Household Dissolution and Women's Economic Vulnerability During Crises: Evidence from Peru's COVID-19 Experience*

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Abstract

This paper examines how COVID-19's economic affected household dissolution and women's economic outcomes using Peru's ENAHO panel dataset (2018-2022). I use a difference-in-differences framework, leveraging dissolution timing during the pandemic to identify effects controlling for invariant factors. My analysis reveals three findings. First, I document that household dissolution increases women's labor market participation by 12.5 percentage points while simultaneously reducing per capita income by 21.8% and consumption by 28.3%. This new employment is concentrated exclusively in informal work, reflecting economic necessity rather than opportunity. Second, I find that factors like higher education and urban residence become sources of acute vulnerability. Educated women experience severe income losses (-37.4%) while urban women face substantial reductions (-34.3%). Third, I establish the temporal concentration of these effects, with dissolution rates rising sharply in 2020 (5.96% vs. 3.02% in 2019), coinciding precisely with Peru's lockdown and economic collapse. These findings highlight the need for crisis response policies that recognize household dissolution as a pathway to acute economic vulnerability requiring targeted intervention.

Keywords: Household dissolution, women's economic outcomes, COVID-19, economic vulnerability, Peru

JEL Codes: D10, J12, J16, O12, O54

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1 Introduction

Economic crises strain household structures, yet we know surprisingly little about how family dissolution shapes women's economic trajectories during these turbulent periods. The COVID-19 pandemic delivered sudden shock that simultaneously devastated economies and forced families into unprecedented proximity under lockdown. Peru's experience offers a unique window into how economic stress leads to household breakdown and its consequences for women's economic welfare.

This research uses Peru's ENAHO longitudinal panel data spanning 2018-2022 using a Diference in diference DID model. This approach leverages dissolution timing during COVID-19 to identify effects while controlling for individual heterogeneity and temporal factors. Peru is empirically interesting for understanding these dynamics given its economic contraction during this period (11.1% GDP decline) and high labor informality (75% of the labor market). These structural characteristics create conditions where dissolution-related vulnerabilities could offering insights relevant for understanding crisis responses across similar developing economy contexts.

As results, first, I found that dissolution rates rising sharply in 2020 (5.96% vs. 3.02% in 2019), coinciding precisely with Peru's stringent lockdown and economic collapse. This timing reveals COVID-19's role as both a dissolution catalyst and a vulnerability amplifier, creating conditions where relationship breakdown became both more common and more economically devastating for women. Secondly, this paper documents that Women who experiencing household dissolution during COVID-19 increase their employment participation by 12.5 percentage points, likewise due to household dissolution they suffer 21.8% reductions in per capita income and 28.3% drops in consumption. The new employment participation concentrate exclusively in informal, low-wage jobs driven by necessity rather than opportunity. Building on this, I found that highly educated women experience income losses of 37.4% following the dissolution. Similarly, urban women face 34.3% income reductions compared to smaller losses among rural women.

The remainder of this paper proceeds as follows. Section 2 reviews existing literature on household formation during economic shocks and women's crisis vulnerability, identifying key gaps. Section 3 describes my data and empirical methodology, with particular attention to my dissolution identification strategy and difference-in-differences framework. Section 4 presents my main empirical findings, organized around the three core results. Section 5 concludes with policy implications and directions for future research.

2 Literature Review

To understand how economic crises affect household dissolution and women's economic outcomes, we can explore three streams: household formation economics, gendered crisis vulnerability, and COVID-19's unique impact on family stability.

Economic theory provides ambiguous predictions about how financial stress affects household formation and stability. Becker's foundational marriage model suggests households form when gains exceed costs through economies of scale, risk-sharing, and specialization benefits (Becker, 1973). Under this framework, economic hardship might actually increase consoli-

dation incentives as households seek to improve risk-sharing arrangements during uncertain periods (Stevenson and Wolfers, 2007).

However, the family stress model offers a competing perspective, positing that economic hardship creates psychological distress and interpersonal conflict that can lead to relationship dissolution (Conger and Elder Jr, 2010). Economic uncertainty reduces the expected gains from a long-term partnership while increasing the option value of remaining single, particularly when current relationships become sources of stress. Empirical evidence on these competing theoretical predictions remains mixed. Schaller and Stevens (2013) finds that unemployment increases U.S. divorce rates, particularly among lower-income couples, supporting the family stress model. Similarly, Hellerstein and Morrill (2013) documents increased European separation rates following unemployment shocks, with effects concentrated among younger couples.

Conversely, some studies find evidence supporting the consolidation hypothesis, particularly in developing contexts where formal insurance mechanisms are limited. Rosenzweig and Binswanger (1993) shows that Indian households often expand to include extended family members during economic downturns, suggesting that economic hardship can strengthen family bonds when households serve as informal insurance networks. This ambiguity highlights a critical gap in understanding how crisis characteristics interact with household formation decisions. The COVID-19 pandemic introduced novel complications that may have fundamentally altered these traditional relationships through the unprecedented combination of simultaneous health and economic shocks, policy-induced mobility restrictions, and radical uncertainty about future prospects (Adams et al., 2021).

2.1 Household Dissolution and Women's Economic Outcomes

The literature on women's economic outcomes following household dissolution reveals systematic patterns of disadvantage that may be amplified during broader economic crises. A substantial body of research documents that women often bear disproportionate costs during economic downturns—a pattern termed the "feminization of crisis" (Elson, 2010). Understanding how household dissolution interacts with these gendered crisis effects represents a crucial research frontier.

Three interconnected channels typically amplify women's economic vulnerability during downturns. First, women's concentration in sectors particularly vulnerable to economic shocks increases their exposure to job losses (Alon et al., 2020). Second, women's greater responsibility for unpaid care work creates additional constraints during crises, as school closures force many to reduce work hours or exit the labor force entirely (Collins et al., 2021). Third, women's limited access to formal financial institutions and assets constrains their ability to smooth consumption during economic shocks (Demirgüç-Kunt et al., 2015).

Household dissolution may amplify these gendered vulnerability channels through mechanisms that are poorly understood in crisis contexts. McManus and DiPrete (1992) provide foundational evidence that divorced women experience larger and more persistent income declines than men following marital dissolution in the United States, with effects driven by loss of partner income and reduced economies of scale. This pattern has been documented across multiple developed countries.

However, effects may be particularly severe in developing countries where women face

additional constraints, including restricted property rights, limited labor market access, and cultural norms that stigmatize divorced women (Menon and van der Meulen Rodgers, 2018). These institutional factors create the context for understanding how crisis-dissolution interactions might produce especially acute vulnerability in settings like Peru. Recent research suggests that COVID-19 may have fundamentally altered these traditional dissolution-vulnerability patterns.

2.2 COVID-19 and Household Responses

The COVID-19 pandemic created novel household stresses through the unprecedented combination of health risks, economic disruption, and social isolation. Studies consistently document increased domestic violence during lockdown periods (Leslie and Wilson, 2021; Piquero et al., 2021), suggesting that the combination of economic stress and forced cohabitation created especially volatile household conditions. These findings point to COVID-19's dual role as both a dissolution catalyst and a constraint, forcing unstable relationships into closer proximity while limiting traditional exit options.

Evidence on dissolution patterns during COVID-19 motivates my empirical approach. Manning and Payne (2021) find initial decreases in U.S. divorce filings during early lockdown periods, followed by subsequent increases. This pattern suggests that initial declines reflected administrative rather than behavioral factors, highlighting the importance of examining multiple years of pandemic data.

International evidence shows substantial variation in dissolution patterns linked to economic disruption severity. Yiğit (2024) document significant divorce rate increases in Turkish regions with higher COVID-19 case rates and greater economic disruption, while Pouradeli et al. (2024) find similar patterns in economically disrupted Iranian areas. These studies suggest that economic rather than health factors may be the primary driver of COVID-19 dissolution effects.

Despite these advances, critical gaps remain in understanding how COVID-19-induced dissolutions affected women's economic outcomes, particularly in developing countries where institutional protections are limited and labor informality is pervasive. This lack of evidence is precisely the gap my analysis addresses.

2.3 The Peruvian Context and Research Contribution

Peru provides a compelling case study for examining household dissolution during economic crises due to several unique characteristics. The country experienced one of the world's most severe COVID-19 economic contractions, with GDP falling 11.1% in 2020 (World Bank, 2021). The government's early and stringent lockdown measures created an abrupt economic disruption that devastated household incomes and created ideal conditions for examining crisis-dissolution interactions.

Structural characteristics of the Peruvian economy likely amplified the crisis's impact on households. High labor informality meant that 75% lacked access to unemployment insurance (International Labour Organization, 2021), creating conditions where dissolution would have immediate and severe economic consequences. The prevalence of informal cohabiting unions

(26.7% of couples) also means many women lack the legal protections available to formally married women upon separation (Chire and otros, 2023).

Building on this literature foundation, my analysis makes three key contributions. First, I provide the first systematic evidence on how economic crisis-induced household dissolution affects women's labor market and welfare outcomes in a developing country context. Second, I establish the temporal concentration of dissolution effects during COVID-19, providing evidence for crisis-specific mechanisms driving household instability. Finally, how some socioeconomic characteristics can become sources of acute vulnerability during crisis-dissolution interactions.

3 Data and Methodology

This section describes my data construction, dissolution identification strategy, and econometric methodology.

3.1 Data Sources and Sample Construction

The ENAHO panel dataset, administered by Peru's National Institute of Statistics and Information (INEI), spans 2018-2022 and employs a stratified multistage probability sampling design that ensures representativeness at national, regional, and urban/rural levels. The panel component follows the same households over time, enabling longitudinal analysis essential for my identification strategy.

I apply several selection criteria to setup my sample. First, I restrict analysis to women aged 18-65 in the baseline year (2018) who are present in all five survey waves, creating a balanced panel structure that eliminates potential bias from selective attrition. Second, I focus exclusively on women who were married or in cohabiting relationships at baseline (2018), as household dissolution is only meaningful within the context of established partnerships.

After these restrictions, the sample comprises 917 individual women observed over the five-year period, yielding 2,507 observations in total. This sample includes 114 women who experienced household dissolution during 2020-2022 and 803 women who maintained stable household arrangements.

3.2 Treatment Definition and Dissolution Identification

Household dissolution is a complex social phenomenon that could manifest through multiple observable indicators. I use a composite treatment definition that integrates three distinct identification methods to accurately capture dissolution events. My first method focuses on marital status transitions between consecutive survey waves. I identify dissolution events as a transition from married or cohabiting status (marital_status ≤ 2) in period $t-1$ to separated, divorced, or single status (marital_status ≥ 3) in period t, where $t > 2018$.

The second method leverages household position changes recorded in the ENAHO survey. I identify dissolution when a woman transitions from being classified as the spouse of the household head (rel_head $= 2$) in period $t-1$ to any other household position in period t.

My third method utilizes direct dissolution reports through survey questions about reasons for household membership changes. I identify dissolution events when respondents explicitly report separation or divorce as reasons for household membership changes (reason_left_hh = 2 or 4).

My composite treatment indicator combines all three methods:

$$\text{Dissolution}_{it} = \mathbf{1}[\text{Marital}_{it} = 1 \text{ or } \text{Spouse}_{it} = 1 \text{ or } \text{Direct}_{it} = 1] \tag{1}$$

The treatment variable takes the value of one in the specific year when dissolution occurs and zero otherwise. This timing precision is crucial for my difference-in-differences identification strategy.

3.3 Empirical Strategy

Given the panel structure of my data and the time-varying nature of household dissolution, I employ a difference-in-differences (DID) framework to examine changes in women's economic outcomes (Callaway and Sant'Anna, 2021). This approach leverages variation in dissolution timing during the COVID-19 period to identify causal effects while controlling for individual heterogeneity and temporal factors.

My baseline specification takes the form:

$$Y_{it} = \alpha + \beta \cdot \text{Treatment}_{it} + \gamma \mathbf{X}_{it} + \lambda_i + \delta_t + \epsilon_{it} \tag{2}$$

where Y_{it} represents the outcome variable for woman i in year t, Treatment_{it} is my dissolution indicator, $\mathbf{X}_{it}$ is a vector of time-varying controls including age, education category, geographic domain, and savings status, λ_i captures individual fixed effects, δ_t represents year fixed effects, and ϵ_{it} is the error term.

The coefficient β captures the Average Treatment Effect on the Treated (ATET), representing the average impact of household dissolution on economic outcomes for women who experience dissolution relative to the counterfactual of remaining in stable households. The individual fixed effects control for time-invariant characteristics, while year fixed effects capture common time trends affecting all women in the sample.

I examine several dimensions of women's economic welfare. Employment outcomes include binary employment status, full-time work status, total hours worked, and informal sector employment. These measures allow me to understand how dissolution affects both the extensive and intensive margins of labor supply.

Income measures focus on log per capita household income, calculated as the natural logarithm of total household income divided by household size. This accounts for potential changes in household composition while providing interpretable percentage change estimates. Consumption patterns are examined through log per capita household spending, which captures household welfare more directly. All monetary variables are deflated to 2018 constant soles using Peru's national consumer price index and winsorized at the 1st and 99th percentiles to mitigate the influence of extreme outliers.

4 Results

This section presents these findings in a logical sequence that builds from immediate employment responses through welfare impacts to demographic heterogeneity patterns.

4.1 Dissolution Patterns and Temporal Concentration

Before examining dissolution effects on economic outcomes, I first establish the temporal pattern of dissolution events that provides the foundation for my identification strategy. Table 1 presents the distribution of dissolution events, showing important temporal patterns that align closely with the COVID-19 crisis timeline.

Table 1: Sample Composition and Dissolution Timing

Year	**Total Obs**	**Dissolutions**	**Rate (%)**	**Treatment**	**Control**
2016	1,779	36	2.02	—	—
2017	1,792	64	3.59	—	—
2018	1,795	41	2.28	—	—
2019	1,026	31	3.02	31	995
2020	1,057	63	5.96	94	963
2021	1,040	46	4.42	140	900
2022	1,012	35	3.46	175	837
COVID Period (2020–2021)		**109**	**10.34**		

Notes: Dissolution counts for 2016–2018 use extended ENAHO panel data. Panel tracking begins in 2019 with 917 women.

A first finding, it is the temporal concentration of dissolution events, which spiked during the height of Peru's COVID-19 lockdown. The data present a 2020 dissolution rate of **5.96%**, a 97% increase from the **3.02%** rate observed in 2019. This temporal concentration provides crucial variation for my difference-in-differences identification strategy while highlighting COVID-19's role as a dissolution catalyst. The pattern suggests that the pandemic's economic and social disruptions had immediate effects on household stability, creating the conditions necessary for identifying causal dissolution effects. The elevated dissolution rates persisted through 2021.

4.2 Main Results: The Employment-Security Disconnect

Table 2 presents the difference-in-differences results.

Table 2: Main Results: Effects of Household Dissolution on Women's Economic Outcomes

Outcome Variable	ATET	Std. Error	t-statistic	p-value	95% Confidence Interval
Panel A: Labor Market Outcomes					
Employment Probability	0.1252***	0.0255	4.91	0.000	[0.075, 0.175]
Full-time Work (40+ hrs)	-0.3327	0.5629	-0.59	0.555	[-1.438, 0.772]
Hours Worked	15.723	15.199	1.03	0.301	[-14.106, 45.552]
Informal Work	0.0996***	0.0272	3.66	0.000	[0.046, 0.153]
Panel B: Household Welfare Outcomes					
Log Per Capita Income	-0.2437**	0.0990	-2.46	0.014	[-0.438, -0.050]
Log Per Capita Spending	-0.2591**	0.0714	-2.34	0.019	[-0.400, -0.118]
Sample Sizes					
Observations: 917 — Treated Units: 114 — Control Units: 803					

Notes: ATET = Average Treatment Effect on the Treated with individual and year fixed effects. Standard errors clustered at household level. Controls include age, education, geographic domain, and savings status. *** p<0.01, ** p<0.05, * p<0.10.

The results in Panel A reveal that household dissolution significantly increases women's employment probability by 12.5 percentage points (p<0.001). This increase appears driven entirely by entry into informal work, with the probability of informal employment rising by 10.0 percentage points (p<0.001). I find no significant effects on full-time work or total hours, suggesting that employment gains concentrate in part-time or irregular positions.

DPanel B show reductions in household economic welfare. Per capita income falls by 21.8% (p=0.014) and per capita consumption drops by 28.3% (p=0.019), indicating that employment gains fail to compensate for the loss of partner earnings and household economies of scale.

4.3 Child Presence and Economic Vulnerability

Next, I examine how child presence affects dissolution impacts. Table 3 presents income effects disaggregated by household child presence, demonstrating that children create a sharp vulnerability boundary that more than doubles dissolution's economic impact.

Table 3: Income Effects of Household Dissolution by Child Presence

Household Type	ATET	Std. Error	p-value
No Children	-0.180***	0.037	0.000
Any Children	-0.383***	0.030	0.000

Notes: ATET = Average Treatment Effect on the Treated. Standard errors clustered at individual and household levels. Controls include age and education. The sample is restricted to the COVID period (2020-2022). The dependent variable is log per capita household income. Children are defined as household members under 18 years old or direct children/stepchildren of the household head.

*** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$.

Women with children in their households experience income losses of 38.3% following dissolution ($p < 0.001$), compared to 18.0% losses for childless women ($p < 0.001$). This represents a **child penalty** of 20.3 percentage points, meaning that the presence of children more than doubles the economic impact of household dissolution. This threshold effect suggests that childcare responsibilities fundamentally alter post-dissolution economic trajectories by constraining labor market responses and increasing economic needs simultaneously.

4.4 Demographic Heterogeneity

Table 4 presents income effects disaggregated by education and geographic location, demonstrating systematic reversals of expected vulnerability patterns.

Table 4: Heterogeneous Effects on Household Income by Demographics

Subgroup	**ATET**	**Std. Error**	**t-statistic**	**p-value**	**Sample Size**
By Education Level					
Primary Education	0.1738	0.1680	1.03	0.302	1,254
Higher Education	-0.3745***	0.0644	-5.82	0.000	1,253
By Geographic Location					
Urban Areas	-0.3429***	0.0456	-7.52	0.000	1,547
Rural Areas	-0.2820*	0.1470	-1.92	0.055	960

Notes: Dependent variable is log per capita income. ATET estimated using difference-in-differences. All specifications include individual and year fixed effects with household-clustered standard errors. *** p<0.01, * p<0.10.

Highly educated women experience catastrophic income losses of 37.4% following dissolution ($p<0.001$), while women with primary education show no statistically significant effects. This pattern directly contradicts standard human capital theory predictions that education should provide protection against economic shocks. Suggesting that the highest level of informal job in Peru labor market would be distorting this outcome. Similarly, the geographic analysis reveals that urban women face income reductions of 34.3% ($p<0.001$), while rural women experience significantly smaller losses of 28.2% ($p<0.10$).

5 Discussion and conclusions

The findings show three fundamental insights about women's economic vulnerability during crisis-induced household dissolution that challenge existing theoretical frameworks and policy approaches. This section integrates these findings within broader theoretical contexts while exploring their implications.

5.1 The Employment-Security dynamic

The major finding documents a systematic disconnect between employment responses and economic security. Women experiencing dissolution increase employment probability by 12.5

percentage points while simultaneously suffering 21.8% income reductions and 28.3% consumption declines. This pattern document that increased labor market participation—often celebrated as women's empowerment—can mask severe economic vulnerability when employment gains concentrate exclusively in informal, low-wage work driven by economic necessity.

This dynamic extends existing literature on informal sector expansion during economic crises by demonstrating how household shocks interact with macroeconomic downturns to systematically channel women into survival employment (Chen, 2012). The magnitude of the consumption decline relative to the income reduction indicates fundamental failures in consumption smoothing mechanisms.

These findings have important implications for interpreting women's labor market participation during crises. Policy frameworks that emphasize workforce participation as an indicator of women's economic empowerment may systematically misidentify vulnerability when employment gains reflect economic desperation. My analysis expose that children create a dramatic vulnerability threshold, this threshold effect indicates that childcare responsibilities fundamentally alter post-dissolution economic trajectories through mechanisms that compound to create acute vulnerability. The child penalty operates through several channels. First, children create time constraints that limit labor supply responses. Second, the need for schedule flexibility pushes mothers toward informal employment that accommodates childcare but offers lower wages (Berniell et al., 2020; International Labour Organization and UNICEF, 2024) . Dissolution eliminates household economies of scale in childcare, forcing mothers to bear full responsibility for child-related expenses with reduced earning capacity (Barbuscia et al., 2024). Peru's 20.3 percentage point child penalty substantially exceeds findings from developed countries where more comprehensive social protection systems typically buffer these effects Kleven et al. (2019). This larger penalty reflects the interaction of limited social protection, high labor informality, and traditional gender roles that concentrate childcare responsibilities on mothers. The threshold nature of the child penalty suggests that categorical targeting approaches may be more effective than graduated benefit systems.

5.2 Education and Urban Vulnerability

Another discovery, shows that that demographic advantages can become sources of additional vulnerability during crisis-dissolution interactions. Usually, high education typically enables access to better formal employment, these advantages become irrelevant when dissolution forces immediate entry into informal labor markets where credentials provide no wage premium. Second, educated women's greater integration into complex formal financial arrangements may be more severely disrupted by dissolution than the simpler economic structures of less educated households.

The urban-rural differential exposes how access to informal safety nets shapes economic resilience although more research is needed in this area Berniell et al. (2020). Still, rural women benefit from protective mechanisms unavailable in urban contexts, such as subsistence agriculture opportunities and extended family networks. Urban women, in contrast, face higher living costs and weaker social ties, making them more dependent on formal employment that may be disrupted during dissolution transitions. These results have implications for social protection targeting and crisis response policies. Traditional approaches

that prioritize rural, less educated populations based on baseline disadvantage may systematically miss those most vulnerable to crisis-dissolution interactions.

These inferences demand further analysis of the crisis response strategies to address dissolution-related vulnerabilities. The employment-security disconnect suggests that policies emphasizing job creation must be accompanied by job quality improvements that provide adequate income replacement rather than mere employment opportunities.

The child penalty findings unveil gaps requiring targeted interventions designed around the threshold nature of child-related vulnerability. Emergency childcare programs, flexible employment programs that accommodate mothers' scheduling constraints, and integrated family support services are essential components of dissolution-responsive social protection. The protective factor require differentiated strategies that move beyond traditional demographic targeting toward dynamic vulnerability assessment. The concentration of employment gains in informal work highlights the need for policies that improve informal sector conditions and extend social protection coverage rather than focusing exclusively on formal job creation.

These policy insights extend beyond Peru to other developing countries with similar structural characteristics including high labor informality, limited social protection, and weak institutional support for women's economic rights.

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