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The Divorce Revolution and Generalized Trust: Evidence from the United States 1973-2010

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ABSTRACT

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This paper examines the effect of exposure to a culture of easier divorce as a minor on generalized trust using the General Social Survey from 1973-2010. The easier divorce culture is defined as the introduction of no-fault including unilateral divorce reforms across the US. According to the results, the divorce revolution seems to have had some effect on trust levels across the US. While there are no discernible effects for the whole sample of men, there are statistically significant effects for women with an additional year of exposure being associated with a 4 percentage point lower generalized trust in the states with easy divorce culture compared to states with fault based divorce culture. An analysis by sub-group of women indicates that married and divorced/separated women have significantly lower levels of trust associated with exposure to easy divorce culture as a child. The findings are in agreement with the predictions of previous literature regarding no-fault divorce reforms reducing the security offered by marriage, in particular for women.

JEL Classification: J12, K36, Z13

Keywords: divorce laws, trust, GSS, panel data analysis

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1. Introduction

Marriage is a union between spouses who are given by law specific rights and duties resulting from that relationship. The divorce revolution[1] from the 1960s onwards has changed the enforcement of these agreements between the spouses. Brinig and Crafton (1994, p. 872) hypothesize that as a result of easier divorce there are "fewer marriages ex ante, fewer children (born later, after a longer trial period), more investment in individual careers rather than in the marriage, more divorces, and, ex post, more breaches by spouses in positions to behave opportunistically." Opportunistic behavior by spouses effectively undermines "the trust-enhancing function of marriage as an institution" (Rowthorn, 1999, p. 682) and thereby "corrodes the social fabric of trust" (ibid.). This paper provides an empirical examination of whether the easy divorce culture has affected trust by examining the effect of the law changes that epitomize the divorce revolution on generalized trust. The findings indicate that the divorce revolution has indeed influenced the level of generalized trust in the American society.

The traditional legal marriage divided the rights and responsibilities of husbands and wives on the basis of gender where the "woman was to devote herself to being a wife, homemaker, and mother in return for her husband's promise of lifelong support" (Weitzman, 1985, p. 2). Traditional legal marriage assumed that "the spouses are engaged in a joint enterprise, were responsible for each other, and would share the fruits of their united endeavors" (Weitzman, 1985, pp. 4-5). Marital contract lowers the transaction costs of enforcing agreements in marriage and allows the partners to invest in the relationship with a lower risk of the partner reneging on agreements (such as sexual fidelity and raising children) that have been made (Pollak, 1985). Indeed Cherlin (2004) suggests that the difference

[1] The shift from mutual consent divorce laws to no-fault including unilateral divorce laws is from here onwards referred to as easier divorce or the divorce revolution.

between marriage and a de facto relationship is that the major benefit of marriage is the so-called enforceable trust. As a result of a marital contract the spouses can have more confidence that their investments in the marriage will be recouped. Some of potential investments in marriage include the division of household responsibilities (paid work versus household work), a large up-front investment in a house and other instances of increasing returns to scale.

Traditionally the aim of divorce laws was to "preserve marriage as a lifelong union [with divorce] restricted to situations in which one party committed a serious marital offense such as adultery, cruelty, or desertion, giving the other party the legal basis or *ground* for the divorce" (Weitzman, 1985, p.7). The earliest divorce laws defined fault-based grounds for divorce which effectively identified an "innocent" and a "guilty" party to the divorce with divorce being granted to the "innocent" party. Requiring grounds for divorce gave the "innocent" party a great deal of power over the "guilty" party as the spouse who wanted a divorce had to persuade the "innocent" partner to cooperate. The divorce revolution changed the terms of the contract to favor the "guilty" party that is the spouse who wishes to break their marital vows (Becker, 1981; Becker et al., 1977).

The major law changes contained in the divorce revolution compared to the traditional divorce law include not needing to prove fault or guilt to obtain a divorce. Furthermore, financial awards were no longer linked to fault but instead they were based on current financial needs and resources. The divorce revolution also changed the standards for alimony and property awards seeking to treat men and women more equally compared to the gender-based assumptions of the traditional law. The no-fault divorce revolution effectively changed the terms of the moral and legal contract between spouses to abolish any "compensation" (such as a monetary payment or a public humiliation) for violating the terms of the contract.

Effectively, under the new legislation there no longer were any penalties for adultery and no rewards for fidelity.

The changes in the divorce laws have undermined the value of marriage as an institution and hence it can reasonably be expected that marriage rates would have decreased as a result. In fact Rasul (2003) finds that following the introduction of unilateral divorce laws, marriage rates declined significantly and permanently in the adopting US states. He finds that the decline in the marriage rate caused by unilateral divorce law accounts for 3.6% of the overall decline in the marriage rate. In a subsequent theoretical paper, he further distinguishes the following effects of divorce laws on marriage: 1) a direct pipeline effect on the stock of married couples at the time of the law change and 2) a selection effect whereas the couples that decide to marry might become better matched than those previously married under the mutual consent divorce laws (Rasul, 2006). If one then considers a move from mutual consent to no-fault divorce laws, the effect on the long run divorce rate is ambiguous as the selection effect may offset the pipeline effect.

Empirical evidence of the effect of the move from mutual consent to unilateral divorce laws indicates that, although there are strong short-term effects (Friedberg, 1998[2]; Peters, 1986, 1992; Allen, 1992), divorce laws do not affect the divorce rate in the long run (Wolfers, 2006; Gonzalez and Viitanen, 2009). These empirical findings could well be explained by the selection versus pipeline effect with fewer people entering a formal marital contract and instead opting for the increasingly common de facto relationship.

Given that social capital including trust is found to have a significant payoff (Knack and Keefer, 1997; La Porta et al., 1997; Berggren, 2006; Bjornskov 2006, Stevenson and Wolfers, 2011), it is of interest to examine whether the country's legal framework has

[2] Friedberg (1998) found significant permanent effects of unilateral divorce law on divorce rates, however, the result was revised by Wolfers (2006) who found merely a transitory effect on the divorce rate.

undermined the institution of marriage, in terms of trust. It has been found that parental divorce is associated with lower levels of trust in parents and future intimate partners (Franklin et al., 1990; King, 2002) as well as on own levels of generalized trust (Viitanen, 2014). Rawthorn (1999) argues that "many of the legal and social reforms which have been implemented in modern times have undermined the ability of marriage to perform its basic role as a trust-creating institution" (p.662). This summarizes the role of this paper in examining a potential association between divorce laws and trust.

2. Method

Data

The analysis of the effect of exposure to a culture of easier divorce on trust is conducted using the General Social Survey (GSS) Sensitive Data Files from 1973-2010 for the US (Smith et al., 2011). The GSS is a nationally representative cross-sectional survey of approximately 1,500 randomly selected individuals every year from 1973 through 1993 (excluding 1974, 1977, 1979, 1981, 1982, 1985 and 1992) and every second year from 1994 through 2010, with extensive information on individual socio-economic characteristics and attitudes. The total sample includes 55,087 individual observations. I exclude 197 observations for which age is missing, 18,847 observations for which an answer to the generalized trust question is missing, 7 observations for which marital status information is missing, 4 observations for which work status information is missing and 86 observations for which education status is missing. This leaves a sample of 35, 946 individuals of which 19,937 are women and 16,009 are men. Further, since the identification of the effect of divorce laws on generalized trust relies on the state of residence I have restricted the sample to include only those individuals who are currently residing in the same state as when they were a minor. This reduces the sample to 22,590 individual observations of which 12,622 are women and 9,968 are men.

The GSS has been widely used to study trust as it consistently asked the following question: "Generally speaking, would you say that most people can be trusted or that you can't be too careful in dealing with people?" Possible answers are "most people can be trusted", "you can't be too careful" or "it depends". I aggregate the last two categories ("you can't be too careful" or "it depends") to take the value of 0 and define trust as a dichotomous variable taking value 1 if the individual is trusting.

Glaeser et al. (2000) were the first to criticize the use of survey trust questions as they do not correlate with trusting behavior in the lab. While the findings of little correlation between survey and experimentally inferred trust have been replicated (Ermish et al 2009, for example) others have indeed found a strong correlation between survey and experimental evidence (Bellemare and Kroeger, 2007). The correlation between survey and lab evidence may not be strong since experiments typically rely on small non-representative populations and specific trust measures, while survey scales relying on only one item are likely to be unstable.

Alesina and La Ferrara (2002) further justifies the use of the GSS question with the literal interpretation of the wording namely whether others can be trusted in general. They further criticize the Glaeser et al. study by noting that "…a behavior denoting low trust may not always be perfectly distinguished from behavior denoting high risk aversion" (p.213, footnote 9). With those caveats in mind, I proceed to exploring the relationship between trust and divorce laws.

Analytic strategy

The following Ordinary Least Squares linear probability model[3] is fitted to the GSS state-level panel data to assess the impact of an easier divorce culture as a minor[4] on generalized trust at the individual level:

$$Y_{ist} = \alpha + \beta_1 EXPOSED_s + \beta_2 X_i + \mu_s + \delta_t + \mu_s \times \delta_t + \varepsilon_{ist} \qquad (1)$$

where subscript *i* denotes the individual, *s* denotes the state and *t* indicates the year. The dichotomous trust measure is estimated to be a function of exposure to divorce as a minor (*EXPOSED*) as well as state and year fixed effects and state trends (Model 1). Model 2 includes the following individual level characteristics: age, age squared, years of education, marital status and employment status. Table 1 includes detailed descriptions of the variables used in the analysis. Regressions are estimated separately for men and women and the standard errors are clustered at state level.

One may be worried that the timing of divorce legislation could be endogenous, driven by changes in social norms in a given state. I address this concern by controlling for smooth trends at the state level, and estimating the effect of the law changes only off of discontinuous "jumps" at the date of the reforms. To the extent that changes in social norms or political climate are continuous over time, the estimated effects can plausibly be attributed to the changes in divorce laws.

Additionally, I run regressions where exposure is measured using three separate dummies in order to account for the length of exposure (1 to 4 years, 5 to 8 years, and more than 8 years). Note that it is not possible to separate the effect of years of exposure from the effect

[3] The probit results are available from the author upon request. The probit marginal effects are nearly identical to the results reported using the linear probability model.
[4] Throughout the paper minor refers to a person under the age of 18.

of age at exposure, since they are perfectly correlated. A child exposed to divorce for 10 years will necessarily be exposed since age 7.

Descriptive statistics

Table 2 describes the sample means and standard deviations of the variables used in the empirical analysis. The sample includes individual observations from the GSS for which there are no missing values for age, trust, marital status, work status or education. This leaves a sample of 22,590 observations. On average 40.8% of men and 36.1% of women in the sample report trusting most people. Over half of the individuals in the sample are married and nearly 39% of women and 64% of men work full-time.

The level of trust has decreased across the US since the early 70s[5] as shown in Table 3. Between 1973 and 2010, trust level has decreased by 12 percentage points across the US, with the largest drops in trust over time in Arkansas, Connecticut, Maryland, Minnesota and Missouri. A common pattern is declining trust until the 1990s and then a rise or no change in trust in the 2000s. Table 4 summarizes data availability by state and shows that some of the variability in trust across the decades could be due to small sample sizes for a handful of states such as Alaska, New Mexico or Maine.

Exposure to divorce is based on the divorce reform classification obtained from the source bill as reported in Gold (2010) and partially reproduced in Table 5. Exposure is defined as the number of years exposed to an easier divorce culture as a minor. For example, a person born in Wisconsin in 1972 would have been exposed to 12 years of easy divorce culture as a minor and up to 6 years prior to the law change. Since 1997 there have been calls for strengthening marriages across the US and in 1997 Louisiana became the first state to adopt covenant marriage as a legal category, later Arkansas and Arizona followed suit. A

[5] Stevenson and Wolfers (2011) find that also trust in public institutions has reduced over the same time frame.

covenant marriage includes pre-marital counseling and includes more limited grounds for divorce. The covenant marriage reforms of the late 1990s do not affect the results as they took place after the period of analysis undertaken in this paper.

Previous literature examining no-fault divorce on various outcomes include Ellman and Lohr (1998), Friedberg (1998), Gruber (2004), Peters (1986), Rasul (2006) and Wolfers (2006). Table 5 also reports the interpretation of the date when the bill became effective as used in the aforementioned studies. The interpretation of date effective of the law reform is the same across the studies only in 8 states hence the analysis section includes robustness checks to the alternative definitions (Table 6).

3. Empirical results

The effect of the years of exposure to no-fault divorce on generalized trust is reported in Table 6 using a difference-in-differences model. The dependent variable is a dichotomous variable taking value 1 if the individual reports being trusting. The main independent variable of interest is the number of years exposed to easy divorce culture as a minor. All of the models include year and state dummies as well as state trends. The results tables report the coefficient estimates from a linear probability model of the main independent variable only. Model 1 shows a highly significant correlation between years of exposure to easy divorce culture on trust for both men and women. Model 2 results including individual level controls (age, age squared, years of education, marital status and employment status[6]) show that there is no statistically significant effect of the years of exposure to easy divorce culture for men. However, for women another year of exposure to easy divorce culture as a minor reduces

[6] Marital status includes dummies for: widowed, divorced, separated and never married with married being the reference category. Employment status includes dummies for: working part-time, temporarily not working, unemployed/laid off, retired, in school, out of the labor force and other with working full-time being the reference category.

generalized trust by 0.4 percentage points (Table 6, Model 2). The following models only report the results with individual controls included in the model.

Table 7 examines whether the effect of an exposure to the culture of easy divorce varies by the length of exposure. The results for men are not statistically significant while for women exposure of 5-8 years is associated with a 4.6 percentage point reduction in their likelihood of being trusting and exposure of 9 years and above is associated with a 5.5 percentage point reduction in their likelihood of being trusting.

These overall finding is in agreement with the prediction of Rowthorn (1999) regarding the no-fault divorce reforms reducing the security offered by marriage, in particular for women. Weitzman (1985) further argues that the consequences of the divorce revolution have fallen most heavily on the older women who were brought up in the culture of fault based divorces only with stronger marital contracts. The generational differences are tested by running separate regressions for pre-baby boomers (born in 1945 or earlier) and baby boomers (1946-1964) in Table 8 and the X generation (1965-1984)[7] and the individuals born in the 1970s (when most of the divorce law reforms took place) in Table 9.

Men born in 1945 or before (the pre-baby boomers) have interesting positive and statistically significant results (Table 8). Specifically an additional year of exposure to easy divorce culture as a minor (that is prior to 1963 at the latest) increases their trust by 0.7 percentage points and an exposure of 9+ years shows an increase in trust of 13.1 percentage points. A possible explanation for this result is that this is the generation that instigated the law reforms that resulted in the divorce revolution. Weitzman (1985, p. 17) quoted a subgroup of men who believed that "the [fault based] divorce law and its practitioners were in league with divorced wives to suck the blood, not to mention the money, of former

[7] The Y generation is too small in the sample for reliable analysis.

husbands" urging divorce laws to be revised to treat men and women equally. The same explanation could be used to comprehend the negative association for women between years of exposure and their generalized trust with an extra year leading to a 0.3 percentage point lower level of trust.

There are no significant results for the women of the Baby Boomer generation, however, for men an additional year of exposure to an easy divorce culture is associated with a 0.9 percentage point lower trust and an exposure of 9+ years is associated with a 9.7 percentage lower report of being trusting (Table 8). The Baby Boomer generation was the first generation that as young to middle aged adults could benefit from access to easy no-fault divorce. Further, the gender difference may be due to approximately two-thirds of all divorces being filed by women (Brinig and Allen, 2000). The Baby Boomer generation individuals are the ones who were brought up and sometimes even got married during the fault-based era and hence experienced the "change in the marital contract" first hand.

On the other hand, the X generation would have mostly been brought up within the no-fault culture and while potentially experiencing parental divorce they would have had a chance to adapt to the new culture before themselves getting married. The X generation (and a subgroup of 1970s individuals) results in Table 9 show positive effects for men and some negative effects for women. For women 1-4 years of exposure is associated with 8.9 (14.8) percentage point reduction in trust for X generation (1970s). The X generation men (1970s) with a 1-4 year exposure to easy divorce culture as a minor are 8.5 (14.5) percentage points more trusting. Nine or more years of exposure are associated with a 15.8 (34.7) percentage point increase in trust for the X generation (1970s) men. The results may indicate that men as main income earners are more protected from bad marriages under an easier divorce culture and hence may be more trusting on average. To paraphrase Rowthorn (1999), to get married

is no longer such a major commitment due to easier divorce that allows individuals to exit unhappy relationships at minimum cost and delay.

Rasul (2006) points out that unilateral divorce law may have affected selection into marriage hence the data is further explored by marital status. Table 10 includes results for married women. The results for widowed or never married are never significantly different from zero and neither are the results for men. Married women report 0.5 percentage points lower trust level per year of exposure to easy divorce culture. The magnitude of the effect is the same for divorced/separated women, however, this result is only significant at 10% level. For the married sub-sample, exposure of 5 to 8 years is associated with a 7 percentage point lower trust in easy divorce culture compared to a fault based divorce legislation states. Exposure of 9 or more years is associated with 4.7 percentage point lower trust level although this is only significant at 10% level.

The result for married women is as expected based on Rowthorn's (1999) argument on how marriage "no longer offers the degree of security which it once did" (p.663). With marriage providing less (financial) security it is rational for women who have been brought up within the easy divorce culture to concentrate on their own employment and earnings prospects. Indeed, Brinig and Crafton (1994) argued that the easy divorce culture is associated with more concentration on individual careers. Since the 1970s both female labor force participation rates as well as higher education graduation rates have increased dramatically (Goldin, 2006); whether this apparent relationship between divorce laws and the changes in female labor market outcomes is indeed causal and direct is unclear but would deserve further analysis.

4. Conclusions

This paper develops an empirical analysis of exposure to a culture of easier divorce (defined as no-fault including unilateral) as a minor on generalized trust. It contributes to the family law as well as empirical literature in sociology and economics by providing evidence of the effect of the "no-fault divorce revolution" on the individuals within society. The evidence confirms the predictions of Rowthorn (1999) who argued that "the fault-based system increases the degree of trust between individuals, thereby encouraging them to invest in their marriages" (p.686) whereas the move to no-fault divorce has reduced the security offered by marriage and a reduction in interpersonal trust.

The empirical analysis uses General Social Survey data for the US from 1973-2010. The effect of the law changes on trust is analyzed within a difference-in-differences framework controlling for individual confounding factors including age, marital status, employment status and the level of education as well as state and year specific events as well as state trends.

According to the results, the easier divorce culture has had some effect on trust levels across the US. While there are no discernible effects for the whole sample of men, there are statistically significant effects for women with an additional year of exposure being associated with a 4 percentage point lower generalized trust in the states with easy divorce culture compared to states with fault based divorce culture. Generational effects indicate that men born before the baby Boomer generation are 13 percentage points more trusting in general in the no-fault states compared to the fault states whereas Baby Boomer men are 9.7 percentage points less trusting if they are exposed to 9 or more years of the easy divorce culture. The X generation men show strong positive effects of the easy divorce culture on trust while the X generation women show negative effects.

An analysis by sub-group of women indicates that married women have significantly lower levels of trust associated with exposure to easy divorce culture as a child. The overall findings are in agreement with the predictions of previous literature regarding no-fault divorce reforms

reducing the security offered by marriage, in particular for women. Whether divorce law reforms have had a direct causal effect on the changes in female educational attainment and labor supply behavior of the past half a century deserves further study.

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Table 1: Variable definitions

	Definition
Trust	1 for answers "you can't be too careful" or "it depends" to question "Generally speaking, would you say that most people can be trusted or that you can't be too careful in dealing with people?", 0 otherwise.
Exposure	Number of years exposed to no-fault legislation within state as a minor ranging between 0 and 17.
Exposure 1-4 years	Number of years exposed to no-fault legislation within state as a minor: 1-4.
Exposure 5-8 years	Number of years exposed to no-fault legislation within state as a minor: 5-8.
Exposure 9+ years	Number of years exposed to no-fault legislation within state as a minor: 9 or more.
Age	Age of respondent
Education	Number of years of schooling completed.
Married	1 for married, 0 otherwise
Widowed	1 for widowed, 0 otherwise
Divorced	1 for divorced, 0 otherwise
Separated	1 for separated, 0 otherwise
Never married	1 for never married, 0 otherwise
Working full-time	1 for working full time, 0 otherwise
Working part-time	1 for working part time, 0 otherwise
Temporarily not working	1 for with a job but not at work because of temporary illness, vacation or strike, 0 otherwise
Unemployed, laid off	1 for unemployed, laid off, looking for work, 0 otherwise
Retired	1 for retired, 0 otherwise
In school	1 for in school, 0 otherwise
Out of the labor force	1 for out of the labor force, 0 otherwise
Other work status	1 for other work status, 0 otherwise
White	1 for white, 0 otherwise
African-American	1 for African-American, 0 otherwise
Other race	1 for other race, 0 otherwise

Table 2: Descriptive statistics, GSS 1973-2010

	Men	Women
Trust	0.408 (0.491)	0.361 (0.480)
Exposure	6.173 (7.478)	6.047 (7.454)
Exposure 1-4 years	0.065 (0.246)	0.065 (0.246)
Exposure 5-8 years	0.060 (0.238)	0.057 (0.233)
Exposure 9+ years	0.356 (0.479)	0.349 (0.477)
Age	44.788 (16.907)	46.191 (17.812)
Education	12.868 (3.361)	12.587 (3.009)
Married	0.591 (0.492)	0.508 (0.500)
Widowed	0.038 (0.192)	0.143 (0.350)
Divorced	0.108 (0.311)	0.135 (0.342)
Separated	0.0280 (0.165)	0.039 (0.195)
Never married	0.234 (0.424)	0.174 (0.380)
Working full-time	0.635 (0.481)	0.389 (0.487)
Working part-time	0.072 (0.258)	0.124 (0.329)
Temporarily not working	0.021 (0.145)	0.020 (0.139)
Unemployed, laid off	0.047 (0.211)	0.018 (0.132)
Retired	0.158 (0.365)	0.109 (0.312)
In school	0.031 (0.173)	0.032 (0.175)
Out of the labor force	0.013 (0.112)	0.292 (0.455)
Other work status	0.023 (0.149)	0.017 (0.131)
White	0.854 (0.353)	0.818 (0.386)
African-American	0.117 (0.321)	0.148 (0.355)
Other race	0.049 (0.217)	0.045 (0.207)
N	9,968	12,622

Notes: Standard deviation reported in parentheses.

Table 3: Mean state-decade trust level

	1970s	1980s	1990s	2000s
Alabama	0.257	0.195	0.155	0.184
Alaska	-	-	0.294	-
Arizona	0.300	0.407	0.262	0.392
Arkansas	0.367	0.292	0.121	0.154
California	0.401	0.456	0.361	0.354
Colorado	0.381	0.509	0.356	0.517
Connecticut	0.457	0.393	0.375	0.233
Delaware	-	-	0.370	0.231
District of Columbia	-	0.125	0.231	0.300
Florida	0.267	0.298	0.239	0.245
Georgia	0.338	0.309	0.330	0.218
Hawaii	-	-	-	0.528
Idaho	-	-	-	0.382
Illinois	0.467	0.371	0.397	0.357
Indiana	0.333	0.450	0.393	0.364
Iowa	0.577	0.529	0.273	0.377
Kansas	0.571	0.571	0.494	0.500
Kentucky	-	0.321	0.308	0.452
Louisiana	0.349	0.274	0.267	0.266
Maine	-	-	-	0.346
Maryland	0.472	0.325	0.346	0.203
Massachusetts	0.538	0.414	0.414	0.380
Michigan	0.507	0.520	0.425	0.313
Minnesota	0.609	0.600	0.495	0.390
Mississippi	-	0.131	0.184	0.208
Missouri	0.508	0.428	0.307	0.277
Montana	0.529	0.700	0.531	0.588
Nebraska	-	-	-	-
Nevada	-	-	-	-
New Hampshire	-	0.554	0.400	-
New Jersey	0.441	0.393	0.257	0.323
New Mexico	-	-	-	0.261
New York	0.453	0.373	0.350	0.342
North Carolina	0.252	0.344	0.239	0.228
North Dakota	-	0.699	0.550	0.643
Ohio	0.440	0.398	0.313	0.299
Oklahoma	0.486	0.361	0.269	0.266
Oregon	0.667	0.600	0.416	0.471
Pennsylvania	0.477	0.410	0.385	0.386
Rhode Island	-	0.411	0.357	-
South Carolina	0.240	0.277	0.205	0.289
South Dakota	-	-	0.500	0.385
Tennessee	0.432	0.294	0.237	0.293
Texas	0.307	0.313	0.285	0.257
Utah	-	0.527	0.462	-
Vermont	-	-	0.392	0.250
Virginia	0.240	0.340	0.296	0.261
Washington	0.515	0.587	0.414	0.445
West Virginia	0.298	0.277	0.267	0.195
Wisconsin	0.494	0.513	0.534	0.431
Wyoming	-	0.533	0.375	0.350

Note: The mean is calculated from a dichotomous variable where 1 indicates that the respondent agreeing that "most people can be trusted."

Table 4: State data availability and sample size

	Missing years	Sample size		Missing years	Sample size
Alabama	None	562	Montana	1983-1993, 2004-2010	93
Alaska	1973-1993, 2004-2010	19	Nebraska	1973-2010	0
Arizona	None	167	Nevada	1973-2010	0
Arkansas	1983, 1996-2002	248	New Hampshire	1973-1980, 1993-2010	71
California	None	1737	New Jersey	None	626
Colorado	None	395	New Mexico	1973-2002	26
Connecticut	None	282	New York	None	1,586
Delaware	1973-1991, 2004	41	North Carolina	None	912
District of Columbia	1973-1976, 1983, 1991	34	North Dakota	1973-1980, 2004-2010	157
Florida	None	502	Ohio	None	1,290
Georgia	None	612	Oklahoma	None	274
Hawaii	1973-2002	46	Oregon	None	235
Idaho	1973-2002	125	Pennsylvania	None	1,222
Illinois	None	892	Rhode Island	1973-1980, 1993-2010	70
Indiana	None	530	South Carolina	1983	274
Iowa	1993-2002	229	South Dakota	1973-1993, 2004-2010	43
Kansas	None	282	Tennessee	None	724
Kentucky	1973-1980	197	Texas	None	1,300
Louisiana	None	307	Utah	1973-1980, 1993-2010	68
Maine	1973-2002	35	Vermont	1973-1993, 2004-2010	67
Maryland	None	265	Virginia	None	671
Massachusetts	None	481	Washington	None	354
Michigan	None	1,249	West Virginia	1994-2002	331
Minnesota	None	430	Wisconsin	None	657
Mississippi	1973-1983, 2004-2010	172	Wyoming	1973-1980, 1993-2002	67
Missouri	None	606			

Table 5: No-fault including unilateral divorce reforms: source bill and interpretation of date effective in previous literature

	Source Bill	Gold (2010)†	Ellman and Lohr (1998)	Friedberg (1998)	Gruber (2004)	Peters (1986)	Rasul (2006)	Wolfers (2006)
Alabama	1971 No.2272	1972	1971	1971	1971	Pre-1978	1971	1971
Alaska	1962 No.101	1963	1974	Pre-1968	1935	Pre-1978	1968	1935
Arizona	1973 No.132	1974	1973	1973	1973	Pre-1978	1973	1973
Arkansas	1937 No.167	1937	1979	none	None	none	none	none
California	1969 No.1608	1970	1969	1970	1970	Pre-1978	1970	1970
Colorado	1971 No.130	1972	1971	1971	1972	Pre-1978	1971	1971
Connecticut	1973 No.73-373	1973	1973	1973	1973	Pre-1978	1973	1973
Delaware	1974 No.350; 1952 No.27	none	1974	none	1957	none	none	none
District of Columbia	1965 No.89-217	none	none	none	1966	none	none	none
Florida	1971 No.71	1972	1971	1971	1971	Pre-1978	1971	1971
Georgia	1973 No.276	1973	1973	1973	1973	Pre-1978	1973	1973
Hawaii	1973 No.211; 1965 No.52	1974	1932	1973	1972	Pre-1978	1973	1973
Idaho	1971 No.20	1971	1931	1971	1971	Pre-1978	1971	1971
Illinois	1983 No.83-954	1984	1983	1984	none	none	none	None
Indiana	1973 No.297	1974	1973	1973	1973	Pre-1978	1973	1973
Iowa	1970 No.1266	1971	1970	1970	1970	Pre-1978	1970	1970
Kansas	1969 No.286	1970	1969	1969	1969	Pre-1978	1969	1969
Kentucky	1972 No.182	1972	1972	1972	1972	Pre-1978	1972	1972
Louisiana	1960 No.31	1961	1965	Pre-1968	none	none	none	none
Maine	1973 No.532	1974	1973	1973	1973	Pre-1978	1973	1973
Maryland	1937 No.396	1937	1937	Pre-1968	none	none	none	none
Massachusetts	1975 No.698	1976	1975	1975	1975	Pre-1978	1975	1975
Michigan	1971 No.75	1972	1971	1972	1972	Pre-1978	1972	1972
Minnesota	1974 No.107; 1935 No.295	1974‡	1974	1974	1974	Pre-1978	1974	1974
Mississippi	1976 No.451	none	1976	none	none	none	none	none
Missouri	1973 No.315	1974	1973	1973	none	none	none	none
Montana	1975 No. 536	1976	1975	1975	1973	Pre-1978	1975	1975
Nebraska	1972 No.820	1972	1972	1972	1972	Pre-1978	1972	1972
Nevada	1967 No.278; 1931 No.111	1931	1931	1973	1967	Pre-1978	1973	1973
New Hampshire	1971 No.445; 1957 No.67	1972	1971	1971	1971	Pre-1978	1971	1971
New Jersey	1971 No.212	1972	1971	1971	none	none	none	none
New Mexico	1933 No.54	1933	1973	1973	1933	Pre-1978	1973	1973
New York	1966 No.254	none	1966	none	none	none	none	none
North Carolina	1931 No.72	1931	1931	Pre-1968	none	none	none	none

North Dakota	1971 No.149	1971	1971	1971	1971	Pre-1978	1971	1971
Ohio	1989 No.129; 1974 No.233	1975	1974	1974	none	none	none	None
Oklahoma	1953 No.22	1953	1953	Pre-1968	1953	Pre-1978	1968	1953
Oregon	1971 No.280	1972	1971	1973	1971	Pre-1978	1973	1973
Pennsylvania	1980 No.26; 1988 No.26	1988	1980	1980	none	none	none	none
Rhode Island	1975 No.287; G.L.1896 No.195	1975	1975	1976	1975	Pre-1978	1976	1976
South Carolina	1969 No.170	1969	1969	1969	none	none	none	none
South Dakota	1985 No.207	none	1985	1985	1985	none	1985	1985
Tennessee	1977 No.107	1977	1977	none	none	none	none	none
Texas	1969 No.888; 1953 No.91	1970	1969	1974	1970	Pre-1978	1974	1974
Utah	1987 No.106; 1943 No.46	1987‡	1987	Pre-1968	1987	none	none	none
Vermont	1941 No.43	1941	1941	Pre-1968	none	none	none	none
Virginia	1960 No.108	1960	1960	Pre-1968	none	none	none	none
Washington	1973 No.157	1973	1973	1973	1973	Pre-1978	1973	1973
West Virginia	1977 No.84; 1969 No.49	1978‡	1977	Pre-1968	none	none	none	none
Wisconsin	1977 No.105	1978	1977	1977	1978	none	none	none
Wyoming	1977 No.152	1977	1977	1977	1977	Pre-1978	1977	1977

Notes: † based on the date the source bill became effective. ‡ denotes that Irreconcilable Differences replaced Separation Period grounds for divorce. Table reproduced from Gold (2010).

Table 6: Effect of years of exposure to easy divorce culture on generalized trust

	Men			Women			
	Model 1		Model 2	Model 1		Model 2	
Gold (2010)	-0.009	***	0.0002	-0.010	***	-0.004	***
	(0.002)		(0.001)	(0.002)		(0.001)	
Ellman and Lohr (1998)	-0.010	***	-0.001	-0.010	***	-0.004	***
	(0.001)		(0.001)	(0.001)		(0.001)	
Friedberg (1998)	-0.011	***	-0.002	-0.011	***	-0.004	***
	(0.001)		(0.001)	(0.001)		(0.001)	
Gruber (2004)	-0.011	***	-0.001	-0.011	***	-0.004	***
	(0.001)		(0.001)	(0.002)		(0.001)	
Peters (1986)	-0.011	***	0.001	-0.014	***	-0.005	***
	(0.001)		(0.001)	(0.002)		(0.002)	
Rasul (2006)	-0.011	***	-0.0005	-0.012	***	-0.005	***
	(0.001)		(0.001)	(0.002)		(0.001)	
Wolfers (2006)	-0.011	***	-0.001	-0.012	***	-0.004	**
	(0.001)		(0.001)	(0.002)		(0.002)	
Controls	No		Yes	No		Yes	
Year dummies	Yes		Yes	Yes		Yes	
State dummies	Yes		Yes	Yes		Yes	
State trends	Yes		Yes	Yes		Yes	
N	9,968		9,968	12,622		12,622	

Notes: Model 1 controls include: exposure variable, state dummy, wave dummy and state trends. Model 2 includes Model 1 controls + age, age squared, years of education, race, marital status and employment status. Standard errors are clustered by state and shown in parentheses. *** denotes statistical significance at 1% level, ** at 5% level and * at 10% level.

Table 7: Effect of length of exposure to easy divorce culture on generalized trust

	Men			Women		
	Model 1		Model 2	Model 1		Model 2
Exposure 1-4 years	-0.079	***	-0.007	-0.066	***	-0.029
	(0.020)		(0.021)	(0.022)		(0.020)
Exposure 5-8 years	-0.111	***	-0.028	-0.092	***	-0.046 **
	(0.021)		(0.020)	(0.018)		(0.019)
Exposure 9+ years	-0.141	***	-0.006	-0.150	***	-0.055 ***
	(0.021)		(0.017)	(0.021)		(0.019)
Controls	No		Yes	No		Yes
Year dummies	Yes		Yes	Yes		Yes
State dummies	Yes		Yes	Yes		Yes
State trends	Yes		Yes	Yes		Yes
N	9,968		9,968	12,622		12,622

Notes: Model 1 controls include: exposure variable, state dummy, wave dummy and state trends. Model 2 includes Model 1 controls + age, age squared, years of education, race, marital status and employment status. Standard errors are clustered by state and shown in parentheses. *** denotes statistical significance at 1% level, ** at 5% level and * at 10% level.

Table 8: Effect of years and length of exposure to easy divorce culture on generalized trust for pre-baby boomers (born in 1945 or earlier) and baby boomers (born between 1946 and 1964)

	Pre- baby boomers				Baby boomers			
	Men		Women		Men		Women	
	Static	Dynamic	Static	Dynamic	Static	Dynamic	Static	Dynamic
Exposure	0.007 **		-0.003 *		-0.009 **		-0.002	
	(0.003)		(0.002) *		(0.004)		(0.003)	
Exposure 1-4 years		0.012		0.032		-0.021		-0.009
		(0.085)		(0.058)		(0.026)		(0.024)
Exposure 5-8 years		0.113		0.022		-0.055		-0.021
		(0.087)		(0.047)		(0.039)		(0.025)
Exposure 9+ years		0.131 **		-0.026		-0.097 *		-0.011
		(0.050)		(0.028)		(0.047) *		(0.037)
Controls	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Year dummies	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
State dummies	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
State trends	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
N	4,116	4,116	5,518	5,518	4,046	4,046	4,834	4,834

Notes: Models includes exposure variables as indicated, state dummy, wave dummy and state trends, age, age squared, years of education, race, marital status and employment status. Standard errors are clustered by state and shown in parentheses. *** denotes statistical significance at 1% level, ** at 5% level and * at 10% level.

Table 9: Effect of years and length of exposure to easy divorce culture on generalized trust for the X generation individuals (born between 1965 and 1984) and those born in the 1970s

	X gen				1970s			
	Men		Women		Men		Women	
	Static	Dynamic	Static	Dynamic	Static	Dynamic	Static	Dynamic
Exposure	0.005		-0.001		0.021		-0.007	
	(0.007)		(0.006)		(0.014)		(0.012)	
Exposure		0.085 **		-0.089 ***		0.145 *		-0.148 ***
1-4 years		(0.038)		(0.028)		(0.085)		(0.055)
Exposure		0.054		-0.052		0.091		-0.072
5-8 years		(0.091)		(0.089)		(0.080)		(0.066)
Exposure		0.158 **		0.009		0.347 ***		-0.125
9+ years		(0.067)		(0.069)		(0.066)		(0.093)
Controls	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Year dummies	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
State dummies	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
State trends	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
N	1,672	1,672	2,104	2,104	787	787	1,012	1,012

Notes: Models includes exposure variables as indicated, state dummy, wave dummy and state trends, age, age squared, years of education, race, marital status and employment status. Standard errors are clustered by state and shown in parentheses. *** denotes statistical significance at 1% level, ** at 5% level and * at 10% level.

Table 10: Effect of years and length of exposure to easy divorce culture on generalized trust for sub-samples of women

	Married		Divorced/separated	
	Static	Dynamic	Static	Dynamic
Exposure	-0.005 **		-0.005 *	
	(0.002)		(0.003)	
Exposure 1-4 years		-0.037		-0.015
		(0.031)		(0.040)
Exposure 5-8 years		-0.070 ***		-0.034
		(0.026)		(0.054)
Exposure 9+ years		-0.047 *		-0.070
		(0.027)		(0.042)
Controls	Yes	Yes	Yes	Yes
Year dummies	Yes	Yes	Yes	Yes
State dummies	Yes	Yes	Yes	Yes
State trends	Yes	Yes	Yes	Yes
N	6,285	6,285	2,120	2,120

Notes: Models includes exposure variables as indicated, state dummy, wave dummy and state trends, age, age squared, years of education, race, marital status and employment status. Standard errors are clustered by state and shown in parentheses. *** denotes statistical significance at 1% level, ** at 5% level and * at 10% level.