings, with a more pronounced increase in rural areas. Urban women see a slight income decline post-separation, while rural women’s incomes remain stable. Overall, the economic disparity post-separation is evident, with men benefiting more in terms of income, though rural women maintain their income levels better than urban women.

Figure 1. Income and consumption before and after union dissolution



Source: Authors’ elaboration from the Colombian Longitudinal Survey (ELCA) waves 2010, 2013 and 2016. Notes: All statistics are weighted using survey-provided expansion factors.

Next, in urban households, both men's and women's consumption is relatively stable before separation, but post-separation, men's consumption increases significantly while women's remains flat with a slight decline. In rural households, both men's and women's consumption is stable before separation; however, after separation, men's consumption shows a notable increase, and women's consumption also increases slightly. Overall, men experience a significant rise in consumption post-separation in both urban and rural contexts, with the increase being more pronounced in rural households, while rural women improve their consumption levels better than urban women post-separation.

3.3. Empirical strategy

Men and women who have ended their unions exhibit distinct characteristics compared to those who maintain their partnerships, according to the sample data. Individuals who are separated or divorced are notably more educated, and a smaller proportion identify with an ethnic group than those who are not. This pattern is also somewhat geographically distinct. Notably, these descriptive differences run counter to prior research, which typically finds that separated or divorced individuals are more socioeconomically disadvantaged. This suggests non-random selection into union dissolution and implies that causal interpretation is limited because the treatment and control groups differ at baseline.

To address these disparities, we implement a Difference-in-Differences (Diff-in-Diff) model using separation as the event, allowing for the assessment of discrepancies between separated individuals (treatment) and not separated individuals (control group). The validity of this procedure is supported by the assumption of parallel trends, as demonstrated in the appendices, showing that men and women have similar income and consumption levels prior to union dissolution. Nevertheless, because separated and non-separated individuals differ in observable

characteristics, the estimated effects should be interpreted with caution and not as fully causal. The concern for endogeneity is minimized, treating the dissolution of unions as good as randomly assigned and not influenced by any specific observable variable. This modeling approach provides a structured framework for analyzing the economic consequences of marital dissolution while accounting for underlying demographic and geographic variations.

The proposed model is defined by:

$$\ln(y_{ijt}) = \varphi_i + \gamma_j + \eta_t + \beta_k(T_i \times S_i) + SH_{it} + \varepsilon_{ijt}$$

Where $\ln(y_{ijt})$ is the natural logarithm of the average per capita income for urban households or the natural logarithm of the average monthly per capita expenditure for rural households, valued at 2020 prices. The terms φ_i, γ_j y η_t represent fixed effects for individuals, strata (in the case of urban households) or region (in the case of rural households), and time, respectively. These were included to control for unobserved heterogeneity in the data. The β_k restimators approximate the impact of dissolution on the dependent variable, according to the sex (S_i) of the individual and whether there is a dissolution of the marital bond or union (T_i). The variable SH_{it} represents household size and was included to account for size reductions due to relationship dissolutions and their impact on economic well-being. Lastly, ε_{ijt} is the error term indexed by observation, geographic reference, and survey round. By including fixed effects, the model accounts for characteristics like ethnicity, education level, and age, among others.

We estimate separate regressions by several attributes to determine whether there are different effects for men and women, type of union and skill level. The estimations also include time trends by regions to account for potential time-varying effects that differ across space. Also, since we are estimating effects on several outcomes, we calculate q-values to adjust for multiple hypothesis testing. This procedure ensures the robustness of our findings.

4. Main results

4.1. *Effects of union dissolution on income and consumption*

We show our estimation results for the logarithm of household income in Table 1. Panel A presents results for the urban sample, while Panel B does the same for the rural sample. The table presents three specifications, which vary by the assumptions on time trends. The first two columns assume secular time trends for each sample, the third and fourth columns include region-specific time trends to account for differences across regions, and the final two columns include municipality-specific time trends to disaggregate potential changes over time.²

The first row shows that pooling men and women together would suggest that there is no effect on income after a couple separates. These coefficients are statistically insignificant, and they remain so when adjusting for multiple hypothesis tests (q-values are shown in brackets). However, this null effect is a result of averaging the impact of union dissolution on men and women, as the estimates in the following rows show. When separating the effects by gender, we see that household income increases for men and decreases for women after they separate. The coefficients are stable across specifications, located within the same 95% confidence interval, which suggests that our identification strategy is consistently estimating the parameters of interest. For simplicity, we discuss the results in the last two columns, which control for municipality-specific time trends.

In urban areas, we find that men's household income increases by 42.2% while women's income falls by 18.4% after they separate. These coefficients are statistically significant both when using conventional p-values and when adjusting for all hypotheses tested in Table 1 (24 in total). A formal test of equality of the effect between men and women is rejected with over 99%

² We are unable to include individual-specific time trends since they would be collinear with the variation we are employing to identify the effects of union dissolution. While we could include linear time trends by individuals, this is a strong assumption that we have no supportive evidence to justify.

confidence using either traditional q-values or false discovery rate adjusted q-values.

We find similar results on the effects of union dissolution in rural areas. Pooling men and women together does not reveal any effect of separation on income; however, estimating effects separately for men and women shows opposing and statistically significant effects. After separation, men's household income in rural areas increases by 40.5% and women's household income falls by 47.3%. We can reject that coefficients for men and women are equal. These results are robust to multiple hypothesis adjustments as shown by the q-values in brackets.

These results imply that union dissolution has different effects on men and women after they dissolve a heterosexual partnership. The direction of both effects is similar in urban and rural areas; however, their magnitude varies across space. While the decrease in women's income is 18.4% in urban areas, it is 47.3% in rural areas, suggesting that there may be some regional differences that may explain why women's income decreases over twice as much in rural areas compared to urban settings. We explore potential mechanisms that explain these differences in the next subsection, but first, we study whether these changes in income also affect household consumption.

Table 1: The effects of union dissolution on income

	(1)	(2)	(3)	(4)	(5)	(6)
<i>Panel A: Urban</i>						
Full sample	0.073 (0.050) [0.179]		0.073 (0.050) [0.179]		0.063 (0.051) [0.245]	
Men		0.415 (0.068)*** [0.001]		0.418 (0.065)*** [0.001]		0.422 (0.060)*** [0.001]
Women		-0.169 (0.048)*** [0.001]		-0.171 (0.049)*** [0.001]		-0.184 (0.050)*** [0.001]
Pr(Men=Women)		0.000 [0.001]		0.000 [0.001]		0.000 [0.001]
Adjusted R ²	0.709	0.712	0.711	0.714	0.724	0.727
Observations	15,058	15,058	15,058	15,058	15,040	15,040
<i>Panel B: Rural</i>						
Full sample	0.037 (0.068) [0.617]		0.044 (0.066) [0.552]		0.018 (0.067) [0.785]	
Men		0.421 (0.072)*** [0.001]		0.428 (0.068)*** [0.001]		0.405 (0.069)*** [0.001]
Women		-0.457 (0.110)*** [0.001]		-0.448 (0.105)*** [0.001]		-0.473 (0.108)*** [0.001]
Pr(Men=Women)		0.000 [0.001]		0.000 [0.001]		0.000 [0.001]
Adjusted R ²	0.488	0.492	0.513	0.517	0.528	0.532
Observations	15,114	15,114	15,114	15,114	15,106	15,106
Fixed effects	Individual	Individual	Individual	Individual	Individual	Individual
Time trends	Secular	Secular	Region	Region	Municipality	Municipality

Source: Authors' elaboration from the Colombian Longitudinal Survey (ELCA) waves 2010, 2013 and 2016.

Notes: Each column in a panel presents results from a separate regression. The results are weighted using survey-provided expansion factors. Clustered standard errors by individual are shown in

parentheses and q-values that adjust for multiple hypothesis testing are shown in brackets. We do not include additional controls other than individual time invariant fixed effects but do vary the type of trends included. Columns (1) and (2) include secular time trends, Columns (3) and (4) include region-specific time trends to account for potential differences in outcomes across these areas, Columns (5) and (6) include municipality-specific time trends.
Significance levels: *** $p < 0.01$. ** $p < 0.05$. * $p < 0.10$.

Table 2 shows estimates for the effects of union dissolution on total household consumption. We know from the previous table that men's income increases, while women's income decreases. The results indicate that the income shocks from separation have different effects across urban and rural areas.

In urban areas, pooling men and women together would imply that after separation, total household consumption increases between 12.8-13.5%. However, gender differences remain prominent. An increase in men's consumption drives this generalized increase. Men consume 41% more, given their documented income increase in Table 1. In fact, they seem to spend most of the additional income after separation, since their income increases by 42.2% and their expenditures grow by 41.0%. Women, in turn, do not significantly change their total expenditure, despite a decrease in income of approximately 18.4%, as shown in Table 1. A formal test rejects equality between the coefficients for men and women. Once again, these results are robust when adjusting for the 24 hypotheses being tested in Table 2, as the reported q-values indicate.

In rural areas, the results paint a starker picture for women who separate from their partners. Pooled estimates again show that household consumption increases after union dissolution, driven by a 44.5% increase in consumption for men and a 15.5% decrease in expenditures for women. Therefore, men use their higher income to consume more, while women see the need to reduce their expenditures by 15.5% given that their income decreases by around 47.3%. The positive effects on total consumption for men and the negative effects on household expenditures for women in rural areas remain statistically significant at conventional levels when using q-values.

Table 2: The effects of union dissolution on consumption

	(1)	(2)	(3)	(4)	(5)	(6)
<i>Panel A: Urban</i>						
Full sample	0.128 (0.057)** [0.037]		0.128 (0.061)** [0.048]		0.135 (0.062)** [0.041]	
Men		0.372 (0.095)*** [0.001]		0.379 (0.104)*** [0.001]		0.410 (0.100)*** [0.001]
Women		-0.045 (0.044) [0.307]		-0.050 (0.044) [0.274]		-0.054 (0.047) [0.270]
Pr(Men=Women)		0.000 [0.001]		0.000 [0.001]		0.000 [0.001]
Adjusted R ²	0.659	0.661	0.665	0.668	0.673	0.676
Observations	15,058	15,058	15,058	15,058	15,040	15,040
<i>Panel B: Rural</i>						
Full sample	0.190 (0.055)*** [0.002]		0.195 (0.055)*** [0.001]		0.181 (0.055)*** [0.002]	
Men		0.448 (0.069)*** [0.001]		0.454 (0.067)*** [0.001]		0.445 (0.066)*** [0.001]
Women		-0.141 (0.079)* [0.088]		-0.137 (0.078)* [0.092]		-0.155 (0.078)** [0.062]
Pr(Men=Women)		0.000 [0.001]		0.000 [0.001]		0.000 [0.001]
Adjusted R ²	0.536	0.539	0.541	0.545	0.559	0.562
Observations	15,114	15,114	15,114	15,114	15,106	15,106
Fixed effects	Individual	Individual	Individual	Individual	Individual	Individual
Trends	Secular	Secular	Region	Region	Municipality	Municipality

Source: Authors' elaboration from the Colombian Longitudinal Survey (ELCA) waves 2010, 2013 and 2016.

Notes: Each column in a panel presents results from a separate regression. The results are weighted using survey-provided expansion factors. Clustered standard errors by individual are shown in

parentheses and q-values that adjust for multiple hypothesis testing are shown in brackets. We do not include additional controls other than individual time invariant fixed effects but do vary the type of trends included. Columns (1) and (2) include secular time trends; Columns (3) and (4) include region-specific time trends to account for potential differences in outcomes across these areas, Columns (5) and (6) include municipality-specific time trends.

Significance levels: *** $p < 0.01$. ** $p < 0.05$. * $p < 0.10$.

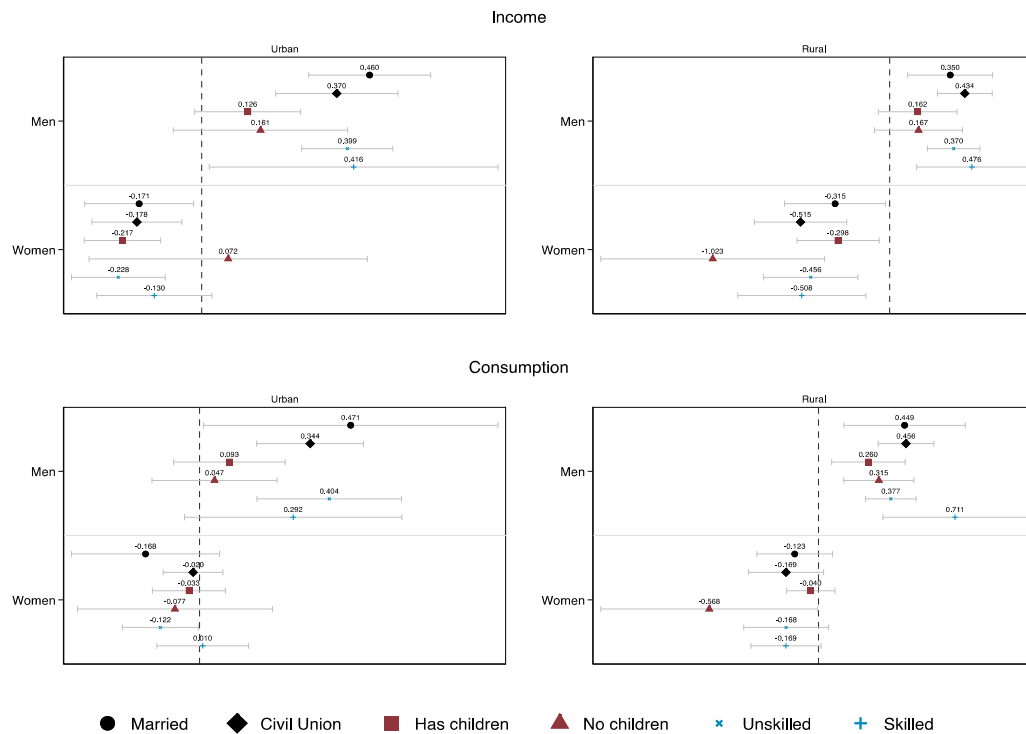
Naturally, as we explore increases in total household consumption, this raises questions about what goods and services men are spending their additional income on. Previous evidence has shown substantial differences in spending patterns between men and women (BBVA, 2021; O'Donoghue et al., 2024). To determine whether these changes in household expenditure are essential goods or not, we estimate the same regressions as in Tables 1 and 2 using food expenditures as our dependent variable in Table A.3 in the Appendix. If the estimated coefficients are similar to those in Table 2, most of the change in total consumption is likely due to greater food purchases. Otherwise, the observed changes are due to the consumption of other non-essential goods and services.

The results indicate that most of the increase in total consumption after separation for men in urban areas is due to greater food consumption ($0.375/0.410 \approx 91.5\%$), while there is no significant change in food expenditure for urban women. In rural areas, the increase in expenditures is mainly driven by greater food consumption but less than in urban areas ($0.369/0.445 \approx 83.0\%$). We can also gauge that most of the reduction in total consumption for women in rural areas is due to reduced food consumption, since the coefficients lie within the same confidence interval. Therefore, these findings reveal differences in how men use the additional income they have available after separation across urban and rural areas, as well as the different adjustments that women must make to their consumption patterns after their income losses.

4.2. The heterogeneous effects of union dissolution on household income and consumption

While the results shown in the previous tables show that women face negative consequences after union dissolution because their income falls and consumption patterns are affected, these average effects do not capture that some individual attributes may increase or decrease from this mean impact. We estimate regressions using our preferred specification in the last columns of Tables 1 and 2 to capture the heterogeneous effects of union dissolution on household income and consumption by three attributes: i) Type of union, marriage or civil union; ii) Children, yes or no; and iii) Educational level, low or high.³

Figure 2. Heterogeneous effects of union dissolution on income and consumption



Source: Authors' elaboration from the Colombian Longitudinal Survey (ELCA) waves 2010, 2013 and 2016. Notes: All statistics are weighted using survey-provided expansion factors.

³ Given the different skill distribution of the population in urban and rural areas in the ELCA survey, we define low and high education differently. In urban areas, the low education category consists of individuals with secondary complete or lower, and high education those with post-secondary education. In rural areas, the low education category encompasses individuals with primary complete or less, and high education those with at least some secondary.

The heterogeneous estimates of union dissolution on income and consumption are summarized in Figure 2, with the full regression estimates in Appendix Tables A.4, A.5, and A.6. For men, we find no significant differences between groups both in urban and rural areas for both income and consumption. For women, while some point estimates differ between groups, the corresponding 95% confidence intervals overlap, suggesting no significant differences by the selected attributes. Across gender, however, some differences arise. For instance, we observe that income decreases for women are significant for those with children and low education in urban areas but that the income decrease in rural areas is widespread, regardless of individual attributes. With respect to total consumption, we find suggestive evidence that lower educated women in urban areas do reduce their expenditures after separating. We also find that women without children in rural areas report a greater reduction in their spending. While these heterogeneous results are based on fewer observations and should be interpreted with caution, they suggest that union dissolution affects women with certain attributes more than others.

4.3. *Mechanisms*

What drives these observed changes in income and consumption due to union dissolution? Following previous literature and data availability, we test several potential mechanisms that may explain the effects we estimate and why they vary across regions and attributes. These are: i) household composition (total size and number of children), migration, transfers, and employment choices. Unfortunately, the last two are unavailable in rural areas since these questions were only asked in 2016, the final round of data we have available. We estimate the same regressions using mechanisms as dependent variables with municipality-specific time trends and show the results in Table 3.

Table 3: Effects of union dissolution on mechanisms

	Household size		Number of children		Migration		Transfers		Employment	
	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)
<i>Panel A: Urban</i>										
Full sample	-0.714 (0.119)*** [0.001]		-0.370 (0.066)*** [0.001]		0.006 (0.005) [0.368]		0.042 (0.041) [0.413]		0.045 (0.039) [0.368]	
Men		-1.278 (0.172)*** [0.001]		-0.961 (0.069)*** [0.001]		0.009 (0.008) [0.380]		-0.131 (0.050)*** [0.022]		-0.087 (0.069) [0.351]
Women		-0.324 (0.127)** [0.023]		0.038 (0.061) [0.614]		0.004 (0.007) [0.625]		0.161 (0.047)*** [0.002]		0.136 (0.037)*** [0.001]
Pr(Men=Women)		0.000 [0.001]		0.000 [0.001]		0.635 [0.674]		0.000 [0.001]		0.004 [0.009]
Mean outcome	4.422	4.422	1.661	1.661	0.026	0.026	0.210	0.210	0.693	0.693
Adjusted R ²	0.641	0.643	0.760	0.765	0.871	0.871	0.306	0.309	0.493	0.495
Observations	15,040	15,040	15,040	15,040	15,040	15,040	15,040	15,040	15,040	15,040
<i>Panel B: Rural</i>										
Full sample	-0.642 (0.269)** [0.034]		-0.607 (0.095)*** [0.001]		0.002 (0.003) [0.564]		-		-	
Men		-1.003 (0.431)** [0.038]		-1.037 (0.114)*** [0.001]		-0.001 (0.005) [0.888]		-		-
Women		-0.183		-0.059		0.006		-		-

		(0.256)		(0.130)		(0.006)
		[0.564]		[0.674]		[0.368]
Pr(Men=Women)		0.098		0.000		0.345
		[0.174]		[0.001]		[0.442]
Mean outcome	4.721	4.721	1.902	1.902	0.029	0.029
Adjusted R ²	0.646	0.647	0.774	0.776	0.957	0.957
Observations	15,106	15,106	15,106	15,106	15,106	15,106

Source: Authors' elaboration from the Colombian Longitudinal Survey (ELCA) waves 2010, 2013 and 2016.

Notes: Each column in a panel presents results from a separate regression. The results are weighted using survey-provided expansion factors. Clustered standard errors by individual are shown in parentheses and q-values that adjust for multiple hypothesis testing are shown in brackets. We control for individual time invariant fixed effects and municipality-specific time trends.

Significance levels: *** $p < 0.01$. ** $p < 0.05$. * $p < 0.10$.

When couples separate, women typically retain custody of their children (Cuesta & Guarin, 2024), and many turn to extended-family households for support (Esteve et al., 2012). We find that household composition changes after union dissolution. Estimates that pool men and women together show a reduction of 0.714 in household size in urban areas. These changes remain negative when separating the effect by gender but indicate that household size falls by more for men than women (-1.278 and -0.324, respectively). The differences in these effects are statistically significant as both the traditional p-values and FDR-adjusted q-values show. In rural areas, there is a reduction in household size that is significant for men but not women. Given that we use per capita income and expenditure in our estimates, this suggests that men must divide total income and expenditures among less individuals, which partly explains why we see an evident increase in their income and consumption after separation.

Part of this change in household composition involves a couple's children. Columns (3) and (4) of Table 3 show the changes in number of children aged 18 or less in the household. The results confirm that children tend to live with their mothers, since men have fewer children in the household, while there is no change for women after separation. These effects are robust to multiple hypothesis adjustments and partly explain the increase in income and consumption we find for men due to having to distribute their income and expenses among fewer people in the household.

Prior studies show that union dissolution increases residential mobility, divorced individuals move more often than their married counterparts, yet the distance moved varies with factors such as union type and the presence of children among other characteristics (Feijten & Van Ham, 2013). While some individuals may move out from their household into the same municipality, others may migrate towards other areas. We estimate whether there are any changes

in municipality of residence before and after separation in columns (5) and (6) of Table 3. We find no evidence of increased migration from separated individuals in urban or rural areas. This suggests that for this population, migration is not particularly high after couples separate.

Another documented coping mechanism after union dissolution is the increase in non-labor income, such as transfers. The ELCA survey enables the observation of income from transfers for each individual in urban areas. When pooling estimates, we find no significant effect. However, differentiating by gender shows that men receive 62.4% less transfers, which include government programs, family assistance, and other sources of non-labor income. In turn, 76.7% more women receive transfers compared to the baseline sample mean of 21% of individuals. Unfortunately, data on transfers are unavailable in rural areas for the entire study period.

Another coping strategy for couples after they separate involves employment decisions. Given the estimated income reduction presented in Table 1, some women may consider entering the labor market to supplement the income loss resulting from the dissolution of their union. We find evidence that women do seek out and find employment in urban areas. While there is no change in the employment rate for men after separation, the number of employed women increases by 13.6 percentage points. In the first round, the women's employment rate in urban areas was 54.4%, indicating that union dissolution results in a 25% increase in employment. Once again, there is insufficient information on labor market outcomes in rural areas to conduct the same analysis.

Together, these results on what drives income and consumption losses for women and gains in the same two outcomes for men after separation suggest two main mechanisms at play. First, the size of the household decreases for men, while it remains largely unchanged for women. Assuming constant income, this suggests that part of the income decrease observed for women is

due to the need to distribute that income among more people compared to men. Second, women implement coping strategies, mainly by receiving transfers or entering the labor market. The fraction of women who receive transfers increases significantly, and there is even evidence that they take those transfers from their former partner. Additionally, they appear to enter the labor market to earn an income, as for most couples in our sample, men were more attached to the labor market (87.4% of men and 54.3% of women were employed in the baseline year of 2013).

We also estimate heterogeneous effects on these mechanisms using the same groups from Table 3. The full results are presented in Appendix Tables A.6-A.11. We find no differences within or across genders for household composition, number of children, and migration. We do find that urban women who were in a civil union, with children, and with lower education were more likely to receive transfers. Urban women in civil unions and those with less education were also more likely to seek employment, with no differences observed between those with and without children. These results suggest that women use coping mechanisms more often in more vulnerable situations.

Recalling the results from Tables 1 and 2, income losses were lower for women in urban areas compared to rural areas. One possibility is that transfers and access to the labor market is greater in cities, which helps mitigate the economic losses of union dissolution in these areas. This context may help explain why total consumption does not change significantly for urban women after separation. Given that income losses and consumption reductions are greater for rural women with no evidence of migration, this may suggest that reduced access to other forms of assistance or labor markets is an obstacle preventing rural women from using coping strategies. This urban-rural divide may be particularly relevant for policy, as our results suggest that women in rural areas face higher economic costs after separation compared to their urban counterparts.

5. Conclusion

This study uses three waves of the nationally representative Colombian Longitudinal Survey to provide the first estimates of how both divorce and the dissolution of cohabiting unions affect economic well-being in Colombia. Individual fixed-effects models with region- and municipality-specific time trends reveal patterns that differ markedly by gender and place of residence.

When men and women are analyzed jointly, mean household resources appear unchanged after separation. Disaggregated results, however, demonstrate a pronounced asymmetry. In urban areas, men's per-capita household income increases by approximately 42%, whereas women's declines by 18%; in rural areas, the corresponding changes are 40% and 47%. Total consumption follows a similar pattern: men increase their expenditures, mainly on food, while rural women reduce theirs by 16%, again largely through reduced food purchases. These estimates place rural Colombian mothers among the most adversely affected groups.

Two mechanisms account for the divergent trajectories. First, household composition changes differentially. Post-dissolution, the number of household members falls for men (by 1.3 persons on average), but remains essentially constant for women, because children continue to co-reside with their mothers. Consequently, men allocate income across fewer dependents, increasing per-capita resources, whereas women face the opposite constraint. Second, coping mechanisms are unequally distributed. Urban women partially offset lost partner earnings through greater receipt of public or private transfers (a 77% increase) and a 14% rise in employment. These options are largely unavailable to women in rural areas, where transfer programs have limited coverage and suitable employment opportunities are limited. The urban-rural gap in access to mitigating mechanisms explains the larger economic penalties observed for rural women.

These findings both confirm and extend international evidence. Consistent with studies from high-income countries (e.g., de Vaus et al., 2017) and Uruguay (Bucheli & Vigorito, 2019), the dissolution of unions exacerbates gender inequalities. However, the magnitude observed for rural Colombian women (a 47 percent income decline) exceeds estimates for most OECD contexts and for Uruguay (16 percent), indicating that the economic consequences in Colombia are particularly severe outside major cities. Conversely, the gains realized by Colombian men (≈ 40 percent) are larger than those reported in many high-income settings, suggesting that separation amplifies male economic advantage rather than simply reducing female well-being.

Several policy implications follow. Strengthening and enforcing child-support obligations is critical: fewer than one-third of Colombian single mothers receive child support payments (Cuesta & Guarín, 2024), and national estimates indicate that consistent compliance would lower child poverty in Colombia by roughly 8 percentage points (Cuesta et al., 2018). Second, extending targeted cash transfers and ensuring that benefits are recalculated promptly when households split would attenuate short-term consumption shocks, particularly in rural areas. Third, expanding affordable childcare and transportation infrastructure outside urban centers could facilitate labor-market participation among separated mothers, replicating the compensatory responses observed in cities. Finally, recognizing the role of extended families, which often absorb both childcare and financial responsibilities, suggests that conditional incentives to support kin caregivers may help stabilize household welfare.

This study has limitations. First, respondents are observed only at three points (2010, 2013, 2016), so transitions in union status and economic changes that occur between waves may go unobserved. Additionally, all resource measures are household-level, leaving intra-household allocation invisible. Moreover, our analysis is limited to economic well-being, while other

dimensions outside the economic sphere may also be relevant. Second, detailed employment and transfer data are missing for rural residents before 2016, which limits mechanism tests in those areas. Third, although individual fixed effects, region-specific time trends, and extensive robustness checks mitigate selection, unobserved anticipatory behaviors and other time-varying shocks correlated with separation could still bias the estimates. Finally, the analysis covers only short- to medium-term outcomes in Colombia's institutional context; long-term consequences, especially for children, and the extent to which the findings translate to countries with stronger safety nets or differing kinship norms remain open for future research. Despite these limitations, the study provides the first national evidence on the economic consequences of union dissolution in Colombia.

Future research should address these gaps. Linking later survey waves to administrative education and labor records would clarify whether the immediate consumption reductions experienced by rural mothers translate into persistent disadvantages for their children. Mixed-methods studies could illuminate the mechanisms and coping strategies families adopt after union dissolution, how resources are allocated within households, and whether men's increased expenditures benefit children. Experimental evaluations of expedited child-support enforcement would provide rigorous evidence on the effectiveness of policy instruments. Finally, harmonized analyses across other middle-income Latin American countries would determine whether Colombia's pronounced rural penalty is distinctive or indicative of a broader regional pattern.

In summary, union dissolution in Colombia leaves aggregate household resources unchanged only because substantial male gains offset equally large female losses; once residence is taken into account, rural mothers emerge as the most economically vulnerable group. Policies

that extend transfer coverage, strengthen child-support enforcement, and improve women's access to employment and childcare, especially outside major urban areas, are therefore essential not merely for gender equality but also for safeguarding the welfare of children in separated households.

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Appendix A: Supplementary Tables and Figures

Table A.1. Descriptive statistics for urban sample

	(i)	(ii)	(iii)	p-value (ii)=(iii)	N
	Full sample	Not separated	Separated		
<i>Demographics</i>					
Female	0.504 (0.500)	0.492 (0.500)	0.624 (0.485)	0.132***	5,367
Age	41.65 (12.03)	42.22 (11.97)	35.94 (11.14)	- 6.278***	5,367
Ethnic group	0.141 (0.348)	0.144 (0.351)	0.115 (0.319)	-0.029*	5,367
Number of children	1.71 (1.22)	1.71 (1.22)	1.65 (1.23)	-0.062	5,367
Household size	4.44 (1.85)	4.45 (1.87)	4.32 (1.68)	-0.131	5,367
<i>Education</i>					
No education	0.048 (0.214)	0.048 (0.214)	0.047 (0.212)	-0.001	5,367
Primary complete or less	0.304 (0.460)	0.308 (0.462)	0.260 (0.439)	-0.049**	5,367
Secondary complete or less	0.448 (0.497)	0.444 (0.497)	0.493 (0.500)	0.049**	5,367
Higher education	0.200 (0.400)	0.200 (0.400)	0.200 (0.401)	0.001	5,367
<i>Region</i>					
Atlantic	0.242 (0.428)	0.244 (0.429)	0.227 (0.419)	-0.017	5,367
Eastern	0.202 (0.402)	0.203 (0.402)	0.192 (0.394)	-0.011	5,367
Central	0.192 (0.394)	0.193 (0.395)	0.174 (0.379)	-0.019	5,367
Pacific	0.202 (0.401)	0.196 (0.397)	0.260 (0.439)	0.064***	5,367
Bogotá	0.163 (0.369)	0.164 (0.371)	0.147 (0.355)	-0.017	5,367

Source: Authors' elaboration from the Colombian Longitudinal Survey (ELCA) waves 2010, 2013 and 2016.

Notes: Results are weighted using survey-provided expansion factors.

Significance levels: *** $p < 0.01$. ** $p < 0.05$. * $p < 0.10$.

Table A.2. Descriptive statistics for rural sample

	(i)	(ii)	(iii)	p-value (ii)=(iii)	N
	Full sample	Not separated	Separated		
<i>Demographics</i>					
Female	0.496 (0.500)	0.498 (0.500)	0.456 (0.499)	-0.042	5,316
Age	42.91 (12.25)	43.09 (12.27)	39.31 (11.30)	- 3.776***	5,316
Ethnic group	0.206 (0.404)	0.209 (0.406)	0.151 (0.359)	-0.058**	5,316
Number of children	2.05 (1.56)	2.05 (1.56)	2.06 (1.56)	0.011	5,316
Household size	4.88 (1.96)	4.88 (1.96)	4.90 (2.01)	0.023	5,316
<i>Education</i>					
No education	0.119 (0.323)	0.120 (0.325)	0.083 (0.277)	-0.037**	5,316
Primary complete or less	0.660 (0.474)	0.659 (0.474)	0.671 (0.471)	0.011	5,316
Secondary complete or less	0.201 (0.401)	0.200 (0.400)	0.222 (0.417)	0.022	5,316
Higher education	0.020 (0.141)	0.020 (0.141)	0.024 (0.153)	0.004	5,316
<i>Region</i>					
Mid-Atlantic	0.293 (0.455)	0.296 (0.457)	0.242 (0.429)	-0.054*	5,316
Cundiboyacense	0.207 (0.405)	0.205 (0.404)	0.234 (0.424)	0.029	5,316
Coffee region	0.273 (0.445)	0.272 (0.445)	0.290 (0.455)	0.018	5,316
Central Eastern	0.227 (0.419)	0.227 (0.419)	0.234 (0.424)	0.007	5,316

Source: Authors' elaboration from the Colombian Longitudinal Survey (ELCA) waves 2010, 2013 and 2016.

Notes: Results are weighted using survey-provided expansion factors.

Significance levels: *** $p < 0.01$. ** $p < 0.05$. * $p < 0.10$.

Table A.3: The effects of union dissolution on food consumption

	(1)	(2)	(3)	(4)	(5)	(6)
<i>Panel A: Urban</i>						
Full sample	0.125 (0.048)*** [0.019]		0.126 (0.051)** [0.023]		0.123 (0.053)** [0.027]	
Men		0.371 (0.072)*** [0.001]		0.372 (0.079)*** [0.001]		0.375 (0.084)*** [0.001]
Women		-0.048 (0.046) [0.305]		-0.047 (0.046) [0.305]		-0.052 (0.046) [0.284]
Pr(Men=Women)		0.000 [0.001]		0.000 [0.001]		0.000 [0.001]
Adjusted R ²	0.475	0.478	0.478	0.481	0.495	0.498
Observations	15,058	15,058	15,058	15,058	15,040	15,040
<i>Panel B: Rural</i>						
Full sample	0.111 (0.061)* [0.079]		0.116 (0.060)* [0.071]		0.110 (0.060)* [0.079]	
Men		0.369 (0.068)*** [0.001]		0.377 (0.067)*** [0.001]		0.369 (0.067)*** [0.001]
Women		-0.221 (0.095)** [0.027]		-0.218 (0.094)** [0.027]		-0.220 (0.093)** [0.027]
Pr(Men=Women)		0.000 [0.001]		0.000 [0.001]		0.000 [0.001]
Adjusted R ²	0.475	0.478	0.481	0.484	0.501	0.504
Observations	15,114	15,114	15,114	15,114	15,106	15,106
Fixed effects	Individual	Individual	Individual	Individual	Individual	Individual
Trends	Secular	Secular	Region	Region	Municipality	Municipality

Source: Authors' elaboration from the Colombian Longitudinal Survey (ELCA) waves 2010, 2013 and 2016.

Notes: Each column in a panel presents results from a separate regression. The results are weighted using survey-provided expansion factors. Clustered standard errors by individual are shown in parentheses and q-values that adjust for multiple hypothesis testing are shown in brackets. We do not

include additional controls other than individual time invariant fixed effects but do vary the type of trends included. Columns (1) and (2) include secular time trends, Columns (3) and (4) include region-specific time trends to account for potential differences in outcomes across these areas, Columns (5) and (6) include municipality-specific time trends.

Significance levels: *** $p < 0.01$. ** $p < 0.05$. * $p < 0.10$.

Table A.4: The heterogeneous effects of union dissolution on income

	Union type		Has children?		Skill	
	Marriage	Civil union	Yes	No	Low	High
<i>Panel A: Urban</i>						
Men	0.460 (0.085)*** [0.001]	0.370 (0.085)*** [0.001]	0.126 (0.074)* [0.107]	0.161 (0.122) [0.204]	0.399 (0.064)*** [0.001]	0.416 (0.201)** [0.049]
Women	-0.171 (0.076)** [0.033]	-0.178 (0.063)*** [0.009]	-0.217 (0.053)*** [0.001]	0.072 (0.194) [0.710]	-0.228 (0.065)*** [0.002]	-0.130 (0.080) [0.123]
Pr(Men=Women)	0.000 [0.001]	0.000 [0.001]	0.000 [0.001]	0.696 [0.710]	0.000 [0.001]	0.011 [0.016]
Adjusted R ²	0.746	0.700	0.717	0.796	0.638	0.721
Observations	7,206	7,827	12,051	1,960	11,244	3,247
<i>Panel B: Rural</i>						
Men	0.350 (0.125)*** [0.009]	0.434 (0.081)*** [0.001]	0.162 (0.116) [0.182]	0.167 (0.129) [0.209]	0.370 (0.077)*** [0.001]	0.476 (0.163)*** [0.007]
Women	-0.315 (0.149)** [0.045]	-0.515 (0.136)*** [0.001]	-0.298 (0.121)** [0.020]	-1.023 (0.329)*** [0.004]	-0.456 (0.139)*** [0.003]	-0.508 (0.189)*** [0.011]
Pr(Men=Women)	0.001 [0.002]	0.000 [0.001]	0.006 [0.010]	0.001 [0.002]	0.000 [0.001]	0.000 [0.001]
Adjusted R ²	0.565	0.503	0.512	0.550	0.496	0.583
Observations	6,197	8,905	11,894	2,230	11,235	3,394

Source: Authors' elaboration from the Colombian Longitudinal Survey (ELCA) waves 2010, 2013 and 2016.

Notes: Each column in a panel presents results from a separate regression. The results are weighted using survey-provided expansion factors. Clustered standard errors by individual are shown in parentheses and q-values that adjust for multiple hypothesis testing are shown in brackets. We control for individual fixed effects and municipality-specific time trends.

Significance levels: *** $p < 0.01$. ** $p < 0.05$. * $p < 0.10$.

Table A.5: The heterogeneous effects of union dissolution on consumption

	Union type		Has children?		Skill	
	Marriage	Civil union	Yes	No	Low	High
<i>Panel A: Urban</i>						
Men	0.471 (0.234)** [0.084]	0.344 (0.085)** [0.001]	0.093 (0.088) [0.365]	0.047 (0.099) [0.677]	0.404 (0.115)** [0.002]	0.292 (0.173)* [0.144]
Women	-0.168 (0.118) [0.212]	-0.020 (0.047) [0.692]	-0.033 (0.058) [0.643]	-0.077 (0.154) [0.676]	-0.122 (0.060)** [0.084]	0.010 (0.073) [0.894]
Pr(Men=Women)	0.008 [0.019]	0.000 [0.001]	0.233 [0.300]	0.495 [0.594]	0.000 [0.001]	0.129 [0.194]
Adjusted R ²	0.708	0.620	0.663	0.724	0.585	0.642
Observations	7,206	7,827	12,051	1,960	11,244	3,247
<i>Panel B: Rural</i>						
Men	0.449 (0.161)** [0.014]	0.456 (0.074)** [0.001]	0.260 (0.098)** [0.019]	0.315 (0.093)** [0.003]	0.377 (0.067)** [0.001]	0.711 (0.192)** [0.001]
Women	-0.123 (0.100) [0.290]	-0.169 (0.100)* [0.144]	-0.040 (0.064) [0.620]	-0.568 (0.287)** [0.088]	-0.168 (0.112) [0.195]	-0.169 (0.093)* [0.119]
Pr(Men=Women)	0.003 [0.008]	0.000 [0.001]	0.010 [0.022]	0.003 [0.009]	0.000 [0.001]	0.000 [0.001]
Adjusted R ²	0.602	0.530	0.531	0.559	0.534	0.597
Observations	6,197	8,905	11,894	2,230	11,235	3,394

Source: Authors' elaboration from the Colombian Longitudinal Survey (ELCA) waves 2010, 2013 and 2016.

Notes: Each column in a panel presents results from a separate regression. The results are weighted using survey-provided expansion factors. Clustered standard errors by individual are shown in parentheses and q-values that adjust for multiple hypothesis testing are shown in brackets. We control for individual fixed effects and municipality-specific time trends.

Significance levels: *** $p < 0.01$. ** $p < 0.05$. * $p < 0.10$.

Table A.6: The heterogeneous effects of union dissolution on food consumption

	Union type		Has children?		Skill	
	Marriage	Civil union	Yes	No	Low	High
<i>Panel A: Urban</i>						
Men	0.378 (0.211)* [0.121]	0.331 (0.088)*** [0.001]	0.046 (0.134) [0.783]	0.058 (0.102) [0.664]	0.347 (0.098)*** [0.002]	0.476 (0.173)*** [0.015]
Women	-0.165 (0.111) [0.214]	-0.021 (0.052) [0.774]	-0.048 (0.057) [0.519]	0.005 (0.123) [0.968]	-0.081 (0.055) [0.214]	0.018 (0.072) [0.829]
Pr(Men=Women)	0.015 [0.032]	0.001 [0.002]	0.521 [0.625]	0.739 [0.783]	0.000 [0.001]	0.014 [0.032]
Adjusted R ²	0.560	0.430	0.434	0.631	0.432	0.534
Observations	7,206	7,827	12,051	1,960	11,244	3,247
<i>Panel B: Rural</i>						
Men	0.579 (0.163)*** [0.002]	0.343 (0.073)*** [0.001]	0.103 (0.150) [0.611]	0.368 (0.104)*** [0.002]	0.339 (0.078)*** [0.001]	0.439 (0.135)*** [0.004]
Women	-0.196 (0.104)* [0.104]	-0.230 (0.120)* [0.104]	-0.076 (0.069) [0.370]	-0.697 (0.371)* [0.104]	-0.306 (0.137)** [0.051]	-0.098 (0.086) [0.367]
Pr(Men=Women)	0.000 [0.001]	0.000 [0.001]	0.277 [0.370]	0.005 [0.014]	0.000 [0.001]	0.001 [0.003]
Adjusted R ²	0.521	0.485	0.500	0.385	0.501	0.478
Observations	6,197	8,905	11,894	2,230	11,235	3,394

Source: Authors' elaboration from the Colombian Longitudinal Survey (ELCA) waves 2010, 2013 and 2016.

Notes: Each column in a panel presents results from a separate regression. The results are weighted using survey-provided expansion factors. Clustered standard errors by individual are shown in parentheses and q-values that adjust for multiple hypothesis testing are shown in brackets. We control for individual fixed effects and municipality-specific time trends.

Significance levels: *** p < 0.01. ** p < 0.05. * p < 0.10.

Table A.7: The heterogeneous effects of union dissolution on household composition

	Union type		Has children?		Skill	
	Marriage	Civil union	Yes	No	Low	High
<i>Panel A: Urban</i>						
Men	-1.453 (0.189)*** [0.001]	-1.136 (0.246)*** [0.001]	-0.908 (0.327)*** [0.016]	-0.410 (0.330) [0.296]	-1.217 (0.197)*** [0.001]	-1.559 (0.283)*** [0.001]
Women	-0.502 (0.262)* [0.106]	-0.323 (0.155)** [0.077]	-0.646 (0.144)*** [0.001]	0.192 (0.367) [0.657]	-0.205 (0.156) [0.271]	-0.414 (0.254) [0.171]
Pr(Men=Women)	0.002 [0.009]	0.005 [0.016]	0.461 [0.554]	0.222 [0.296]	0.000 [0.001]	0.002 [0.009]
Mean outcome	4.422	4.422	4.422	4.422	4.422	4.422
Adjusted R ²	0.670	0.620	0.666	0.629	0.634	0.696
Observations	7,206	7,827	12,051	1,960	11,244	3,247
<i>Panel B: Rural</i>						
Men	0.086 (1.389) [0.951]	-1.286 (0.419)*** [0.009]	-1.691 (0.290)*** [0.001]	-0.640 (0.367)* [0.140]	-0.811 (0.525) [0.192]	-1.581 (0.625)** [0.030]
Women	-0.269 (0.238) [0.332]	-0.198 (0.331) [0.639]	-0.441 (0.295) [0.203]	0.780 (0.442)* [0.140]	-0.218 (0.388) [0.646]	-0.060 (0.245) [0.829]
Pr(Men=Women)	0.800 [0.829]	0.038 [0.077]	0.002 [0.009]	0.012 [0.030]	0.356 [0.443]	0.025 [0.056]
Mean outcome	4.721	4.721	4.721	4.721	4.721	4.721
Adjusted R ²	0.674	0.633	0.644	0.666	0.646	0.645
Observations	6,197	8,905	11,894	2,230	11,235	3,394

Source: Authors' elaboration from the Colombian Longitudinal Survey (ELCA) waves 2010, 2013 and 2016.

Notes: Each column in a panel presents results from a separate regression. The results are weighted using survey-provided expansion factors. Clustered standard errors by individual are shown in parentheses and q-values that adjust for multiple hypothesis testing are shown in brackets. We control for individual fixed effects and municipality-specific time trends.

Significance levels: *** $p < 0.01$. ** $p < 0.05$. * $p < 0.10$.

Table A.8: The heterogeneous effects of union dissolution on number of children

	Union type		Skill	
	Marriage	Civil union	Low	High
<i>Panel A: Urban</i>				
Men	-0.977 (0.072)*** [0.001]	-0.930 (0.111)*** [0.001]	-0.933 (0.075)*** [0.001]	-0.850 (0.134)*** [0.001]
Women	-0.130 (0.108) [0.289]	0.089 (0.071) [0.279]	0.108 (0.081) [0.261]	-0.073 (0.111) [0.585]
Pr(Men=Women)	0.000 [0.001]	0.000 [0.001]	0.000 [0.001]	0.000 [0.001]
Mean outcome	1.661	1.661	1.661	1.661
Adjusted R ²	0.782	0.754	0.775	0.737
Observations	7,206	7,827	11,244	3,247
<i>Panel B: Rural</i>				
Men	-1.206 (0.389)*** [0.004]	-1.059 (0.115)*** [0.001]	-0.976 (0.139)*** [0.001]	-1.316 (0.196)*** [0.001]
Women	-0.112 (0.147) [0.540]	-0.068 (0.168) [0.714]	-0.061 (0.174) [0.727]	-0.099 (0.208) [0.692]
Pr(Men=Women)	0.008 [0.013]	0.000 [0.001]	0.000 [0.001]	0.000 [0.001]
Mean outcome	1.902	1.902	1.902	1.902
Adjusted R ²	0.795	0.767	0.784	0.740
Observations	6,197	8,905	11,235	3,394

Source: Authors' elaboration from the Colombian Longitudinal Survey (ELCA) waves 2010, 2013 and 2016.

Notes: Each column in a panel presents results from a separate regression. The results are weighted using survey-provided expansion factors. Clustered standard errors by individual are shown in parentheses and q-values that adjust for multiple hypothesis testing are shown in brackets. We control for individual fixed effects and municipality-specific time trends.

Significance levels: *** p < 0.01. ** p < 0.05. * p < 0.10.

Table A.9: The heterogeneous effects of union dissolution on migration

	Union type		Has children?		Skill	
	Marriage	Civil union	Yes	No	Low	High
<i>Panel A: Urban</i>						
Men	0.012 (0.013) [0.735]	-0.005 (0.002)** [0.405]	0.007 (0.011) [0.759]	-0.000 (0.000) [0.735]	0.011 (0.009) [0.735]	0.000 (0.018) [0.992]
Women	0.020 (0.022) [0.735]	0.001 (0.001) [0.735]	-0.002 (0.001) [0.735]	-0.000 (0.000) [0.735]	0.001 (0.001) [0.735]	0.008 (0.022) [0.902]
Pr(Men=Women)	0.770 [0.925]	0.012 [0.405]	0.431 [0.735]	0.296 [0.735]	0.301 [0.735]	0.816 [0.948]
Mean outcome	0.026	0.026	0.026	0.026	0.026	0.026
Adjusted R ²	0.910	0.890	0.907	0.977	0.909	0.834
Observations	7,206	7,827	12,051	1,960	11,244	3,247
<i>Panel B: Rural</i>						
Men	-0.001 (0.001) [0.735]	-0.001 (0.005) [0.986]	-0.000 (0.000) [0.735]	0.007 (0.008) [0.735]	0.003 (0.005) [0.765]	-0.019 (0.011)* [0.728]
Women	0.000 (0.001) [0.854]	0.009 (0.007) [0.735]	-0.000 (0.001) [0.735]	0.008 (0.010) [0.735]	0.003 (0.005) [0.759]	0.005 (0.009) [0.759]
Pr(Men=Women)	0.329 [0.735]	0.289 [0.735]	0.961 [0.992]	0.884 [0.986]	0.985 [0.992]	0.081 [0.728]
Mean outcome	0.029	0.029	0.029	0.029	0.029	0.029
Adjusted R ²	0.979	0.964	0.966	0.931	0.965	0.924
Observations	6,197	8,905	11,894	2,230	11,235	3,394

Source: Authors' elaboration from the Colombian Longitudinal Survey (ELCA) waves 2010, 2013 and 2016.

Notes: Each column in a panel presents results from a separate regression. The results are weighted using survey-provided expansion factors. Clustered standard errors by individual are shown in parentheses and q-values that adjust for multiple hypothesis testing are shown in brackets. We control for individual fixed effects and municipality-specific time trends.

Significance levels: *** $p < 0.01$. ** $p < 0.05$. * $p < 0.10$.

Table A.10: The heterogeneous effects of union dissolution on transfers

	Union type		Has children?		Skill	
	Marriage	Civil union	Yes	No	Low	High
<i>Panel A: Urban</i>						
Men	-0.246 (0.114)** [0.055]	-0.075 (0.042)* [0.113]	-0.040 (0.082) [0.630]	-0.077 (0.048) [0.136]	-0.141 (0.056)** [0.031]	-0.097 (0.068) [0.176]
Women	0.115 (0.092) [0.224]	0.174 (0.055)*** [0.010]	0.177 (0.059)*** [0.012]	0.164 (0.104) [0.138]	0.134 (0.049)*** [0.023]	0.150 (0.092) [0.136]
Pr(Men=Women)	0.007 [0.023]	0.000 [0.003]	0.033 [0.055]	0.031 [0.055]	0.000 [0.003]	0.029 [0.055]
Mean outcome	0.210	0.210	0.210	0.210	0.210	0.210
Adjusted R ²	0.284	0.340	0.322	0.306	0.333	0.161
Observations	7,206	7,827	12,051	1,960	11,244	3,247

Source: Authors' elaboration from the Colombian Longitudinal Survey (ELCA) waves 2010, 2013 and 2016.

Notes: Each column in a panel presents results from a separate regression. The results are weighted using survey-provided expansion factors. Clustered standard errors by individual are shown in parentheses and q-values that adjust for multiple hypothesis testing are shown in brackets. We control for individual fixed effects and municipality-specific time trends.

Significance levels: *** $p < 0.01$. ** $p < 0.05$. * $p < 0.10$.

Table A.11: The heterogeneous effects of union dissolution on employment

	Union type		Has children?		Skill	
	Marriage	Civil union	Yes	No	Low	High
<i>Panel A: Urban</i>						
Men	-0.122 (0.178) [0.522]	-0.070 (0.045) [0.189]	-0.017 (0.062) [0.781]	-0.190 (0.097)* [0.102]	-0.087 (0.080) [0.349]	-0.053 (0.062) [0.442]
Women	0.079 (0.067) [0.327]	0.149 (0.043)*** [0.004]	0.156 (0.045)*** [0.004]	0.202 (0.092)** [0.064]	0.159 (0.051)*** [0.009]	0.083 (0.055) [0.198]
Pr(Men=Women)	0.291 [0.349]	0.000 [0.004]	0.024 [0.061]	0.003 [0.011]	0.009 [0.027]	0.088 [0.160]
Mean outcome	0.693	0.693	0.693	0.693	0.693	0.693
Adjusted R ²	0.539	0.439	0.499	0.450	0.488	0.467
Observations	7,206	7,827	12,051	1,960	11,244	3,247

Source: Authors' elaboration from the Colombian Longitudinal Survey (ELCA) waves 2010, 2013 and 2016.

Notes: Each column in a panel presents results from a separate regression. The results are weighted using survey-provided expansion factors. Clustered standard errors by individual are shown in parentheses and q-values that adjust for multiple hypothesis testing are shown in brackets. We control for individual fixed effects and municipality-specific time trends.

Significance levels: *** $p < 0.01$. ** $p < 0.05$. * $p < 0.10$.