Happily Under-Insured Ever After?
The Role of Beliefs in Household Specialization

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Abstract

This paper establishes a causal link between women's beliefs around separation and their labor market investment choices. We randomly shift beliefs about the risks of divorce in a large-scale field experiment with Swiss female teachers who are mothers and currently in a relationship. Our study population is generally optimistic about own divorce risk and has limited knowledge of the legal regulations governing separation. The intervention, delivered via a documentary-style video with real protagonists, aims to make both the possibility and consequences of separation relatable. The treatment increases women's insurance against the risks of separation both along financial and employment margins. Treated women are 55% more likely to sign up for an incentivized savings tool that allows users to assess compensation payments within the couple, and plan to work more in the future. One year after the intervention, treated women have reduced their level of specialization: they increase work hours by 2.5% as measured in administrative records of the employer. Women with low levels of insurance against separation at baseline adjust their hours upwards by 6.5% relative to the control group mean.

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1 Introduction

Across most industrialized countries, households specialize when children arrive: mothers decrease their labor market investments whereas fathers do not (Cortés and Pan, 2023; Kleven et al., 2025). While such a division of labor may maximize joint household income, it can also put women at financial risk in case of a future separation, as post-divorce income is typically shared less evenly relative to marital allocations. Consistently, women tend to face more pronounced financial challenges after divorce than men (see, e.g., Smock et al., 1999; Leopold, 2018). Optimally insuring against this financial risk, however, requires that a currently happy couple correctly assesses the prospects and consequences of a future dissolution at the time when it agrees on how much to specialize. This inherent tension raises a central question: Would women specialize less in home production if they properly accounted for separation, such that observed specialization choices may partly reflect a miscalibration of and underinsurance against such risk?

A large literature in economics has highlighted a tension between the "sexual division of labor" and the possibility of marital dissolution both on a foundational level (Becker, 1965, 1973, 1974, 1985), and by examining how state-levels shifts in divorce regimes or insurance availability impact the allocation of resources during marriage (see, e.g., Lafortune and Low, 2023; Voena, 2015; Stevenson and Wolfers, 2007). This body of work implicitly assumes that couples correctly assess their own probability and consequences of divorce. In contrast, a host of papers in psychology has documented that individuals are "unrealistically optimistic" when assessing their own (but not others') odds of separation and its implications (Weinstein, 1980; Baker and Emery, 1993; Fowers et al., 2001; Boyer-Pennington et al., 2001). While these patterns raise the possibility that couples may choose inefficiently low levels of insurance against marital dissolution, testing this hypothesis requires measuring beliefs and specialization choices jointly.

In this paper, we aim to fill this gap by establishing a causal link between women's beliefs around separation, their labor market investment choices, and demand for insurance against the financial risks of separation. We randomly shift beliefs around divorce in a large-scale field experiment with Swiss female teachers who are mothers and currently in a relationship. Our sample has relatively optimistic beliefs about the continuity of their own relationship and is not well informed about limited income pooling after separation. The intervention, delivered via a documentary-style video with real protagonists, aims to make the possibility and consequences of separation relatable, and offers pointers on how to mitigate this risk. The treatment increases women's demand for insurance against separation both along financial and employment channels: Treated women are 55% more likely to sign up for an incentivized savings tool that allows users to calculate compensation payments within the couple, and show an increase of .31 SD on a "Financial Insurance Index" across savings and compensation measures elicited in the survey. The treatment group further plans to self-insure by working more in the future. One year after the intervention, we observe in administrative records of the employer that treated women have reduced their level of specialization by increasing work hours by 2.5% relative to the control group mean. This response channel to the treatment is particularly strong among women who

have lower levels of insurance against separation at baseline, who increase their work hours by 6.5%.

Our findings provide proof of concept that observed levels of household specialization are at least in part maintained by women not optimally insuring against separation due to a miscalibration of this future state of the world. They also highlight that while more liberal laws and norms around divorce have made marital dissolution increasingly common over the past century, optimistic beliefs contribute to sustain levels of household specialization that are out of step with a changed legal and societal landscape.

We conduct our RCT in Switzerland, a country with relative conservative gender norms and a divorce rate of 40%. After childbirth, the majority of Swiss households specialize with most mothers continuing to work low part-time hours until retirement while fathers pursue full-time careers. Swiss law states that any earnings and assets accumulated during marriage are split equally upon divorce, and regulates child support payments. However, the lower earner in the relationship is generally not entitled to partake in career returns that occur after divorce. While it is possible for couples to make alternative arrangements in a notarized contract, those are de facto extremely rare (Neuhaus, 2017). While the Swiss institutional setting is thus relatively unfavorable towards the lower earner, most countries practice a legal approach in which the lower earner receives substantially less post-divorce relative to the marital allocation (Aeby et al., 2025; Stewart and Dziobon, 2016). Studies examining the impacts of divorce thus tend to find larger income drops and increased risk of poverty for female relative to male partners post-separation (Fisher and Low, 2016; Leopold, 2018; Alessie et al., 2025).

To fix ideas conceptually, we first sketch a simple two-period model that incorporates beliefs around separation in a couple's household specialization decision. Couples decide on the wife's time allocation between market and home production as well as joint savings. We show that if the couple increases subjective beliefs about separation risk, the household will provide a higher level of insurance against divorce to the wife. This higher level of insurance can be achieved through adjustments along two margins — labor market investment and savings. In the legal setting we study, our framework predicts that labor market investment always weakly increases following the belief update, while the savings response is more nuanced. Correcting overly optimistic beliefs about divorce risk raises the couple's ex-ante expected utility. The resulting increase in within-household insurance shifts expected consumption utility toward the lower-earning spouse, i.e., the wife in our setting.

We then explore these dynamics empirically with a field experiment that links survey and administrative data on employment outcomes for female public school teachers in Switzerland. As teachers are able to flexibly adjust their labor supply each school year, this occupation provides an ideal setting to examine whether increased insurance demand translates into higher investment in the labor market. Our RCT sample of around 1,450 female teachers is highly specialized: Women work 42% of a full-time equivalent (FTE), i.e., about 2 days per week on average. In contrast, their partners work full-time. The divorce rate among teachers in Switzerland is similar to Swiss women with tertiary education. Following a narrative approach (Graeber et al., 2024), our intervention aims to document how women experience and address

the consequences of separation via a documentary-style video. The film showcases two real protagonists who narrate their own story without commentary. A recently divorced mother talks about the implications of her divorce, which she did not anticipate at the time when the couple decided on her taking time out of the labor force to raise their two children. The film then portrays a couple who is proactively taking steps to insure the financial risk of separation by compensating income losses arising from childcare within the couple and facilitating career investments for both partners.

We start by descriptively examining beliefs around separation and insurance against its risk using the control group of our RCT sample. We show that while women in our sample perceive their social circle's divorce rate in line with the national average, they assess their own divorce risk as substantially lower. Despite being highly educated, our respondents are also not particularly well informed about the legal environment governing the division of assets post-divorce, with only about a fifth of the sample being aware that women are not generally entitled to meaningfully partake in their partners' post-divorce income through spousal alimony beyond child support. While less than a fifth of the sample have taken concrete financial steps such as saving more or compensation to cushion financial risks for the partner that works less, respondents should have scope to react to the treatment: 85% indicate that it should be easily possible to increase their employment level at their current employer and 60% report that they are currently able to set aside savings.

We then explore the treatment impacts of our intervention. To measure insurance via financial channels, we use an incentivized sign up for a tool that allows couples to calculate the amount of additional savings that would compensate the lower earner for lost pension contributions due to lower labor force attachment. In addition, we elicit respondents' plans to insure a lower employment level with financial compensation through their partner and plans to save more. The treatment group shows an increase of .31 SD on a variance-weighted "Savings Index" across these measures. Sign-up for the incentivized compensation tool increases by 12.6 ppt or 55% over the control group mean. Treated participants are also more likely to complete an effort task to make use of the tool: They are 12.8 and 10.8 ppt more likely to enter a valid email for both themselves and their partner, respectively.

Turning to insurance via labor market investment, treated women plan to work more, in particular over the medium to long-run: The treatment group plans to increase work hours by 2.9 ppt (5.5% over the mean) in three, and by around 4.4 ppt in 5 and 10 years (7.4% and 6.6% over the mean, respectively). Using the linked employer records, we then examine treatment effects on actual labor supply one year after the intervention. Treated women adjust their employment level upwards by 1.1 ppt (p-value: .07), or 2.5% relative to the control mean, roughly equivalent to one in ten treated women working an additional half day per week.

We then examine heterogeneity by how well women are insured against the financial consequences of separation at baseline. We construct a "Separation Insurance Index" that aggregates several observable characteristics prior literature associates with consumption smoothing and higher asset buffers for the lower earner in case of divorce, such as labor supply, marital status and property ownership (Brüggmann and Kreyenfeld, 2023; Lafortune and Low, 2023). We find

that women with "Low Insurance" at baseline, i.e., women who are at risk of loosing a higher amount of consumption in the case of divorce, drive the overall treatment impacts on labor supply. This group increases their hours as measured in employer records one year after the intervention by 2.9 ppt or 6.5% over the control mean. Women with low levels of insurance also plan to maintain and expand this higher employment level in the future. In contrast, we do not observe meaningful differences across groups regarding insurance along financial channels. This pattern is consistent with an extension of our conceptual framework in which participants' level of baseline insurance affects their returns from increasing hours. Women with less insurance against separation have more to gain from additional employment and a higher demand for insurance, that they fill both through increased labor supply and insurance along financial margins.

Through which channels does the intervention change women's demand for insurance against the risk of separation? We first show that the intervention changes women's beliefs about their own likelihood of experiencing such an event in the future. In order to measure perceived separation likelihood without contaminating the control group, we designed a battery of questions that asks respondents to imagine themselves at retirement and elicits the likelihood of finding themselves in different scenarios. We ask respondents about their perceived likelihood of living with their current partner, and the probability of their household receiving income from the current partner's savings and pension receipt. Combining these items into a "Perceived Separation Likelihood Index", which increases with perceived risk, we measure an increase of .13 SD for treated women. For women with high and low levels of insurance at baseline, components of the index move in the same direction, with little evidence of significant differences across groups. We further observe an increase of .39 SD in treated women's beliefs and attitudes around the financial risks of specialization. These updates in beliefs move in tandem with plans to raise this topic at home: Treated women are 19.8 ppt more likely to plan to discuss the content of their video with their partner and to raise its relevance for their own (+ 39.8 ppt) and their household's situation (+ 20.2 ppt).

Does our intervention potentially destabilize relationships? From a theoretical perspective, couples that are still happily together would process an update to perceived separation risk by shifting resources from the higher towards the lower earner in order to provide more insurance. In a follow-up survey about three months after the intervention, we examine how couples have processed this shift in beliefs. Treated women are 18.3 ppt more likely to have discussed their video with their partner relative to the control group, with about two thirds of women in the treatment group having tackled this topic at home. Conditional on talking to the partner, the treatment group is less likely to report being satisfied with how this conversation went, and more likely to report that it was neutral. Lastly, we measure women's satisfaction with their relationship and perceptions of its stability. Treated women are just as satisfied with the relationship with their partner, judging it as equally robust, fulfilling, and interesting. We further see a positive and marginally significant impact of .10 SD on an index that more directly measures own marital stability with questions about thoughts and conversations around own separation.

Taken together, do the belief updates and behavioral responses we document in our field experiment move women closer to an optimal allocation? It is worth noting that the nature of divorce expectations is such that we cannot benchmark an individual's subjective belief against a ground truth. However, two features of our results nonetheless suggest that, on average, women in our setting were initially over-specialized relative to the risk they face: First, women in our sample hold optimistic beliefs regarding their own separation likelihood relative to the population separation risk. Second, we show that when beliefs around divorce risk are shifted upwards, women increase their labor supply and financial insurance — consistent with initial allocations having been based on an understated risk.

In sum, our experimental findings provide evidence that high levels of household specialization are partly explained by a mismatch between optimistic beliefs and the frequent occurrence of divorce. This tension emphasizes the need for institutions and legal guardrails to facilitate higher levels of insurance for couples. While Sweden recently introduced an insurance instrument in the form of a within couple transfer of pension rights as separate property, many countries lack a legal framework that would allow for an easily accessible and more effective savings vehicle outside of joint property.

Our paper contributes to three main strands of literature. First, a large body of work has both empirically and theoretically shown that laws around divorce can reshape within-marriage allocations and the marriage market (Stevenson, 2007, 2008; Stevenson and Wolfers, 2007; Fernández and Wong, 2014; Voena, 2015; Reynoso, 2024). These studies almost exclusively leverage state-level variation in the introduction of unilateral divorce in the United States during the 1970-80s. Lafortune and Low (2023) show that insurance via the housing market, i.e. by buying property, leads to higher levels of household specialization, consistent with a durable asset serving as a collateral during marriage. We extend on prior work by introducing the role of beliefs to the household's specialization decision. Our field experiment allows us to directly manipulate perceptions at an individual level while also observing labor supply in administrative records. Our results suggest that these beliefs play a central role in determining marital allocations and highlight that prior results may underestimate impacts of changes in divorce regimes if those are not equally salient to all groups in the population.

Second, our paper contributes to the literature on maternal specialization after childbirth in industrialized countries. The majority of work in this space explores the impact of institutional factors, such as family policies and taxes (see, e.g. Olivetti and Petrongolo, 2017; Cortés and Pan, 2023; Albanesi et al., 2023, for comprehensive reviews), or culture (Fernández, 2013; Kleven et al., 2019). A growing set of papers has started to incorporate the role of women's beliefs around returns to investing in education (Wiswall and Zafar, 2021; Kuziemko et al., 2018), job search (Cortés et al., 2020; Bandiera et al., 2025), and labor force attachment (Boneva et al., 2025; Costa-Ramón et al., 2026). These papers implicitly frame investment choices as an individual optimization problem, asking whether women hold correct beliefs about returns. Yet at a fundamental level, such decisions are embedded within the household's problem that weighs returns to market against returns from specialization (Becker, 1965). Our paper shows that over-optimism about the durability of this household arrangement induces excess special-

ization: couples fail to internalize that labor force attachment also serves as insurance against the dissolution of the marriage that makes specialization attractive in the first place.

We further build on a large literature in behavioral economics on non-standard beliefs that emphasizes over-optimism and over-confidence arising from a representativeness heuristic (Kahneman and Tversky, 1972): Subjects may misperceive their own likelihood of divorce because they are unable to see themselves as a divorcee, rather than underestimate the base rate of divorce in the general population. Early applications have documented that subjects have "unrealistic optimism" when assessing their own probability of experiencing positive and negative life events relative to others (Weinstein, 1980). Baker and Emery (1993) show that while marriage license applicants and law students correctly understand the probabilities of divorce and its legal outcomes, they attach an unrealistically low likelihood of those events for their own life. Recent work has primarily examined these concepts and their foundational origins (Enke and Graeber, 2023) in the context of finance, studying managers' decision making (Malmendier and Tate, 2015; Huffman et al., 2022), entrepreneurs (Åstebro et al., 2014) or financial markets and the macroeconomy more broadly (Bordalo et al., 2020, 2018). We examine the role that such non-standard beliefs play in family economics and household level optimization by introducing exogenous variation in divorce perceptions in a large-scale field experiment.

This paper proceeds as follows: The next section gives an overview of the study context and the legal framework governing divorce in Switzerland. Section 3 develops a conceptual framework that generates testable predictions about how belief updating affects household insurance decisions and intra-household outcomes. Section 4 describes the experimental design, Section 5 provides motivational evidence and Section 6 presents the main results of the RCT. We discuss mechanisms in Section 7 and robustness in Section 8. The final section concludes.

2 Study Context

2.1 Maternal Labor Supply and Part-Time Employment in Switzerland

In Switzerland, households are highly specialized: while 76% of mothers with a child under age 14 participate in the labor market, the large majority work reduced hours. Almost 80% of employed mothers work part-time, defined as less than 90% of a full-time equivalent (OECD, 2024). As a result, Switzerland exhibits one of the largest long-term child penalties in earnings, with mothers' earnings about 68% lower than fathers' ten years after the birth of the first child (Kleven et al., 2019; Krapf et al., 2020). As most mothers do not return to full-time employment even as children grow older, specialization patterns established at childbirth are sticky and contribute to making mothers financially vulnerable in the event of divorce.

Our study population consists of female Swiss public school teaching staff with a partner and children. Public school teachers are able to flexibly adjust their employment level for the upcoming academic year within a pre-specified planning period, thus providing a particularly suitable setting to study labor supply responses. Appendix Table A1 compares our study population with the population of mothers in Switzerland. As documented in Costa-Ramón et al. (2026), public school teachers' labor supply is similar to that of mothers in the general population.

Reduced working hours, and the associated lower earnings and wage growth, have substantial implications for pension savings in the Swiss institutional context. As the lion's share of pension receipt is tied to earnings-based contributions from employers and employees, Switzerland exhibits a substantial gender pension gap of around 30% (OECD, 2025).

2.2 Divorce and the Situation of Divorced Women in Switzerland

In Switzerland, about 40% of marriages end in divorce (Swiss Federal Statistical Office, 2024). Divorce follows a no-fault regime and can occur either by mutual consent or unilaterally after a period of separation. Income, assets, debts and pension contributions accumulated during the marriage are by default divided equally between spouses (*Errungenschaftsbeteiligung*), unless couples have a notarized pre- or post-nuptial agreement. Estimates from lawyers suggest that such alternative arrangements are extremely rare (around 2%, see Neuhaus (2017)). Divorce laws also govern spousal alimony and child support. When children reside primarily with one parent, the other parent is required to make child support payments. While spousal alimony (*nachehelicher Unterhalt*) may be granted by the court, it generally does not ensure an equivalent standard of living and is only granted for a limited amount of time. In recent years, Swiss courts have increasingly weakened claims to spousal alimony, instead emphasizing the principle of "individual economic responsibility" even after prolonged career interruptions due to care taking.[1]

Divorce has markedly asymmetric economic consequences for men and women with children, as prior specialization choices remain sticky and leave men and women at different starting points in their careers post-divorce. In the large majority of cases (80%), children live primarily with the mother post-separation (Bischof et al., 2023). After divorce, fathers tend to maintain their full-time income trajectory and employment level. While divorced mothers increase their work hours and earnings after a separation relative to mothers who remain married, their income remains stubbornly below that of (divorced) fathers (Bischof et al., 2023). As a consequence, almost a quarter of households with divorced mothers are classified as being in a financially vulnerable situation, relative to 9% of households of divorced fathers, or 8% of married households with children (Bischof et al., 2023).[2] While any pension accumulated during marriage is split equally at the point of divorce, the gender pension gap among divorced retirees amounts to 28%, indicating that women's earnings trajectories do not catch up post-divorce (Fluder et al., 2016).

[1] In 2008, only 12% of divorced women received any spousal alimony (Zimmermann and Kessler, 2016). Although more recent data are not available, this share has likely declined further following the stricter interpretation of alimony eligibility in recent years (Bischof et al., 2023; Kessler, 2020).

[2] Financially vulnerable is defined as the person-adjusted household income being less than 60% of the national median.

3 A Model of Household Decision Making with Divorce Risk Perceptions

3.1 Summary

Model Summary—We develop a two-period model of household decision making under divorce risk.[3] Households jointly allocate resources between labor market investment and the production of a household public good to maximize the sum of expected utilities, based on their beliefs regarding the likelihood of divorce.[4] Labor market investment raises individual earnings but reduces household public good provision. Couples can also accumulate savings. In divorce, prior savings are divided equally while income is shared only partially.

Predictions—In this framework and the legal setting we study, higher perceived divorce risk increases demand for insurance for the wife (the lower earner) against the divorce state. Households can insure through two margins: greater labor market investment of the wife or higher savings. If only one margin can adjust, households weakly increase that margin. When both margins are available, labor market investment by the wife always weakly increases, while the response of savings is ambiguous because savings are effectively "taxed" in divorce: they are split equally and therefore increase consumption for both spouses rather than only the wife, making employment a more targeted insurance device.

Welfare Implications—Correcting overly optimistic beliefs about divorce risks weakly increases the couple's ex ante expected utility. Within the household, the resulting increase in insurance shifts expected consumption utility toward the wife, who faces lower consumption in the divorce state.

3.2 Model Setup

We consider a household composed of two initially married spouses and take household formation as given. The wife i and the husband j live for two periods and face uncertainty about their marital status in the second period. Spouses differ in their earnings potential, denoted by Ω_i and Ω_j, with $\Omega_i < \Omega_j$. We refer to the lower-earning spouse, i, as the wife, though in principle the lower earner could be of either gender.[5]

Each spouse is endowed with one unit of time. We assume spouse j devotes the full unit of time to market work, while spouse i's labor market investment $\tau \in [0, 1]$ is a choice variable. Her remaining time is allocated to the household public good. Time invested in market work τ determines spouse i's labor market earnings in both periods, $\Omega_i \tau$. This reflects persistent effects of labor supply choices, for example through habit formation, frictions in labor supply

[3] Our model is a special case of a collective model with fixed and equal Pareto weights (Browning et al., 2014).

[4] Our model can also incorporate beliefs about perceived post-divorce income-sharing rule. Results are qualitatively similar and discussed in Appendix C.5.

[5] Models with similar asymmetric earnings potentials are considered in, e.g., Fernández and Wong (2014); Voena (2015); Lafortune and Low (2023); Berresheim and Koll (2023). Such a difference could reflect skill differences between spouses, labor market discrimination, or a comparative advantage of spouse i in the provision of the household public good.

adjustment or human capital depreciation associated with part-time employment.[6] In addition, spouses choose first-period savings s, creating an intertemporal consumption trade-off.

In the first period, total household income is $\Omega_i\tau+\Omega_j$. The couple either allocates the income to instantaneous consumption or saves it:

$$c_1 = \frac{1}{2}\left(\Omega_i\tau + \Omega_j - s\right)$$

In the second period, consumption depends on the state of the world. With exogenous probability ϕ, divorce occurs. In case of divorce, savings are shared equally, while income is shared according to a fixed rule $\alpha \in [\frac{1}{2}, 1]$.[7] In the divorce state, each household member consumes independently, so that i's and j's consumption is given by

$$c_{2,i}^{(d)} = \alpha\Omega_i\tau + (1-\alpha)\Omega_j + \tfrac{1}{2}(1+r)s, \qquad c_{2,j}^{(d)} = \alpha\Omega_j + (1-\alpha)\Omega_i\tau + \tfrac{1}{2}(1+r)s$$

where $1+r>0$ denotes the return to savings. If the couple remains married (probability $1-\phi$), i and j pool labor market income and savings as in the first period: $c_2^{(m)} = \frac{1}{2}\big(\Omega_i\tau+\Omega_j+(1+r)s\big)$.

Each spouse derives utility from private consumption, $u(\cdot)$, and from the household public good, $q(\cdot)$. Preferences over private consumption are identical across spouses and satisfy $u'>0$, $u''<0$, and $u'''\geq 0$. The public good generates contemporaneous utility $q(\tau)$. The more time the household allocates to labor supply, the less it can invest in the public good: $q'(\tau)<0$. Furthermore, $q''(\tau)<0$. The household's maximization problem is given by:

$$\max_{\tau,s}\; U(\tau,s) = 2u(c_1) + 2q(\tau) + \beta\left\{\phi\Big[u(c_{2,i}^{(d)}) + u(c_{2,j}^{(d)})\Big] + 2(1-\phi)u(c_2^{(m)})\right\} \tag{1}$$

subject to the resource constraints. $\beta\in(0,1]$ denotes an exogenous discount factor. Given the assumptions on $u(\cdot)$ and $q(\cdot)$, the objective is strictly concave and the constraint set is convex, implying a unique optimum.[8]

3.3 Comparative Statics with Respect to Divorce Risk Beliefs

How do changes in the perceived divorce risk, ϕ, affect savings, s, and labor market investment, τ?[9] We summarize our predictions in Proposition 1 below and prove the results in Appendix

[6] Such frictions are a standard assumption in household models; see, for example, Voena (2015) and Fernández and Wong (2014). In our empirical setting, this assumption is consistent with evidence that mother's earnings trajectories, and thus their employment patterns, do not adjust substantially even after divorce (Brüggmann and Kreyenfeld, 2023; Radenacker, 2020; Bischof et al., 2023).

[7] The parameter α captures the income-sharing arrangement reflected by the institutional setting. In Switzerland, post-divorce labor income is generally not shared, corresponding to $\alpha = 1$. Appendix C.5 presents an extension of the framework in which households update beliefs about the income-sharing rule α, with predictions qualitatively similar to the baseline case.

[8] We focus on an interior solution for both τ and s. A sufficient condition for an interior solution for τ is that q satisfies Inada conditions, i.e. $\lim_{\tau\downarrow 0} q'(\tau) = 0$ and $\lim_{\tau\uparrow 1} q'(\tau) = -\infty$. A sufficient condition for s is that expected marginal utility in period 2 exceeds marginal utility in period 1, for example when $\beta(1+r)\geq 1$, $\alpha>\frac{1}{2}$, and $\phi>0$. I.e., the household places a large enough weight on the second period while acknowledging imperfect post-divorce income sharing and a non-zero probability of divorce.

[9] In this section, we focus on predictions for changes in divorce risk ϕ. Appendix C.5 presents the analogous analysis for the income-sharing rule α. Qualitatively, the predictions carry over, both under one-dimensional and under simultaneous adjustment.

C.2.

Proposition 1 (Comparative statics with respect to divorce risk)**.** *At an interior optimum, an increase in perceived divorce risk ϕ has the following effects:*

1. *One-dimensional adjustment: for fixed τ, savings $s^*(\phi;\tau)$ weakly increase in ϕ, and for fixed s, labor market investment $\tau^*(\phi;s)$ weakly increases in ϕ.*

2. *Simultaneous adjustment: If both margins adjust simultaneously, labor-market investment $\tau^*(\phi)$ weakly increases in ϕ, while the effect on savings $s^*(\phi)$ is ambiguous.*

We first abstract from simultaneous adjustments in both choice variables. The "one-dimensional" comparative statics therefore capture responses when only one margin, savings or labor market investment, is available.[10] The economic intuition is as follows: A higher value of ϕ increases the weight placed on the divorce state, in which the lower-earning partner, i, experiences low consumption utility and therefore has a high marginal utility of consumption. Both higher savings and higher labor market investment increase i's consumption in the divorced state, thereby providing insurance. Therefore, a rise in divorce risk always creates a first-order incentive to increase insurance through the single available channel.

Under simultaneous adjustment of both variables, the relationship becomes more nuanced. Labor market investment always weakly rises because it is a more targeted insurance device than savings, especially when $\alpha = 1$: additional labor income accrues directly to the wife i in divorce, whereas savings are split equally and are therefore effectively "taxed" from the perspective of insuring the lower-earner. This pushes adjustment toward τ rather than s, and can even lead savings to fall as ϕ rises, overturning the first-order incentive. Whether this occurs depends on the relative cost of increasing τ and s. The ambiguity of the savings response is shaped by two considerations:

- *Effect of τ on marginal cost of increasing s*: Higher τ increases first period income, providing an additional savings incentive and thus creating a complementary force between τ and s. Concurrently, it increases second period income for lower earner i and the household as whole in the married state, reducing incentives to save, making τ and s local substitutes. Which of these forces dominates depends on the size of the employment adjustment and the curvature of the consumption utilities.

- *Marginal cost of increasing τ*: Greater curvature of $q(\tau)$ implies that small adjustments in labor market investment quickly raise the marginal cost of further increasing τ, limiting the ability to fill insurance demand only through labor market investment and making higher savings more likely. For very flat $q(\tau)$, marginal costs of labor market investment are nearly constant and insurance demand may be filled through labor market investment alone.

[10] Outside the model, this can arise if limited childcare or temporarily binding budget constraints prevent adjustment along one margin.

The overall response of savings is therefore ambiguous and depends on which of these forces dominates: If q is very curved, savings tends to rise in response to higher perceived divorce risk. On the other hand, if q is flat, efficient, low-cost insurance through labor market investment may reduce and potentially overturn the direct incentive for precautionary savings and the complementary force between s and τ, leading to a decrease in savings. We formalize sufficient and necessary conditions in Appendix C.2.[11]

3.4 Welfare Implications of Correcting Beliefs about Divorce Risk ϕ

Suppose the true divorce probability is given by ϕ, but the couple solves their household optimization problem based on a misperceived divorce risk $0 \leq \tilde{\phi} < \phi$. Denote the optimal levels of savings and labor market investment under the true probability by (s^*, τ^*). By optimality, for any alternative choice vector (s, τ), we have $U(s, \tau) \leq U(s^*, \tau^*)$. Correcting the misperception therefore increases the couple's ex ante expected utility. If divorce is not realized, however, ex post utility may be lower than under the allocation chosen under the misperceived probability.

How does the correction of overly optimistic beliefs about the risk of divorce affect the intra-couple distribution of expected utility? To answer this question, we compare how the wife and the husband would each solve the household maximization problem if they ignored the other spouse's utility in the divorce state while otherwise maximizing household utility (we formalize this discussion in Appendix C.4). Consistent with this idea, we focus on the case $\alpha = 1$, which also reflects the institutional setting of our empirical application, so that next to savings, both spouse's divorce state consumption utility is only a function of their own, but not the other spouses' income. As perceived divorce risk is updated from an underestimate toward its true value, additional insurance through higher savings or labor market investment disproportionately increases the wife's expected second-period utility, since her marginal utility is high in the low-consumption divorce state. Adjustment cost, however, are borne equally by both wife and husband: higher savings reduce first-period consumption and greater labor market investment lowers household public-good provision. These net costs are absorbed mainly by the husband's utility terms. First, when insurance operates through labor market investment, both husband and wife bear the cost of lower public good provision, but the husband only benefits from the additional income generated by the wife's higher labor market investment if they remain married. Second, when insurance operates through savings, the husband's utility gain in the divorced state is small because his income is already high, making first period consumption relatively more valuable.

In sum, underestimating divorce risk loads disproportionately on the wife's utility, for whom joint household maximization with overoptimistic divorce beliefs results in underinvestment in the labor market and accordingly low consumption in the divorce state. Correcting this misperception weakly increases the couple's ex ante expected utility. Within the household, the resulting increase in insurance—through greater labor market investment and potentially higher

[11] In Appendix C.6, we relax the assumption that the household maximizes the equally weighted sum of spouses' utilities. Using a simple functional-form specification, we show that the qualitative comparative statics remain unchanged as long as partners' bargaining weights are sufficiently similar.

savings—shifts expected utility toward the wife. Within our framework, this means that the wife must be compensated through a reduction in household specialization, as an increase in perceived divorce risk always leads to an upward adjustment in her employment (Proposition 1). The relatively lower effectiveness of savings as an insurance device prevents the household from maintaining its previous specialization level after correcting beliefs about divorce risk.

4 Experimental Design

4.1 Recruitment, Sample and Timeline

Recruitment and Sample —We cooperate with two cantonal departments of education (DoE) in the German-speaking region of Switzerland to recruit teaching staff for our study. In canton A, all teaching staff in the age range between 25 and 50 at the time of recruitment in 2023 were invited via a personalized letter sent to their home address. We sent about 5,400 invitation letters and had a response rate of around 30%. In canton B, we obtained the contact information of school principals and contacted them to forward our study invitation to their teaching staff.[12] The invite addresses parents working at public schools and encourages them to participate in a study on family life, long-term life and career planning, and financial security. All RCT materials are documented in Appendix B.

We screen out women who do not have a male partner and outside of the 25–50 age range. As defined in our pre-analysis plan, our main sample includes participating women who have a partner and children, and who do not work full-time.[13] Our final sample consists of 1,438 mothers (1,108 across 408 schools in canton A and 330 across 175 schools in canton B). Appendix Table A1 compares baseline characteristics in our RCT sample to Swiss women in the same age range who participate in the labor force and teachers in the Swiss Labor Force Survey, as well as characteristics of female teachers in the two cantons of our study measured in the administrative data. While teachers in our RCT sample have similar demographic characteristics, they work somewhat fewer hours relative to the overall population but similar to other part-time teachers in our region of study (50% of an FTE in the overall population vs. 42% in our RCT sample vs. 41% among all female teachers in our study region).

Timeline — We sent the invitations for the study in late November 2023. This timing was strategically chosen to precede the period during which school principals plan staffing for the new academic year, which typically begins in December and runs until around March and should allow participants to implement potential changes in their employment plans. We conducted a follow-up survey in late February 2024, approximately three months after the baseline.[14] The subsequent academic year in which we measure realized employment levels starts in August 2024.

[12] Since the recruitment strategy in Canton B does not allow us to observe the number of individuals who received an invitation, we cannot calculate a response rate for this canton.

[13] The exclusion of full-time working women is not very restrictive, as full-time work is relatively uncommon among teachers in Switzerland, resulting in the omission of 102 participants (7% of recruited teachers who filled the screening questions).

[14] In early February 2024, we sent participants who had indicated interest in re-viewing the video a link to watch it again. Take-up was low with a only 4.4% of participants (T: 4.8%, C: 4%) accessing the video.

4.2 Intervention Material

Treatment Material — Our intervention aims to make both the possibility and consequences of marital dissolution relatable, and offers pointers on concrete measures that can provide insurance against this risk. It consists of a five-minute long documentary-style video with real protagonists that was produced by a Swiss public television journalist for the purposes of this study. We decided to follow a narrative approach in delivering the intervention (Graeber et al., 2024), as we found in pilot surveys that respondents were well aware of the average divorce rate, but estimated their own propensity to divorce as very low.[15] The film portrays a recently divorced mother and a couple who is proactively taking steps to insure the lower earner against the financial risks of potential separation. Throughout the film, the protagonists describe their experience in their own words without additional commentary.[16]

The first protagonist, Sandra, is a recently divorced mother of two children aged 10 and 13. She explains that when their children were born, she and her husband jointly decided that it was important their kids grow up with a lot of parental nurturing at home. As a result, Sandra reduced her employment level to two days per week, while he continued to work close to full-time. Sandra explains that she never imagined herself as someone who could get divorced: "I always thought that this only happens to other people, although one has the statistics in mind." After 15 years of marriage, she eventually decided that the relationship was no longer working for her. Sandra describes that she had not realized at the time the couple agreed on their specialization decision that she would bear the long-run financial consequences of this arrangement – likely extending into retirement – whereas her former partner remains financially on a similar trajectory thanks to his uninterrupted career.

The second pair of protagonists, Claudia and Thomas, are a cohabiting couple shown sitting together at their kitchen table and casually discussing their choices. They also specialized after the arrival of two children, with Claudia reducing her employment level. At the same time, they signed a notarized arrangement in which Thomas compensates Claudia for half of her lost labor income and for the full loss in pension savings relative to full-time employment. Claudia also emphasizes that she made a conscious decision to increase her employment level again. Both partners stress the importance of discussing such issues openly within the couple and of agreeing on a fair arrangement while the relationship is functioning well.

Together, the two narratives highlight both the financial risks of household specialization and the possibility of mitigating them through communication, planning, and explicit compensation.

Control Material —Participants in the control group are randomized with equal probability to watch a video of similar duration on an unrelated topic from Swiss public television, either a film on help-seeking for mental health issues among adults or a film on research examining how young children process images on screens.

[15] Our pilots in Switzerland closely mirrored the patterns in (Baker and Emery, 1993). In terms of the representativeness heuristic, this indicates that subjects do not have base rate neglect but rather fail to associate themselves with fitting into the category of being a divorcee (Kahneman and Tversky, 1972).

[16] See materials in Appendix Table A29 and screenshots of the video treatment in Figure A8. For privacy reasons, we changed protagonists' names and blur their faces when reproducing the treatment material for documentary purposes.

4.3 Data

4.3.1 Survey

The survey is structured in three stages. After providing consent and passing the screening questions, participants first complete a baseline survey. They are then randomly assigned to the treatment or to one of the control videos. Finally, we elicit outcome measures immediately after participants watch the assigned video. To minimize attrition, all three stages are implemented within a single survey session.

Baseline Survey—The first part of the survey collects information on demographics, employment status, family and work constraints, and the household division of labor. It also includes measures of households' financial situation, gender norms, communication in the couple, as well as selected items from the Marlowe-Crowne social desirability scale (Crowne and Marlowe, 1960). In addition, we elicit respondents' knowledge of three key legal aspects of the financial consequences of divorce: the division of marital savings, post-divorce claims on partners' income, and how the age at divorce shapes its financial implications.[17]

Intervention— Participants watch the video corresponding to their treatment assignment. The study population overall is very attentive to the presented material: The average time spent on the video page closely matches the video length and around 95% of participants in each condition correctly answer a question about the video's content.

Endline Survey — We next conduct an endline survey to capture short-term outcomes. Immediately after watching the assigned video, we measure participants' emotional reactions. We ask participants to describe in their own words the main takeaway of the video and include attention checks on the key messages conveyed. We then elicit how participants plan to respond to the video's content: We ask whether they intend to discuss the topic with someone, with whom they will speak, and what aspects of their video they would like to discuss, including whether they perceive the content as relevant to their own situation.

This is followed by a battery of questions about participants' expectations regarding their household composition and income sources in retirement. These questions are designed to capture how likely participants believe it is that they will remain in their current relationship, without making the topic of divorce or separation salient for the control group. Specifically, we ask respondents to imagine their life when they will be retired and elicit the probability that they will live together with their current partner, live in the same place, and that their children will be living with them. We also ask how likely they think the following sources are part of their household income at that point in time: own pension receipt, current partner's pension receipt, own savings, partner's savings, and capital gains.

We further ask participants about their planned employment levels for the next academic year as well as their medium- and long-term employment plans (in 3, 5, and 10 years). In addition, we measure respondents' perceptions of the financial risks faced by the second earner and their attitudes toward providing insurance through financial channels.

[17] We intentionally do not elicit baseline divorce risk perceptions to avoid priming the topic in the control group and thereby confounding treatment effects.

We then present participants with an incentivized[18] sign-up to a tool that provides couples with a starting point to set up financial compensation for care responsibilities by projecting the long-term financial losses associated with part-time employment. Participants are further asked to enter both their own as well as their partners' email address for a more effective use of the tool. We then ask participants whether they have taken, or intend to take, measures to mitigate financial risks faced by the partner who has worked or works less, and which specific steps they consider(ed).

Finally, we include a list experiment to elicit beliefs about separation likelihood at the group level. Participants are randomized into assessing either how many out of the four couples they are closest to or the four couples they are closest to plus themselves will divorce or separate in their lifetime. The survey closes with several feedback questions and allows participants to sign-up to receive the link to their video.

4.3.2 Follow-up Survey

We recontact all participants ($N = 1,438$) approximately three months after completion of the baseline survey to participate in a brief follow-up survey. Appendix Table A28 shows a response rate of about 64% in our main sample.[19] We begin by eliciting respondents' well-being, asking about satisfaction with their current situation in terms of time with family and partner, the division of household activities, and their job. We also collect measures of perceived stress and feelings about the future. Next, we measure relationship satisfaction. Respondents report how happy they feel in their relationship, evaluate it on opposing adjective scales (e.g., bad–good, fragile–robust).

We then turn to respondents' engagement with the topic raised in the video. Participants report whether they discussed the topic, with whom they talked about it, and which aspects they discussed. We also ask about the frequency of such conversations, their tone and perceived quality, and whether they led to specific actions. Finally, we elicit perceptions of marital stability.

4.3.3 Administrative Data

To examine teachers' realized work hours in the academic year following the intervention, we match our survey data with respondents' administrative records from the cantonal DoEs for the years 2023 and 2024, i.e., pre- and post-intervention. These personnel records contain information on teachers' employment situation and allow us to observe a participant's employment level as a share of a full-time equivalent (FTE) in the respective academic year. The individual invitation procedure in canton A allows for a fixed individual ID to match respondents to administrative records. For canton B, we link survey participants based on initials, gender and

[18] This outcome is incentivized: upon completing the study, participants enter a lottery to win a voucher worth approximately CHF 500 for a popular online retail platform. They are asked to choose between receiving the full CHF 500 voucher or receiving a CHF 490 voucher together with access to the compensation tool. We implement the option selected by the participant.

[19] We find no evidence of meaningful selective attrition by treatment status or baseline observables (response rates are 65% in both cantons). Appendix Table A27 shows that the follow-up sample is balanced on observables.

birth date reported in the survey to the administrative data.[20]

Appendix Table A28 column (2) shows that we are able to link 90% of survey respondents to their personnel records in the subsequent school year, and that there is no differential attrition by baseline characteristics. Appendix Table A26 documents that the matched sample is balanced on observables. Our treatment effect estimates based on the personnel records therefore provide internally valid estimates for teachers' employment levels for the DoEs in the two cantons. While these records do not capture teachers' potential employment in non-DoE jobs, such employment is relatively rare in practice. We show in Appendix Section A.5 that our employment results are robust to excluding individuals with actual or planned secondary jobs (Appendix Table A15).

4.4 Empirical Strategy

We randomized participants into control and treatment at the individual level. Randomization is stratified by canton, teaching status (teaching diploma vs. other teaching staff), prior divorce experience, and whether participants are currently pregnant. For every primary outcome, we estimate the following specification:

$$Y_i = \beta_0 + \beta_1 \text{Treat}_i + \beta_2 X_i + \gamma_s + \epsilon_i, \tag{2}$$

where Y_i is the outcome of interest for individual i and Treat_i an indicators for the treatment group. X_i is a vector of individual level baseline characteristics. We include stratification-level fixed effects, γ_s. We use a post-double-selection lasso to determine the set of controls (Belloni et al., 2016) and we feed the model with all individual-level baseline variables (pre-treatment).[21] We use heteroskedasticity-robust standard errors. Appendix Tables A26 - A28 show that observable characteristics are balanced across treatment arms at baseline, in the Follow-up and in the matched administrative data and document no meaningful selective attrition by baseline characteristics and treatment status.

5 Motivational Evidence

How do women in our study population think about divorce and are they currently taking measures to cushion the potential consequences of separation? In this section, we use the control group of our study population to present several descriptive patterns to motivate our field experiment.

We first examine women's beliefs about the continuity of their own relationship. In order to not confound the control group, we use two indirect ways to capture own separation likelihood. First, a list experiment allows us to back out a group-level estimate of respondents' own separation likelihood without having to ask such a sensitive question directly (details on the list experiment are in Appendix A.3). As shown in Appendix Figure A1, women estimate the average separation rate among the four couples they are closest to at approximately 27%.

[20] For all participants in canton A and B, we add all employment levels if respondents work at more than one school and define the school with the highest work hours as their main workplace.

[21] Table A24 provides an overview of the selected controls.

This coincides with the population divorce risk for married women at age 40 (the mean age in our sample is 41).[22] In contrast, respondents' own separation likelihood is 16.5%, and thus substantially below the population divorce risk of 27% (p-value = .1).

Second, to obtain a measure of separation likelihood at the individual level, we included a question battery eliciting the perceived likelihood of various scenarios at retirement. Panel A of Appendix Table A2 shows that at retirement, respondents in the control group estimate the likelihood of living with their current partner to be at 86%, and of receiving income from their current partner's savings and pension receipt at around 75%. The majority of respondents (77%) attaches a higher likelihood to receiving pension payments from their partner's pension account relative to their own.

Respondents' average own divorce probability as measured by the list experiment closely corresponds to the average probability of not living with the current partner in retirement (14%). Taken together, these patterns suggest that women hold relatively accurate beliefs about the divorce risk faced by others, yet perceive their own relationship to be substantially more stable.[23]

Second, we see that women in our sample are not particularly well-informed about the legal framework governing the financial implications of divorce (Panel B of Appendix Table A2). While 68% of participants know that assets and savings accrued during marriage are divided equally at the time of divorce, only 47% are aware of the fact that the timing of divorce matters for its financial consequences as women only participate in their partner's pension savings and career progress up to the point of divorce but not thereafter. Furthermore, only 22% of women know that the lower earner is not entitled to a substantial share of the higher earner's income after the divorce (above and beyond child support).

Third, while women in our sample have specialized, the patterns in our data are consistent with there being scope to further hedge this risk with insurance via financial channels (see Panel C of Appendix Table A2). Mothers work substantially less than fathers on average, and 65% of respondents indicate that they take on a greater share of childcare or household tasks. While about 43% of respondents indicate that they have "taken measures in [their] household to mitigate financial risks for the person who works/worked less", only a small share has taken concrete financial actions such as saved more (17%) or set up compensation within the couple (12%).

At the same time, our study population should be able to adjust along both financial and labor supply dimensions of insurance if desired (Panel D in Appendix Table A2). In our sample, 85% of respondents indicate at baseline that they could increase their workload with their current employer if they wished, and about half report that such an adjustment would be feasible within the logistics of their household. About 60% of our sample indicate that they have the means to save money at the moment.

[22] See Appendix A.9 for details on the construction of the population benchmark and Figure A7 for the age-specific probability of divorce.

[23] While an individual's true separation risk is unobservable, we can benchmark our sample against nationally representative data from the Swiss Labor Force Survey (SLFS). As shown in Appendix Figure A2, the share of divorced women in our sample is identical to that of highly educated women in the Swiss population (4.4% in both cases among women aged 25–50; 5.7% in the overall population). Although teachers and highly educated women tend to marry and divorce somewhat later, their marital outcomes converge toward those of the broader population over the life cycle.

6 Main results

6.1 Insurance via Financial Channels

We start by examining whether the treatment induces respondents to better insure themselves financially against the risks of separation. Panel A, column 1 of Table 1 reports treatment effects on a "Savings Index" that combines several financial dimensions of insurance elicited in the survey.[24] The treatment group scores .31 SD higher on this index. Figure 1 and the subsequent three columns in Table 1 report results for each index component separately: In column 2, treated respondents are 12.6 ppt more likely to choose the incentivized sign-up for the compensation tool offered during the survey, an increase of 55% over the mean in the control group. In column 3, treated respondents are 9.4 ppt more likely to plan to better protect the lower earner in their household through financial compensation between spouses, but we do not observe a clear treatment effect on plans to save more (column 4). In columns 5 and 6, Treated women are furthermore not only more likely to spend effort by providing their own e-mail address to receive the compensation tool for themselves (+12.8 ppt), but are also more likely to sign up their partner to receive it by providing a valid e-mail address (+10.8 ppt), corresponding to an increase of around 68% relative to the control mean

6.2 Insurance via Labor Supply

Labor Supply Plans — We next examine insurance via higher investment into the labor market. We elicit respondents' planned employment level at 3, 5 and 10 years into the future in the endline survey. Figure 3 shows a visible shift in the distributions of planned long-term employment with the treatment group planning to work more. Panel A of Table 2 reports treatment effects: In columns 1–3, we see that treated women plan to increase their employment level by 2.95 ppt in 3 years (5.5% over the control mean), and by around 4.4 ppt in 5 and 10 years (7.4% and 6.6% over the mean, respectively). Averaging across these three outcomes in column 4, treated women report a planned increase in employment level of 3.89 ppt or 6.5% over the control mean.

Results on short-term labor supply plans are reported in column 5 in Table 2. We analyze treatment effects on the planned change in employment level, measured as the difference in planned employment in the upcoming academic year relative to respondents' current employment level (as a % of an FTE). While the coefficient for the overall sample is positive, it is considerably smaller compared to long-term labor supply plans and not statistically different from zero.

Short-term Labor Supply (Administrative Data) — We next examine treatment effects on actual labor supply using the matched administrative data, in which we can observe teachers' actual employment levels in the academic year following the intervention. As seen in Figure 2 and column 6 in Table 2, we observe an increase in teachers' actual work hours: Treated teachers work about 1.09 ppt more (p-value: 0.07). This amounts to an increase of 2.5% relative to the mean of the control group, whose average employment level is 44% of an FTE.

Taken together, we observe meaningful adjustments among the treatment group in terms of

[24] Tables A20 – A23 provide an overview of our outcome measures.

both the financial and the household specialization channel.

6.3 Heterogeneity: Insurance at Baseline

Actions that mitigate the financial risks of separation may be particularly relevant for women who are least protected against a decline in consumption should separation occur. To capture baseline exposure to this risk, we construct a *Separation Insurance Index*. The index aggregates observable characteristics that proxy for the lower earner's ability to smooth consumption following separation via labor market attachment and financial resources.[25]

For labor market attachment, we include current employment and planned employment in the following year. To reflect persistently low workforce attachment, we further add an interaction between age and an indicator for below median employment coded such that higher values similarly reflect more insurance. Weaker labor force attachment can limit a household's ability to save while married, and reflects a larger income drop should divorce occur: Women's earnings trajectories exhibit substantial persistence around divorce, and women from more specialized marriages generally experience larger income declines (Brüggmann and Kreyenfeld, 2023; Bischof et al., 2023; Radenacker, 2020; Fisher and Low, 2016). We further add home ownership and an indicator for being married. While owning property ensures higher savings within the marriage that can be split upon separation (Lafortune and Low, 2023), marriage — in contrast to cohabitation — provides legal entitlement to the partner's assets and pension savings accumulated during the union. Appendix Figure A3 shows the distribution of the Separation Insurance Index.

In Figure 5, we show non-parametric treatment effects by respondents' insurance level at baseline. Treated women with lower levels of insurance react more on the labor supply margins, both when examining changes in actual employment in the year after the intervention in Panel (a) and long-term employment plans in Panel (b). In Panels (c) and (d), nonparametric treatment effects for the Savings Index and the incentivized compensation tool suggest that adjustment is more similar across different insurance levels. In Panel B of Tables 1 and 2, we classify respondents as having a "Low Insurance" level at baseline if they score below the median value on the Separation Insurance Index, and as having a relatively higher level of insurance ("High Insurance") otherwise. For outcomes related to financial channels (Table 1), point estimates are not statistically different between women with high and low levels of insurance. With respect to workload adjustments, however, the group with low levels of initial insurance adjusts substantially and significantly more to the treatment. Women with low levels of insurance adjust their work hours by 2.9 ppt corresponding to a 6.5% increase over the overall control mean (44% of an FTE). This is equivalent to roughly one out of three women with low insurance increasing their employment by a half day per week (10% of an FTE). These magnitudes are particularly meaningful given that on average, women with low insurance work only 1.75 days per week (35% of an FTE) at baseline (see Appendix Table A11).

While this dimension of heterogeneity is conceptually appealing, alternative dimensions and combinations of variables could also plausibly generate heterogeneous treatment effects in our

[25] It is intended to measure relative differences in protection among women in our sample, rather than to recover a complete measure of household wealth or the exact financial consequences of divorce.

setting. In Appendix Section A.4, we describe and implement a data-driven approach by estimating conditional average treatment effects (CATEs) with a causal forest (Wager and Athey, 2018; Athey et al., 2019). In addition to the Insurance Index, we feed the model with all baseline variables. Appendix Figure A5 displays considerable amounts of heterogeneity for our two main outcomes: the change in employment levels measured in the administrative data and the Savings Index. Appendix Figure A6 shows the most important variables in predicting heterogeneous treatment effects based on the tree-depth weighted share of splits that the causal forest spent on each variable. The Insurance Index is the "most important" variable to determine heterogeneous treatment impacts for the change in employment level, and the second most important variable for the Savings Index. The Insurance Index therefore captures a conceptually important dimension of heterogeneity that is also supported in a data-driven approach.

We further discuss in Section A.5 and show in Appendix Tables A18 and A19 that the heterogeneity captured by the Insurance Index is unlikely to be explained by other variables that may correlate with low levels of insurance. Appendix Figure A4 reports heterogeneous treatment effects for additional dimensions of heterogeneity specified in our pre-analysis plan. While point estimates for employment adjustments are somewhat larger for women with higher knowledge around divorce, women in partnerships that more easily find a consensus and women in households that are less financially constrained, none of these differences are statistically different at conventional levels.[26]

Why do women with lower levels of insurance at baseline respond more strongly along the labor supply margin than those with higher initial levels of insurance? As shown in Appendix Table A11, women with higher baseline insurance are more gender-progressive, score higher on the dimensions capturing insurance in general, exhibit higher employment levels, and also expect to work more in the future. We do not find systematic evidence for the two groups holding different beliefs about divorce risk at baseline or updating differentially to the treatment intervention (see Section 7.1). We therefore interpret the heterogeneous employment adjustment as reflecting group-specific adjustment incentives rooted in prior insurance choices.

To impose some structure on these empirical patterns, Appendix Section C.3 extends our theoretical framework by allowing prior insurance choices to affect the marginal return to subsequent employment adjustment. In our framework, the employment response can be decomposed into two components: the information update ($\Delta\phi$) and the adjustment incentives: $\Delta\tau = \Delta\phi \cdot \frac{d\tau}{d\phi}$. The extended model singles out three forces determining the employment response. First, women with lower baseline insurance have higher marginal return to additional employment. Second, their lower pre-intervention insurance level creates a stronger insurance motive as the divorce state becomes more likely. Third, this effect can be dampened by curvature: the low insurance group can achieve a given utility increase with a smaller employment increase when the marginal return to employment is high. Appendix Section C.3 formalizes these forces as sufficient conditions. The low-insurance group therefore exhibits a stronger employment response when their greater need for additional insurance outweighs the fact that, because of diminishing returns, the

[26] For all of these, our prior hypothesis was the opposite: We expected more adjustment for women who are less informed about divorce at baseline, in partnerships where it is difficult to agree (and therefore arrange financial compensation), and for women for whom the savings margin may be more difficult to adjust.

desired increase in insurance can be achieved with a relatively smaller increase in employment.

7 Mechanisms

7.1 Update in Beliefs around Separation Risk

Beliefs about Separation Likelihood– Through which channels does the intervention increase maternal insurance against the risks of separation? We first examine updates in individual level beliefs around the likelihood of a future separation. As documented in Section 4.3, we chose to elicit these concepts through a battery of questions around the probability of different events in retirement and combine these into a "Perceived Separation Likelihood Index". The index aggregates measures capturing the perceived likelihood of living with the current partner, the likelihood that the partner's savings and pension will contribute to the household's retirement income, and indicators for perceiving the partner's savings and pension as less likely than one's own to contribute to household income in retirement. To construct the index, all measures are coded such that higher values correspond to a higher perceived likelihood that the relationship dissolves. Panel A in Table 3 reports results for the index and each component separately (also in Figure 4).

Treated women score 0.13 SD higher on the Perceived Separation Likelihood Index (column 1). While the point estimates on the probability of living with the partner in retirement is negative, it is relatively small (-0.6) and not precisely estimated. We see larger and precisely estimated decreases on respondents' estimated probability of their household having income from their partner's savings (-4.6 ppt) and pension receipt (-2.8 ppt) in columns 3 and 4. Importantly, women don't generally update negatively about income sources available in retirement in general: In columns 5 and 6, treated women are about 7 ppt more likely to indicate a higher perceived probability of their household having income from their own savings and pension account relative to those of their current partner.

We also pre-registered a list experiment to measure an update in *group-level* beliefs around separation, such that we could indirectly elicit participants' own separation likelihood without them having to directly reveal it. Appendix A.3 gives an overview of the list experiment methodology and Appendix Table A12 shows estimates for the difference between the inclusive and exclusive condition in the treatment versus the control group — which delivers the implied update in own separation likelihood at the group level. While we observe a positive point estimate, with treated women exhibiting a 7.2 percentage point higher implied own separation likelihood, we lack sufficient statistical power to reject the null hypothesis of no treatment effect due to the group-level nature of the exercise.

Beliefs and Attitudes about Financial Security – In Appendix Table A3, we document treatment effects on women's beliefs and attitudes around financial security in the context of household specialization. After the treatment, the survey asked respondents to which extent they agreed with or approved of three statements highlighting the financial risks for the lower earner and financial compensation within couples. Column 1 shows that the treatment increases approval by .4 SD on an index across all components. In column 2, treated respondents are 12.3 ppt

more likely to agree with the statement that "the partner who puts aside their career to take on care responsibilities shoulders the lion's share of the associated financial risk alone." Treated mothers are 10.9 ppt more likely to agree that there should be financial compensation for lost wages and pension claims within a couple (column 3). In column 4, we further observe a 15.2 ppt increase in approving of a retirement account for women that counts as default separate property during marriage and would allow to cushion the financial impacts of separation in the spirit of Sweden's "premium pension."

7.2 Immediate Emotional Reaction and Plans for Action

How do women react to the intervention? Immediately after watching the video, we asked participants how they feel about their future. Column 1 of Table A4 shows somewhat less positive emotions among treated respondents, driven primarily by the Low Insurance group (-.13 SD). Next to making the consequences of separation more graspable, the second part of the treatment video also highlighted the importance of discussing this topic proactively within the partnership. In column 2, we see that treated women are more likely to plan to discuss the content of their video with their partner. The treatment increases the probability of planning such a conversation by 19.8 ppt (30% relative to the control mean). In contrast, treated respondents are less likely to plan to discuss the video with friends (-5.4 ppt) and colleagues (-15.4 ppt).

In addition to whom participants intend to talk to, we also asked *what* they plan to discuss. Restricting the sample to respondents who report wanting to talk to their partner, Columns 1–4 of Appendix Table A5 show that treated women are substantially more likely to plan to discuss the relevance of the video for their own situation (39.8 ppt, or 140% relative to the control mean) and for their household (20.2 ppt, or 48% relative to the control mean). In contrast, they are less likely than control respondents to discuss the relevance for friends and family (-16.1 ppt) or society more broadly (-23.7 ppt). Columns 5–8 further suggest that treated women do not merely plan to report their participation in the survey or summarize the content. Instead, they report intentions to engage more actively by asking their partner's opinion (12.3 ppt).

7.3 Renegotiation within the Household

Our intervention targets women, but it concerns decisions that are made within the household. In the following, we examine whether and how the treatment enters the couple's decision-making process. In the Follow-up survey three months after the intervention, we ask participants whom they talked to and how any conversation with their partner went. In Appendix Table A6, we first check whom respondents ended up talking to. We see that the treatment group is 18.3 ppt more likely to have talked with their partner, an effect size that is similar in magnitude to the impact on intentions as measured in the endline survey. In total, about two-thirds of treated women talked with their partner. We also see that treated women were more likely to talk to their friends about the topic in their video, as a large share in the control group did not follow through on their initial plans (43% planned talking to a friend at endline, but only 20% ended up doing so).

Women also reported on how satisfied they were with how such a conversation went. In columns 5–7, we restrict to those women who talked with their partner. As the treatment increases the likelihood of talking with the partner, these estimates are conditional on selection and may partly reflect compositional differences in who engages in conversations at the margin rather than a purely causal effect on tone; they should therefore be interpreted with caution and viewed as suggestive. Treated women who choose to talk to their partner are not more likely to be dissatisfied, but we see that treated women judge the conversation as neutral (+12.7 ppt) rather than satisfactory (-14.8 ppt). Women in the High Insurance group exhibit a somewhat stronger shift towards being dissatisfied. We shed more light on this pattern in Appendix Table A7: We asked respondents to describe the character of the conversation by picking different adjectives from a list. Overall, treated women are less likely to describe the conversation with positive adjectives (pleasant, lively, inspirational) and more likely to report negative ones (unpleasant, difficult, hot-tempered, tense). In Panel B, women with low levels of insurance switch from mentioning positive attributes to characterizing the conversation as neutral. Instead, women with high levels drive the impact on the conversation being a difficult one, but are also more likely to judge the conversation as effective.

In Table A8 we asked those respondents who did not talk to their partner for why they did not raise the topic of their video at home. The treatment group is 14.8 ppt less likely to report that they didn't talk to their partner because they saw no need in doing so. Instead, treated women did not engage with their partner on this topic because they couldn't find the right moment, did not feel good talking about this topic or did not know how to raise it.

Taken together, these patterns indicate that re-negotiating the spousal allocation within the household is not without difficulty for women. Doing so requires communication about a sensitive topic — divorce or separation — which may be perceived as signaling uncertainty about the relationship and involves shifting resources from the higher to the lower earner. The patterns in this section hint towards such re-optimization being more difficult to bargain over for women with high insurance who already have higher employment levels and for whom adjustments along financial margins—such as setting aside additional savings or contracting over compensation—may thus require more direct conversations and agreement with the partner.

7.4 Stability of Relationship

Does our intervention potentially destabilize women's relationship with their partner? To examine this possibility, we elicited various measures of relationship satisfaction and stability of the partnership in the Follow-up, reported in Appendix Table A9. In column 1, 80% of respondents in the control group report being happy in their relationship, and we can rule out treatment effects more extreme than -2.7 – 7 ppt with 95% confidence. Similarly, we don't find an impact on relationship satisfaction when aggregating respondents' answers on contrasting adjectives that describe their partnership (e.g. boring vs. interesting) into a Relationship Satisfaction Index in column 2. Column 3 combines three questions capturing thoughts about, and discussions of, a potential separation or divorce in respondents' own relationship during the last two months into a "Relationship Stability Index", with columns 4–6 documenting each component separately. If

anything, the treatment group's relationship is more stable as measured by this index (+ .1 SD, p-value: < .1), mostly driven by treated women at no point thinking that their own relationship might be in trouble.[27]

8 Robustness

Appendix Section A.5 presents robustness checks for our main RCT results. We show that treatment effects are not sensitive to the inclusion of control variables (Appendix Table A13) and similar regardless of the choice of control video (Appendix A14). Appendix Table A15 documents that employment results are robust to restricting the sample to classroom teachers and to excluding individuals with actual or planned secondary jobs.

We also examine potential spillover effects, which could attenuate our treatment effect estimates as control participants learn about the treatment material from their colleagues. As the intervention addresses a relatively sensitive and private topic, treated participants are overall less likely to report discussing the topic of their video with their colleagues relative to the control group (see column 4 in Appendix Table A4). We formally test for spillovers by defining a "Spillover" group as those control teachers who work in schools where the share of treated teachers is above median.[28] Appendix Table A17 compares outcomes for treated and spillover teachers relative to control teachers in schools where the share of treated teachers is below median. We fail to detect patterns consistent with spillover effects, as impacts on the main outcomes for the spillover group are small and in most cases significantly different from treated teachers.

9 Conclusion

Across most industrialized countries, mothers reduce labor market investment when children arrive, while fathers do not. While such specialization may be income maximizing for the household, it also exposes women to substantial financial risk in the event of separation. Providing efficient insurance against this risk requires that couples correctly assess both the likelihood and the consequences of marital dissolution when making specialization decisions. In this paper, we show that beliefs about separation matter for these choices. Using a large-scale field experiment with Swiss female teachers who are mothers and currently in a relationship, we establish a causal link between women's perceptions of separation risks and their demand for insurance against it.

Our intervention makes the possibility and consequences of separation more relatable through a documentary-style video with real protagonists. We show that treated women increase insurance against separation along both financial and employment margins. They are substantially more likely to sign up for an incentivized savings tool that helps couples calculate compensation payments within the household, and they increase a broader index of financial insurance.

[27] In Appendix Table A10, we observe no treatment impacts on general satisfaction, stress or emotions about the future, measured in the Follow-up.

[28] We define this separately by canton based on the total number of female teachers between ages 25-50 at a school. The median share of treated teachers in canton A is 11.1% and 7.7% in canton B.

Treated women also plan to work more in the future, especially over the medium to long run. Using administrative records from their employer, we further show that these changes in intended behavior translate into actual labor supply responses one year later: treated women increase their employment levels and thereby reduce their level of household specialization. These labor supply responses are stronger among women who are least insured against separation at baseline.

Our findings suggest that over-optimistic beliefs about the separation risk lead women to under-insure against the possibility of separation. By shifting perceptions of this future state of the world, the intervention shifts women to make adjustments towards higher insurance against adverse outcomes. At the same time, our results indicate that these adjustments are not costless: the treatment group increases discussions with partners and points to communication and bargaining frictions. Reassuringly, however, we find no evidence that the intervention lowers relationship satisfaction or destabilizes partnerships.

Taken together, our results highlight that even in settings where separation is common and legal rules are well established, households may fail to fully internalize the relevant risks if those are assessed too optimistically. This points to an important role for policies that facilitate insurance within couples, whether by lowering barriers to individual savings and compensation arrangements or by creating legal default mechanisms that better protect the lower earner. More generally, our findings suggest that beliefs are an important determinant of household specialization and should be incorporated more explicitly into how we think about household decision-making and the persistence of gender inequality.

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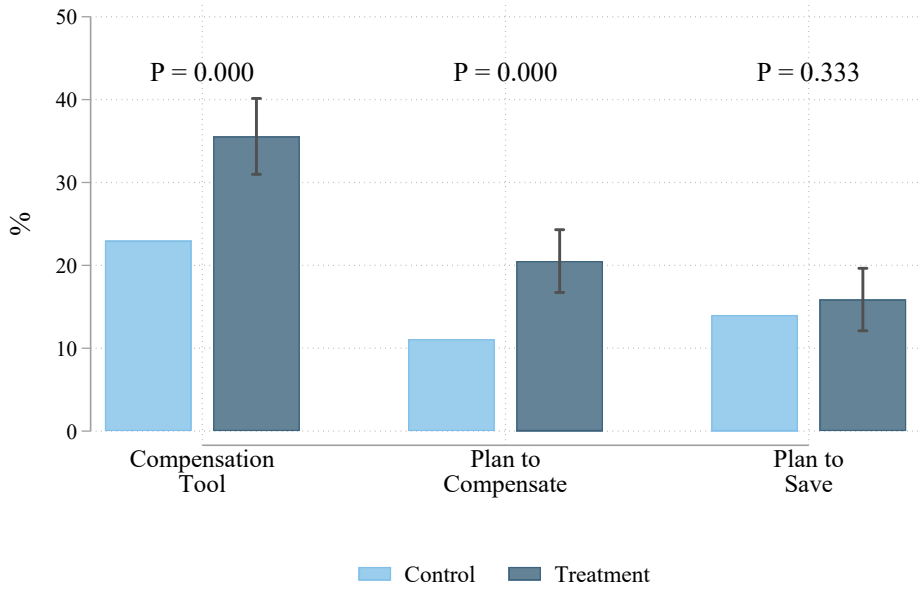
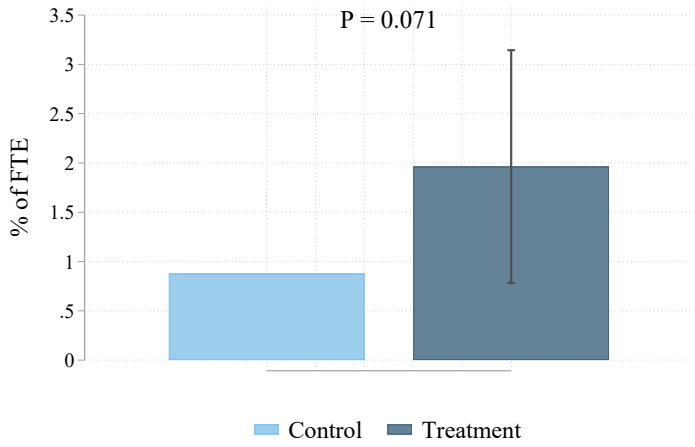
Tables and Figures

Figure 1: Treatment Effect on Financial Insurance



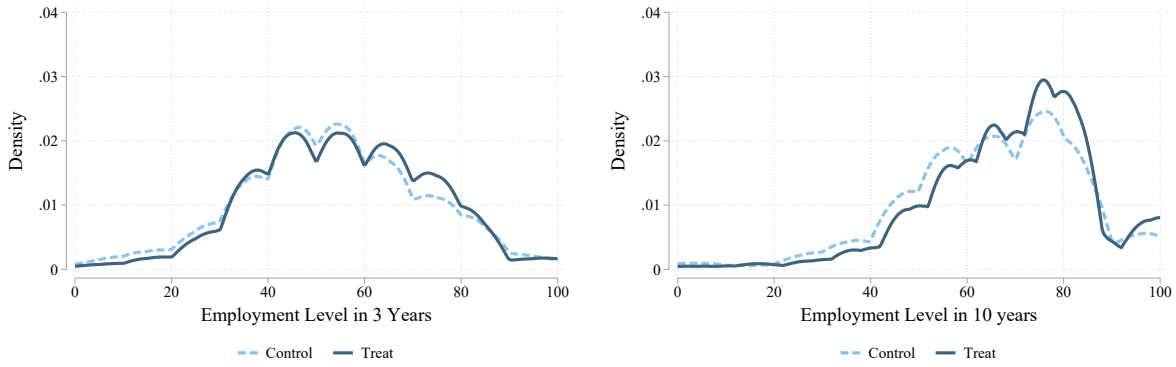
Notes: This figure shows the control mean and treatment effect on the three components of the savings index. Estimates from Equation 2. Outcomes from left to right: Compensation Tool: Indicator for signing up for a tool to calculate compensation payments (incentivized). Plan to Compensate: Indicator for planning to set up compensation payments with partner. Plan to Save: Indicator for planning to save more. P-value for test of equality between control and treatment group. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. 95% confidence intervals based on robust standard errors. Data: RCT Endline Survey.

Figure 2: Treatment Effect on Change in Labor Supply (Admin data)



Notes: This figure shows the control mean and treatment effect on changes in employment level between 2024 (post-intervention) and 2023 (pre-intervention), measured as percent of an FTE. Estimates from Equation 2. P-value for test of equality between control and treatment group. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. 95% confidence intervals based on robust standard errors. Data: Administrative Data.

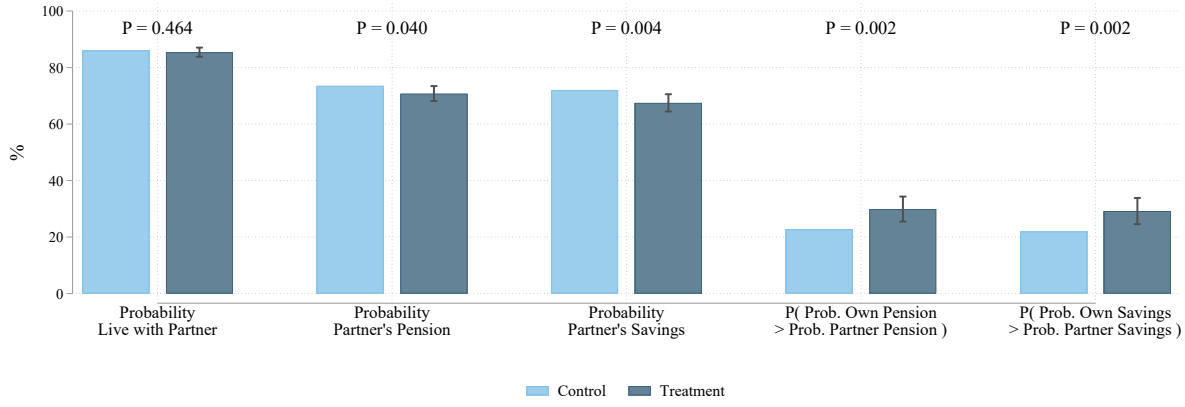
Figure 3: Long-term Employment Plans by Treatment Group



(a) 3 Years (b) 10 Years

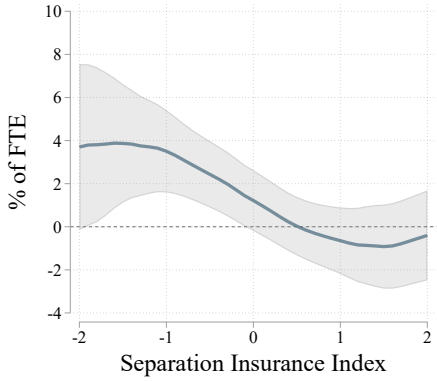
Notes: This figure shows densities for respondents' planned employment level (percent of an FTE) in 3 and 10 years by treatment status. Data: RCT Endline Survey.

Figure 4: Treatment Effect on Perceived Separation Likelihood

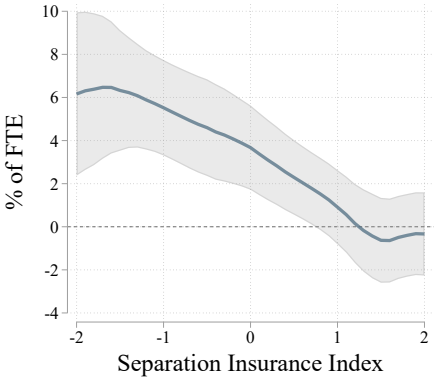


Notes: This figure shows the control mean and treatment effect on the individual components of the Perceived Separation Likelihood Index. Outcomes from left to right: Probability of living with current partner in retirement. Probability of current partner's savings being part of household income in retirement. Probability of current partner's pension payments being part of household income in retirement. Indicator for perceiving own pension payments as more likely than partner's to contribute to household retirement income. Indicator for perceiving own savings as more likely than partner's to contribute to household retirement income. Estimates from Equation 2. P-value for test of equality between control and treatment group. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. 95% confidence intervals based on robust standard errors. Data: RCT Endline Survey.

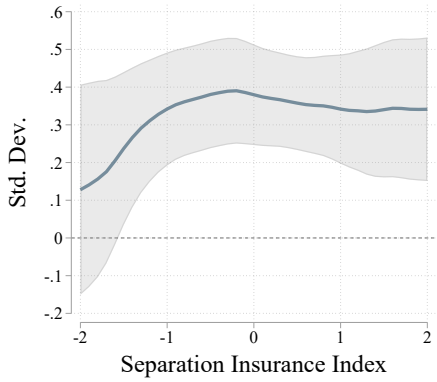
Figure 5: Nonparametric Heterogeneous Treatment Effects by Baseline Level of Insurance against Separation



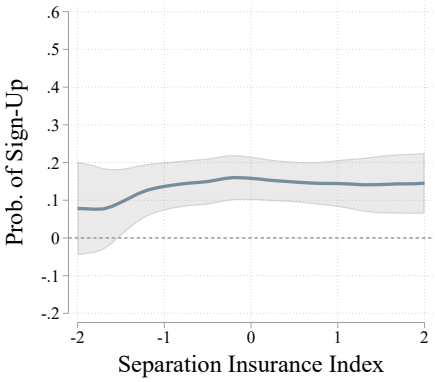
(a) Δ Employment Level 1y (Admin)



(b) Long-Term Employment Plans



(c) Savings Index



(d) Compensation Tool

Notes: This figure estimates treatment effects by respondents' baseline level of insurance against separation using a series of locally weighted regressions. Outcomes are: Change in employment level in the administrative data (Panel (a)), average planned employment level across 3, 5, and 10 years in the future (Panel (b)), the Savings Index, with components listed in Appendix Table A20 (Panel (c)), and an indicator for signing up (incentivized) for the compensation tool (Panel (d)). The Separation Insurance Index combines various baseline characteristics that capture consumption loss in the divorced state for the lower earner, see Section 6.3. Values of the insurance index below the 5th percentile and above the 95th percentile are binned at the respective value. Regressions use step size .1 and a triangular kernel with bandwidth 1.5. All specifications use strata fixed effects. 95% confidence intervals based on robust standard errors. Data: RCT Endline Survey and Admin Data.

Table 1: Treatment Impact on Financial Insurance

			Plan to		Demand Tool for	
	Savings Index	Compensation Tool (IC)	Compensate	Save	Self	Partner
	(1)	(2)	(3)	(4)	(5)	(6)
A. Main Estimates						
Treat	0.313***	0.126***	0.094***	0.019	0.128***	0.108***
	(0.054)	(0.023)	(0.019)	(0.019)	(0.023)	(0.021)
	[0.001]	[0.001]	[0.001]	[0.059]	[0.001]	[0.001]
B. Heterogeneity						
Treat × Low Insurance	0.320***	0.124***	0.094***	0.023	0.123***	0.102***
	(0.080)	(0.034)	(0.029)	(0.027)	(0.034)	(0.031)
	[0.001]	[0.001]	[0.001]	[0.073]	[0.001]	[0.001]
Treat × High Insurance	0.297***	0.132***	0.091***	0.009	0.137***	0.115***
	(0.075)	(0.032)	(0.026)	(0.027)	(0.032)	(0.029)
	[0.001]	[0.001]	[0.001]	[0.141]	[0.001]	[0.001]
Adjusted R^2	0.11	0.11	0.05	−0.00	0.11	0.08
N Obs.	1376	1367	1368	1368	1376	1376
Control Mean	-0.00	0.23	0.11	0.14	0.22	0.16
Control Mean (Low Insurance)	0.06	0.26	0.14	0.14	0.26	0.17
Control Mean (High Insurance)	-0.06	0.20	0.09	0.14	0.19	0.14
P-value (Low = High)	0.83	0.86	0.94	0.72	0.77	0.77

Notes: This table shows treatment effects on planned financial insurance measures. Column 1: Savings Index, measures planned financial measures to insure against financial risks of divorce based on components displayed in columns 2–4. Respondents answering at least one component are included in the index. Column 2: Indicator for signing up for a tool to calculate compensation payments (incentivized). Column 3: Indicator for planning to set up compensation payments with partner. Column 4: Indicator for planning to save more. Column 5: Indicator for respondent entering valid e-mail address to receive access to compensation tool for themselves. Column 6: Indicator for respondent entering valid e-mail address for their partner to receive access to the compensation tool. Panel A and B estimated in separate regressions. Panel A: Estimates of Equation 2. Panel B interacts the treatment indicator in Equation 2 with group indicators for high or low insurance and adds the group indicator to the set of controls. Adjusted R^2 reported for Panel B. Control mean reported for control group overall, and for low vs high insurance group. P-value for test of equality of coefficients between high and low insurance in the treatment group. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. Robust standard errors in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table 2: Treatment Impact on Labor Market Outcomes

	Planned					Realized
Employment Level	3 Years	5 Years	10 Years	Avg. Long-Term	Δ 1 Year	Δ 1 Year
	(1)	(2)	(3)	(4)	(5)	(6)
A. Main Estimates						
Treat	2.947***	4.375***	4.353***	3.890***	0.450	1.086*
	(0.671)	(0.726)	(0.883)	(0.666)	(0.426)	(0.602)
	[0.001]	[0.001]	[0.001]	[0.001]	[0.094]	[0.030]
B. Heterogeneity						
Treat × Low Insurance	4.353***	6.175***	6.237***	5.535***	1.177*	2.922***
	(1.054)	(1.115)	(1.323)	(1.025)	(0.647)	(0.855)
	[0.001]	[0.001]	[0.001]	[0.001]	[0.012]	[0.001]
Treat × High Insurance	1.425*	2.383***	2.282**	2.081**	-0.297	-0.758
	(0.832)	(0.916)	(1.134)	(0.835)	(0.549)	(0.848)
	[0.096]	[0.041]	[0.063]	[0.041]	[0.245]	[0.175]
Adjusted R^2	0.55	0.44	0.21	0.45	0.11	0.11
N Obs.	1372	1372	1371	1369	1380	1289
Control Mean	53.57	58.78	66.07	59.52	1.01	0.88
Control Mean (Low Insurance)	45.19	51.39	60.84	52.53	1.50	-0.35
Control Mean (High Insurance)	61.84	66.19	71.25	66.44	0.61	1.99
P-value (Low = High)	0.03	0.01	0.02	0.01	0.08	0.00

Notes: This table shows treatment effects on planned and realized labor supply. Column 1: Planned employment level in 3 years. Column 2: Planned employment level in 5 years. Column 3: Planned employment level in 10 years. Column 4: Average across planned long-term employment levels in columns 1–3. Column 5: Change in next academic year's planned employment level relative to current employment level, measured in the survey. Column 6: Change in next academic year's realized employment level relative to employment level in the year of the intervention, measured in the administrative data. Employment levels measured as percent of an FTE. Panel A and B estimated in separate regressions. Panel A: Estimates of Equation 2. Panel B interacts the treatment indicator in Equation 2 with group indicators for high or low insurance and adds the group indicator to the set of controls. Adjusted R^2 reported for Panel B. Control mean reported for the control group overall, and for low vs high insurance group. P-value for test of equality of coefficients between high and low insurance in the treatment group. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. Robust standard errors in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table 3: Treatment Impact on Perceived Separation Likelihood

	Index	Probability Retire with Partner	Probability Partner's Pension	Probability Partner's Savings	**P** (Prob. Own Pension > Prob. Partner's Pension)	**P** (Prob. Own Savings > Prob. Partner's Savings)
	(1)	(2)	(3)	(4)	(5)	(6)
A. Main Estimates						
Treat	0.134***	-0.605	-2.775**	-4.551***	0.071***	0.072***
	(0.045)	(0.827)	(1.349)	(1.558)	(0.023)	(0.024)
	[0.006]	[0.084]	[0.017]	[0.006]	[0.006]	[0.006]
B. Heterogeneity						
Treat × Low Insurance	0.081	0.260	-1.914	-3.129	0.022	0.079**
	(0.064)	(1.198)	(1.919)	(2.310)	(0.031)	(0.033)
	[0.534]	[0.717]	[0.663]	[0.534]	[0.717]	[0.123]
Treat × High Insurance	0.193***	-1.490	-3.819**	-6.069***	0.120***	0.068**
	(0.063)	(1.145)	(1.908)	(2.134)	(0.033)	(0.033)
	[0.006]	[0.058]	[0.029]	[0.007]	[0.002]	[0.029]
Adjusted R^2	0.29	0.28	0.14	0.12	0.11	0.07
N Obs.	1384	1376	1326	1279	1323	1264
Control Mean	0.00	86.03	73.57	72.04	0.23	0.22
Control Mean (Low Insurance)	0.09	85.10	72.01	68.58	0.24	0.22
Control Mean (High Insurance)	-0.08	86.88	75.01	75.21	0.22	0.22
P-value (Low = High)	0.21	0.29	0.48	0.35	0.03	0.82

Notes: This table shows treatment effects on separation risk beliefs. Column 1: Perceived separation likelihood index, measures perceived likelihood of separation based on components displayed in columns 2–6. Column 2: Probability of living with current partner in retirement. Column 3: Probability of current partner's pension payments being part of household income in retirement. Column 4: Probability of current partner's savings being part of household income in retirement. Column 5: Indicator for perceiving own pension payments as more likely than partner's to contribute to household retirement income. Column 6: Indicator for perceiving own savings as more likely than partner's to contribute to household retirement income. Respondents answering at least one component are included in the index. Panel A: Estimates of Equation 2. Panel B interacts the treatment indicator in Equation 2 with group indicators for high or low insurance and adds the group indicator to the set of controls. Adjusted R^2 reported for Panel B. Control mean reported for control group overall, and for low vs high insurance group. P-value for test of equality of coefficients between high and low insurance in the treatment group. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. Robust standard errors in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Online Appendix

Contents

A Appendix Figures and Tables

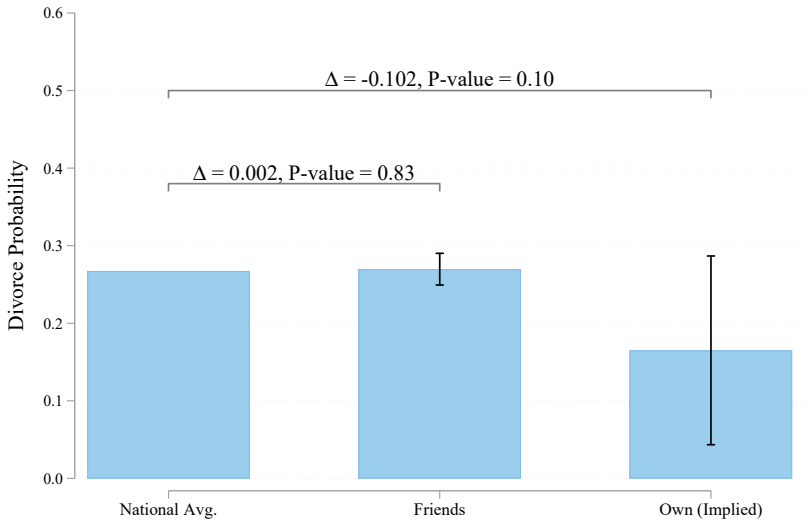
A.1 Descriptive Patterns

Table A1: Summary Statistics: Comparison RCT Sample to General Population

	Women		Teachers			
	General (SLFS)	With Partner (SLFS)	General (SLFS)	With Partner (SLFS)	Female DoE	RCT
	(1)	(2)	(3)	(4)	(5)	(6)
A. Demographics						
Age	39.86	39.77	40.36	40.24	38.27	41.03
	(5.59)	(5.58)	(5.33)	(5.35)	(7.30)	(5.32)
Married	0.80	0.86	0.82	0.86		0.88
	(0.40)	(0.35)	(0.39)	(0.35)		(0.32)
Has Partner	0.94	1.00	0.96	1.00		1.00
	(0.25)	(0.00)	(0.21)	(0.00)		(0.00)
Divorced	0.06	0.02	0.04	0.01		0.04
	(0.23)	(0.15)	(0.19)	(0.11)		(0.20)
Number of Children	1.67	1.69	1.83	1.85		2.09
	(0.67)	(0.67)	(0.70)	(0.70)		(0.67)
Age of Youngest Child	6.28	6.13	6.25	6.13		7.49
	(4.27)	(4.26)	(4.31)	(4.29)		(4.57)
B. Employment						
Working	1.00	1.00	1.00	1.00	1.00	1.00
	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Part-time (Employment Level < 90%) | Working	0.77	0.78	0.90	0.90	0.84	0.99
	(0.42)	(0.41)	(0.30)	(0.30)	(0.37)	(0.10)
Current Employment Level | Working Part-time	49.85	49.26	50.64	50.00	40.97	41.84
	(20.38)	(20.33)	(18.37)	(18.26)	(25.56)	(19.31)
Public School Teacher	0.06	0.06	1.00	1.00		0.87
	(0.24)	(0.24)	(0.00)	(0.00)		(0.33)
Higher Education	0.41	0.42	0.70	0.69		1.00
	(0.49)	(0.49)	(0.46)	(0.46)		(0.00)
C. Household Specialization and Separation Insurance						
Partner Employment Level (%)	94.17	94.17	90.77	90.77		92.51
	(13.14)	(13.13)	(16.26)	(16.26)		(13.04)
Own Property	0.46	0.48	0.63	0.65		0.77
	(0.50)	(0.50)	(0.48)	(0.48)		(0.42)
Separation Insurance Index | Works Part-time	−0.10	−0.03	0.11	0.16		−0.00
	(0.99)	(0.97)	(0.97)	(0.95)		(0.98)
Number of Observations	28,599	26,737	1,601	1,529	10,541	1,438

Notes: This table shows summary statistics for different samples. Column 1: All working mothers, aged 25-50, with children aged < 15 in SLFS waves 2018-2022. Column 2: All working mothers, aged 25-50, with children aged < 15, living together with an adult partner in SLFS waves 2018-2022. Column 3: All female public school teachers, aged 25-50, with children aged < 15 in SLFS waves 2018-2022. Column 4: All female public school teachers, aged 25-50, with children aged < 15, living together with an adult partner in SLFS waves 2018-2022. Column 5: All female teaching staff aged 25-50 in the administrative data of the RCT study regions in 2023. Column 6: All female teaching staff in our main RCT sample. Administrative Data and RCT Wave 1 Survey. Employment levels measured as percent of an FTE; for Columns 5 and 6 the current employment level is taken from the administrative records. The Separation Insurance Index is a covariance-weighted index of current employment level, home ownership, marital status, and an interaction between age and an indicator for below-median employment, reversed so that higher values indicate greater baseline insurance against the financial risk of separation. The below-median employment indicator uses the median employment level of the RCT sample applied across all samples, and the index is normed to the RCT control group.

Figure A1: List Experiment: Perceptions of Divorce Probabilities



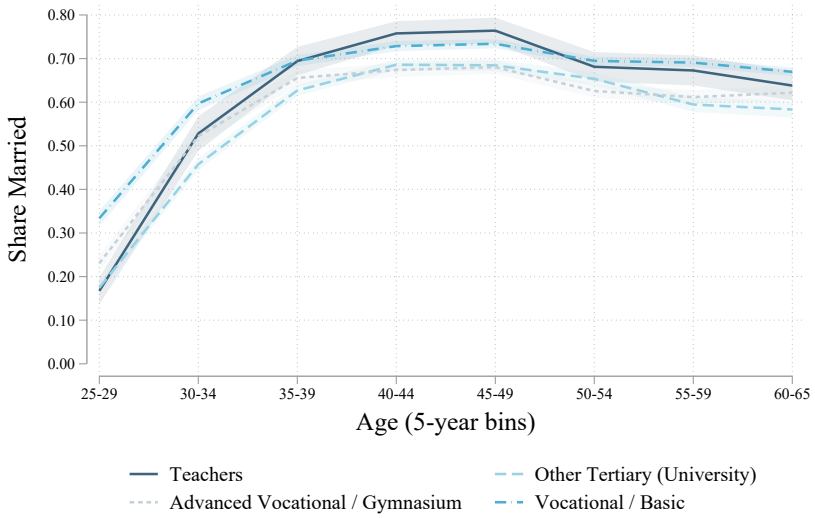
Notes: The figure displays estimated separation probabilities from Equation 3 elicited via the list experiment, with further details on methodology in Appendix A.3. *National Avg.* shows the national benchmark (27%) as the average probability of ever divorcing conditional on being married at age 40 (see Appendix Section A.9). *Friends* shows the estimated baseline separation probability among the four closest couples in the control group, derived from the regression constant as $\hat{P}_{\text{friends}} = \hat{\beta}_0/4$. *Own (Implied)* represents the respondent's own implied separation probability in the control group, given by the coefficient on the inclusive group indicator. Joint regression specification shown in Table A12, which includes strata fixed effects. Data: RCT.

Table A2: Descriptives: Divorce Perceptions and Precautionary Behavior (Control Group)

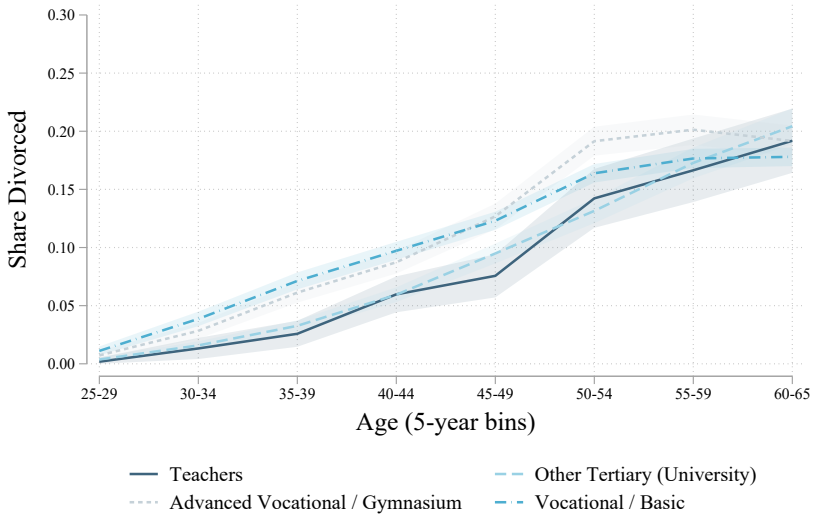
	Mean (1)	SD (2)	Min. (3)	Max. (4)	N (5)
A. Perceptions around Separation					
Own Life in Retirement					
Prob. Live with Partner	86.03	18.61	0.00	100.00	691
Prob. Income from Partner's Pension	73.57	26.78	0.00	100.00	670
Prob. Income from Partner's Savings	72.04	30.06	0.00	100.00	653
I(Prob. Partner Pension ≥ Prob. Own Pension)	0.77	0.42	0.00	1.00	668
I(Prob. Partner Savings ≥ Prob. Own Savings)	0.78	0.41	0.00	1.00	642
B. Knowledge about Divorce Regulation					
Marital Asset Split (Share Correct)	0.68	0.47	0.00	1.00	715
Role of Timing (Share Correct)	0.47	0.50	0.00	1.00	714
Post-Divorce Allocation Income (Share Correct)	0.22	0.41	0.00	1.00	714
C. Specialization and Precautionary Measures					
Employment Level Own	42.67	20.32	3.57	100.00	674
Employment Level Partner	92.02	13.67	20.00	100.00	709
Specialization in Childcare	0.64	0.48	0.00	1.00	706
Precautionary Measures for Lower Earner	0.43	0.50	0.00	1.00	689
Talked with Partner	0.26	0.44	0.00	1.00	688
Saved More	0.17	0.38	0.00	1.00	688
Better Informed	0.15	0.36	0.00	1.00	688
Compensation within Couple	0.12	0.33	0.00	1.00	688
Other	0.10	0.30	0.00	1.00	688
Worked More	0.08	0.27	0.00	1.00	688
D. Scope for Adjustment					
Emp. Increase Possible (Employer)	0.85	0.35	0.00	1.00	716
Emp. Increase Possible (Family)	0.48	0.50	0.00	1.00	719
Able to Save	0.60	0.49	0.00	1.00	716

Notes: This table shows descriptive statistics on separation risk perceptions, divorce knowledge, household specialization, and scope for adjustment. Sample restricted to control group only. Employment levels measured as percent of an FTE. Data: RCT.

Figure A2: Divorced and Married Women by Age and Education



(a) Share Married

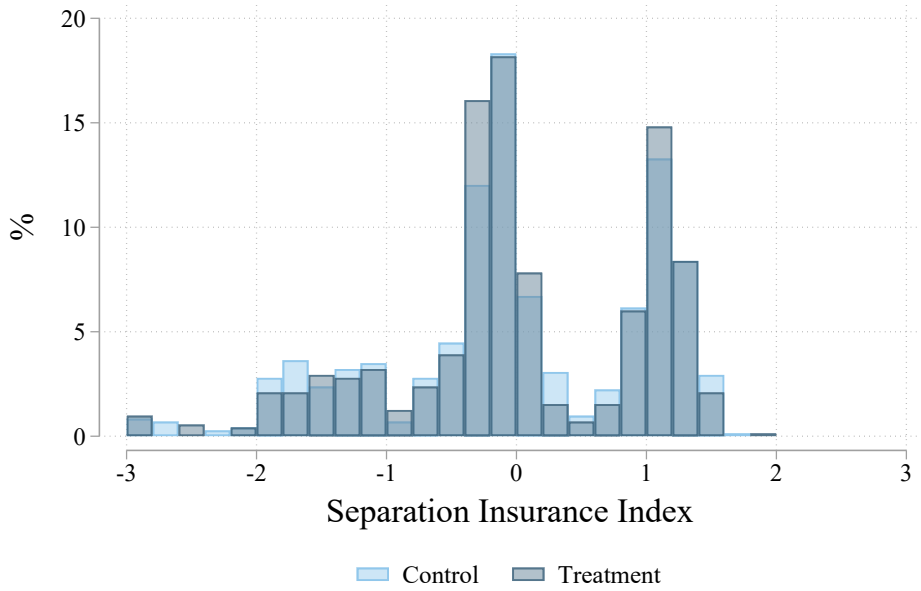


(b) Share Divorced

Notes: This figure shows the share of women who are currently married (Panel a) or divorced (Panel b) by age bin and level of education. We distinguish between primary (mandatory schooling or basic vocational training), secondary (high school diploma or advanced vocational), and tertiary (university) education, and teachers. Education classification based on adapting the CASMIN classification to the Swiss education system, following Isengard (2009). Data: Swiss Labor Force Survey.

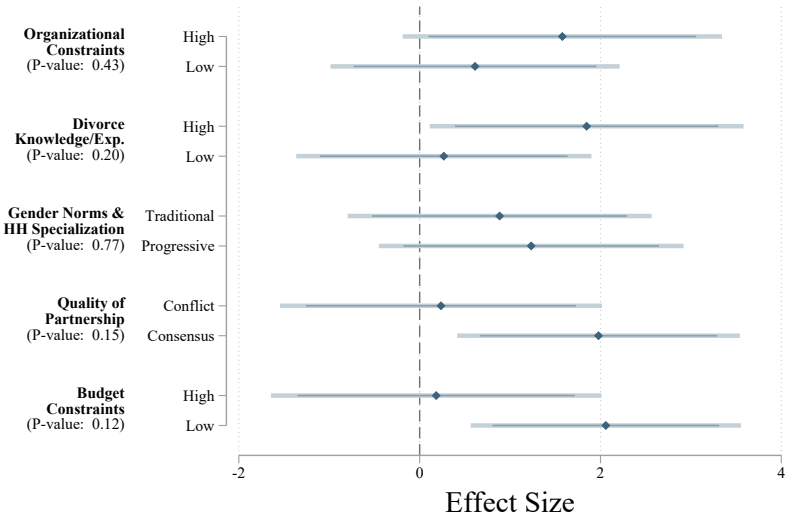
A.2 Additional Results RCT

Figure A3: Distribution Separation Insurance Index

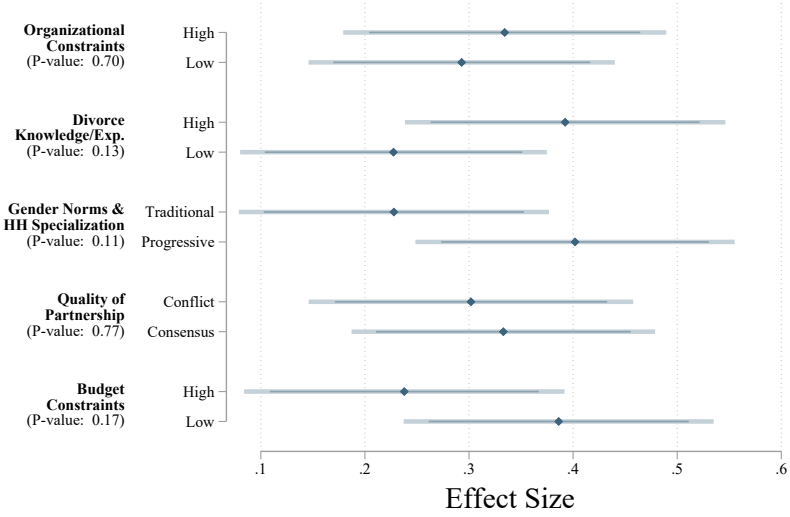


Notes: This figure shows the distribution of the Separation Insurance Index, a variance-weighted index combining current employment level, planned employment level in one year (pre-treatment), indicators for being married and owning property, and an interaction between age and an indicator for below-median employment level. The interaction between age and low employment level is reversed so that higher values on the index and its components indicate higher baseline insurance against the financial risk of separation. The index is normalized relative to the control group. The distribution is separately shown for the control (light blue) and treatment group (dark blue). Data: RCT.

Figure A4: Additional Heterogeneity



(a) Δ Employment Level 1 Year (Administrative Data)



(b) Savings Index

Notes: This figure shows heterogeneity in treatment effects for change in next year's employment level (administrative data, Panel a) and the Savings Index (Panel b). The heterogeneity dimensions split the sample at the median of a variance-weighted index across the relevant variables for each dimension (see Appendix Table A25). Estimates are based on Equation 2, where we interact the treatment indicators with binary variables capturing heterogeneity dimensions and add a group indicator to the set of controls. Coefficients displayed for treatment group only. All specifications use post-double-selection lasso to determine the set of controls (Belloni et al., 2016) and strata fixed effects. The controls used for each outcome are listed in Appendix Table A24. 90% (dark shaded) and 95% (light shaded) confidence intervals based on standard errors clustered at the school level. P-value for test of equality of coefficients between the two subgroups (e.g., High vs Low).

Table A3: Treatment Impact on Beliefs and Attitudes about Financial Security

			Approve of	
	Attitudes Index (1)	Lower Earner Shoulders Fin. Risk (2)	Compensation in Couple (3)	Savings Vehicle (4)
A. Main Estimates				
Treat	0.392***	0.123***	0.109***	0.152***
	(0.050)	(0.026)	(0.023)	(0.024)
	[0.001]	[0.001]	[0.001]	[0.001]
B. Heterogeneity				
Treat × Low Insurance	0.292***	0.086**	0.073**	0.123***
	(0.072)	(0.037)	(0.033)	(0.034)
	[0.001]	[0.014]	[0.014]	[0.001]
Treat × High Insurance	0.496***	0.156***	0.151***	0.181***
	(0.070)	(0.037)	(0.033)	(0.034)
	[0.001]	[0.001]	[0.001]	[0.001]
Adjusted R^2	0.11	0.05	0.05	0.06
N Obs.	1379	1372	1377	1375
Control Mean	-0.00	0.45	0.67	0.62
Control Mean (Low Insurance)	0.06	0.46	0.69	0.65
Control Mean (High Insurance)	-0.06	0.44	0.66	0.60
P-value (Low = High)	0.04	0.19	0.10	0.23

Notes: This table shows treatment effects on beliefs and attitudes regarding financial security for the partner taking on more care responsibilities. Column 1: Attitudes Index, constructed from the components displayed in columns 2–4. Column 2: Indicator if respondent agrees with statement that the partner who takes a step back in their career for care responsibilities shoulders the burden of the financial risk alone. Column 3: Indicator for respondent approving of compensation payments within the couple for the spouse who reduces employment for care work. Column 4: Indicator for respondent approving of a separate pension savings vehicle that is exempt from joint property for women to insure against divorce risk. Respondents answering at least one component are included in the index. Panel A and B estimated in separate regressions. Panel A: Estimates of Equation 2. Panel B interacts the treatment indicator in Equation 2 with group indicators for high or low insurance and adds the group indicator to the set of controls. Adjusted R^2 reported for Panel B. Control mean reported for control group overall, and for low vs high insurance group. P-value for test of equality of coefficients between high and low insurance in the treatment group. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. Robust standard errors in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table A4: Treatment Impact on Emotions and Communication

		Talk With			
	Emotions Index	Partner	Friends	Colleagues	Other
	(1)	(2)	(3)	(4)	(5)
A. Main Estimates					
Treat	-0.079	0.198***	-0.054**	-0.154***	-0.013
	(0.051)	(0.024)	(0.026)	(0.024)	(0.017)
	[0.064]	[0.001]	[0.038]	[0.001]	[0.172]
B. Heterogeneity					
Treat × Low Insurance	-0.133*	0.203***	-0.061*	-0.152***	-0.007
	(0.070)	(0.033)	(0.037)	(0.033)	(0.023)
	[0.062]	[0.001]	[0.076]	[0.001]	[0.178]
Treat × High Insurance	-0.025	0.195***	-0.044	-0.153***	-0.016
	(0.072)	(0.035)	(0.037)	(0.034)	(0.024)
	[0.646]	[0.001]	[0.308]	[0.001]	[0.621]
Adjusted R^2	0.06	0.06	0.03	0.03	0.02
N Obs.	1388	1385	1385	1385	1385
Control Mean	0.00	0.59	0.43	0.36	0.12
Control Mean (Low Insurance)	-0.05	0.61	0.42	0.35	0.11
Control Mean (High Insurance)	0.05	0.58	0.44	0.38	0.12
P-value (Low = High)	0.28	0.85	0.74	0.99	0.80

Notes: This table shows treatment effects on emotions and communication. Column 1: Emotions index measured in the endline survey, with higher values indicating more positive emotions. Column 2: Indicator for planning to talk with partner about video. Column 3: Indicator for planning to talk with friends about video. Column 4: Indicator for planning to talk with colleagues about video. Column 5: Indicator for planning to talk with somebody else about video. Panel A and B estimated in separate regressions. Panel A: Estimates of Equation 2. Panel B interacts the treatment indicators in Equation 2 with group indicators for high or low insurance and adds the group indicator to the set of controls. Adjusted R^2 reported for Panel B. Control mean reported for control group overall, and for low vs high insurance. P-value for test of equality of coefficients between high and low insurance in the treatment group. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. Robust standard errors in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table A5: Treatment Impact on Communication with Partner | Talking with Partner

	Relevance for				Partner's	My	Summary of	My Participation
	Myself	Our Household	Friends/Family	Society	Opinion	Criticism	Content	in Study
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
A. Main Estimates								
Treat	0.398***	0.202***	-0.161***	-0.237***	0.123***	0.031***	0.048	-0.058*
	(0.030)	(0.031)	(0.025)	(0.031)	(0.031)	(0.011)	(0.032)	(0.033)
	[0.001]	[0.001]	[0.001]	[0.001]	[0.001]	[0.004]	[0.038]	[0.022]
B. Heterogeneity								
Treat × Low Insurance	0.412***	0.201***	-0.179***	-0.222***	0.147***	0.028*	0.062	0.061
	(0.042)	(0.043)	(0.035)	(0.044)	(0.044)	(0.016)	(0.045)	(0.045)
	[0.001]	[0.001]	[0.001]	[0.001]	[0.001]	[0.040]	[0.072]	[0.072]
Treat × High Insurance	0.385***	0.199***	-0.147***	-0.257***	0.102**	0.033**	0.028	-0.187***
	(0.042)	(0.045)	(0.036)	(0.045)	(0.043)	(0.016)	(0.047)	(0.046)
	[0.001]	[0.001]	[0.001]	[0.001]	[0.010]	[0.015]	[0.074]	[0.001]
Adjusted R^2	0.20	0.09	0.04	0.06	0.02	0.00	0.00	0.02
N Obs.	955	955	955	955	955	955	955	955
Control Mean	0.28	0.42	0.25	0.51	0.29	0.02	0.55	0.48
Control Mean (Low Insurance)	0.28	0.42	0.26	0.49	0.32	0.02	0.54	0.40
Control Mean (High Insurance)	0.27	0.42	0.25	0.55	0.27	0.01	0.55	0.57
P-value (Low = High)	0.64	0.97	0.52	0.57	0.47	0.82	0.60	0.00

Notes: This table shows treatment effects on intended partner communication, measured in the endline survey. Sample restricted to observations which discussed the video with their partner. Column 1: Indicator for discussing relevance for self. Column 2: Indicator for discussing relevance for own household. Column 3: Indicator for discussing relevance for friends or family. Column 4: Indicator for discussing relevance for society. Column 5: Indicator for discussing partner's opinion on video. Column 6: Indicator for discussing criticism of video. Column 7: Indicator for summarizing content of video. Column 8: Indicator for discussing participation in study. Panel A: Estimates of Equation 2. Panel B interacts the treatment indicator in Equation 2 with group indicators for high or low insurance and adds the group indicator to the set of controls. Adjusted R^2 reported for Panel B. Control mean reported for control group overall, and for low vs high insurance group. P-value for test of equality of coefficients between high and low insurance in the treatment group. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. Robust standard errors in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table A6: Treatment Impact on Conversations (Follow-up)

	Talked With				Satisfaction Conversation | Partner		
	Partner	Friends	Colleagues	Other	Satisfied	Neutral	Dissatisfied
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
A. Main Estimates							
Treat	0.183***	0.140***	-0.000	-0.011	-0.148***	0.127***	0.020
	(0.032)	(0.029)	(0.025)	(0.025)	(0.047)	(0.042)	(0.032)
	[0.001]	[0.001]	[0.742]	[0.491]	[0.003]	[0.004]	[0.476]
B. Heterogeneity							
Treat × Low Insurance	0.189	0.104**	-0.010	-0.006	-0.129*	0.183***	-0.049
	(0.000)	(0.042)	(0.036)	(0.034)	(0.070)	(0.061)	(0.053)
	[.]	[0.042]	[1.000]	[1.000]	[0.126]	[0.022]	[0.570]
Treat × High Insurance	0.178	0.171***	0.014	-0.013	-0.158**	0.079	0.073*
	(0.000)	(0.040)	(0.036)	(0.036)	(0.062)	(0.058)	(0.038)
	[.]	[0.001]	[0.561]	[0.561]	[0.037]	[0.208]	[0.103]
Adjusted R^2	0.04	0.02	–0.00	0.00	0.03	0.06	0.03
N Obs.	906	906	906	906	451	451	451
Control Mean	0.48	0.19	0.18	0.18	0.66	0.21	0.12
Control Mean (Low Insurance)	0.48	0.21	0.17	0.16	0.61	0.19	0.20
Control Mean (High Insurance)	0.49	0.17	0.18	0.19	0.71	0.23	0.06
P-value (Low = High)	.	0.25	0.64	0.88	0.76	0.21	0.06

Notes: This table reports treatment effects on whom participants report having talked to about the video and how any conversations with their partner went, measured in the Follow-up survey. Columns 5–7 restrict the sample to respondents who report having discussed the video with their partner. All outcomes are defined as indicators. Column 1: Talked with partner. Column 2: Talked with friends. Column 3: Talked with colleagues. Column 4: Talked with someone else. Columns 5–7: Satisfied, neutral, or dissatisfied with how the conversation with the partner went. Panel A: Estimates of Equation 2. Panel B interacts the treatment indicator in Equation 2 with group indicators for high or low insurance and adds the group indicator to the set of controls. Adjusted R^2 reported for Panel B. Control mean reported for control group overall, and for low vs high insurance group. P-value for test of equality of coefficients between high and low insurance in the treatment group. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. Robust standard errors in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table A7: Treatment Impact on Character of Conversations | Talking to Partner (Follow-up)

	Positive (1)	Neutral (2)	Negative (3)	Effective (4)	Emotional/Intense (5)
A. Main Estimates					
Treat	-0.095**	0.054	0.046*	0.025	-0.034
	(0.045)	(0.049)	(0.027)	(0.037)	(0.037)
	[0.223]	[0.368]	[0.228]	[0.429]	[0.369]
B. Heterogeneity					
Treat × Low Insurance	-0.113*	0.083	0.007	-0.045	-0.003
	(0.065)	(0.071)	(0.042)	(0.058)	(0.053)
	[0.708]	[0.944]	[1.000]	[1.000]	[1.000]
Treat × High Insurance	-0.084	0.023	0.080**	0.084*	-0.058
	(0.062)	(0.067)	(0.037)	(0.048)	(0.052)
	[0.270]	[0.433]	[0.171]	[0.205]	[0.270]
Adjusted R^2	0.00	–0.02	0.05	0.01	0.02
N Obs.	452	452	452	452	452
Control Mean	0.72	0.44	0.07	0.16	0.19
Control Mean (Low Insurance)	0.75	0.43	0.10	0.22	0.16
Control Mean (High Insurance)	0.70	0.45	0.05	0.12	0.21
P-value (Low = High)	0.74	0.54	0.19	0.08	0.46

Notes: This table shows treatment effects on the character of conversations, measured in the Follow-up survey, conditional on having discussed the video with partner. Column 1: Indicator for choosing positive adjectives (pleasant, lively, inspiring). Column 2: Indicator for neutral character. Column 3: Indicator for choosing negative adjectives (unpleasant, difficult, tense, heated). Column 4: Indicator for effective conversation. Column 5: Indicator for emotional or intense conversation. Panel A: Estimates of Equation 2. Panel B interacts the treatment indicator in Equation 2 with group indicators for high or low insurance and adds the group indicator to the set of controls. Adjusted R^2 reported for Panel B. Control mean reported for control group overall, and for low vs high insurance group. P-value for test of equality of coefficients between high and low insurance in the treatment group. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. Robust standard errors in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table A8: Reasons for Not Talking with Partner (Follow-up)

		Did Not			
	No Need	Find Right Moment	Feel Good	Know How	Other
	(1)	(2)	(3)	(4)	(5)
A. Main Estimates					
Treat	-0.148***	0.053*	0.032*	0.059***	0.025
	(0.047)	(0.028)	(0.019)	(0.022)	(0.042)
	[0.010]	[0.060]	[0.069]	[0.018]	[0.122]
B. Heterogeneity					
Treat × Low Insurance	-0.069	0.051	0.041*	0.058	-0.051
	(0.069)	(0.043)	(0.023)	(0.035)	(0.060)
	[0.342]	[0.342]	[0.342]	[0.342]	[0.342]
Treat × High Insurance	-0.201***	0.053	0.027	0.061**	0.095
	(0.065)	(0.036)	(0.029)	(0.031)	(0.058)
	[0.012]	[0.132]	[0.204]	[0.103]	[0.132]
Adjusted R^2	0.04	−0.00	−0.01	0.02	0.02
N Obs.	367	367	367	367	367
Control Mean	0.81	0.04	0.01	0.01	0.17
Control Mean (Low Insurance)	0.75	0.06	0.00	0.02	0.23
Control Mean (High Insurance)	0.85	0.03	0.03	0.01	0.12
P-value (Low = High)	0.17	0.97	0.72	0.95	0.08

Notes: This table shows treatment effects on reasons for not discussing the video with partner, measured in the Follow-up, conditional on not having discussed the video with partner. All outcomes are defined as indicators. Column 1: Not relevant or no need to discuss video. Column 2: Unable to find the right moment. Column 3: Did not feel comfortable discussing the video. Column 4: Did not know how to raise the topic. Column 5: Other reasons. Panel A: Estimates of Equation 2. Panel B interacts the treatment indicator in Equation 2 with group indicators for high or low insurance and adds the group indicator to the set of controls. Adjusted R^2 reported for Panel B. Control mean reported for control group overall, and for low vs high insurance group. P-value for test of equality of coefficients between high and low insurance in the treatment group. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. Robust standard errors in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table A9: Relationship Satisfaction (Follow-up)

	Happy in Relationship (1)	Relationship Satisfaction Index (2)	Relationship Stability Index (3)	Never Thought Relationship in Trouble (4)	Never Thought About Separation (5)	Never Discussed Separation (6)
A. Main Estimates						
Treat	0.021	-0.004	0.100*	0.066**	-0.013	0.024
	(0.025)	(0.056)	(0.056)	(0.030)	(0.025)	(0.017)
	[0.443]	[0.893]	[0.222]	[0.186]	[0.583]	[0.279]
B. Heterogeneity						
Treat × Low Insurance	0.030	-0.050	0.046	0.024	-0.002	0.014
	(0.036)	(0.080)	(0.084)	(0.043)	(0.036)	(0.026)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Treat × High Insurance	0.016	0.032	0.147**	0.102**	-0.028	0.034
	(0.036)	(0.076)	(0.073)	(0.041)	(0.034)	(0.022)
	[0.504]	[0.504]	[0.124]	[0.090]	[0.441]	[0.189]
Adjusted R^2	0.06	0.26	0.24	0.19	0.23	0.08
N Obs.	910	903	895	896	896	895
Control Mean	0.80	-0.00	0.00	0.39	0.78	0.92
Control Mean (Low Insurance)	0.81	0.06	-0.00	0.41	0.78	0.91
Control Mean (High Insurance)	0.79	-0.06	0.00	0.38	0.78	0.92
P-value (Low = High)	0.78	0.45	0.36	0.20	0.59	0.55

Notes: This table shows treatment effects on relationship satisfaction and stability, measured in the Follow-up. Column 1: Indicator for being happy in the current relationship. Column 2: Relationship satisfaction index, higher values indicate respondent chose more positive adjectives to describe relationship. Column 3: Relationship stability index, constructed with raw scales of items displayed in columns 4–6. Column 4: Indicator for never having thought own relationship was in trouble during the last two months. Column 5: Indicator for never having thought about own breakup or divorce during the last two months. Column 6: Indicator for never having discussed possibility of own separation with someone close during the last two months. Panel A: Estimates of Equation 2. Panel B interacts the treatment indicator in Equation 2 with group indicators for high or low insurance and adds the group indicator to the set of controls. Adjusted R^2 reported for Panel B. Control mean reported for control group overall, and for low vs high insurance group. P-value for test of equality of coefficients between high and low insurance in the treatment group. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. Robust standard errors in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table A10: Treatment Impact on Satisfaction, Stress and Emotions (Follow-up)

	Satisfaction Index (FU) (1)	Stress Index (Past Month) (2)	Emotions Index (FU) (3)
A. Main Estimates			
Treat	0.039	-0.003	-0.005
	(0.062)	(0.059)	(0.070)
	[1.000]	[1.000]	[1.000]
B. Heterogeneity			
Treat × Low Insurance	0.010	0.101	0.050
	(0.089)	(0.086)	(0.108)
	[1.000]	[1.000]	[1.000]
Treat × High Insurance	0.051	-0.096	-0.065
	(0.084)	(0.082)	(0.092)
	[1.000]	[1.000]	[1.000]
Adjusted R^2	0.07	0.17	0.01
N Obs.	911	913	848
Control Mean	-0.00	-0.00	0.00
Control Mean (Low Insurance)	-0.02	-0.01	-0.04
Control Mean (High Insurance)	0.02	0.00	0.04
P-value (Low = High)	0.74	0.10	0.42

Notes: This table shows treatment effects on indices for life satisfaction, stress, and emotions, measured in the Follow-up. Column 1: Satisfaction index, constructed from Likert scale questions on satisfaction with current family time, partnership, understanding from friends and family for challenges as a working mother, division of household tasks, and purpose in one's job. Column 2: Stress index, higher values indicate a higher level of reported stress experienced during the past month. Column 3: Emotions index, higher values indicate more positive emotions regarding the future. Panel A: Estimates of Equation 2. Panel B interacts the treatment indicator in Equation 2 with group indicators for high or low insurance and adds the group indicator to the set of controls. Adjusted R^2 reported for Panel B. Control mean reported for control group overall, and for low vs high insurance group. P-value for test of equality of coefficients between high and low insurance in the treatment group. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. Robust standard errors in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table A11: Comparing Respondents with High and Low Insurance

	Full Sample		Comparison Heterogeneity Groups		
	Mean	SD	Low Insurance	High Insurance	Diff.
	(1)	(2)	(3)	(4)	(5)
A. Demographics					
Age	41.03	5.32	40.66	41.38	-0.85***
Married or Remarried	0.88	0.32	0.77	1.00	-0.18***
Divorced	0.04	0.20	0.08	0.01	0.07***
Number of Children	2.09	0.67	2.05	2.12	-0.07**
Age Youngest Child	7.49	4.57	7.01	7.94	-1.16***
B. Work and Constraints					
Teacher	0.87	0.33	0.87	0.88	-0.02
Employment Level (Baseline, Admin)	42.45	20.07	34.59	50.42	-16.55***
Employment Increase Possible (Family)	0.47	0.50	0.44	0.50	-0.07***
Employment Increase Possible (Employer)	0.86	0.35	0.85	0.87	-0.02
C. Household					
Partner's Employment Level	92.51	13.04	93.19	91.76	1.29*
Owns Property	0.77	0.42	0.65	0.90	-0.25***
Able to Save	0.57	0.49	0.56	0.59	-0.02
D. Insurance at Baseline					
Separation Insurance Index	0.01	0.98	−0.74	0.77	-1.48***
Low Insurance	0.50	0.50	1.00	0.00	1.00***
E. Attitudes					
Gender Norms Index	0.01	1.00	−0.10	0.13	-0.24***
F. Knowledge about Divorce Regulations					
Knowledge about Divorce Regulation (% Correct)					
Marital Asset Split	0.69	0.46	0.66	0.72	-0.07***
Role of Timing	0.46	0.50	0.46	0.46	-0.01
Post-Divorce Allocation Income	0.24	0.42	0.24	0.23	-0.01
G. Divorce Perceptions					
Perceived % Future Divorce Social Circle	27.13	20.10	26.62	27.53	-2.10
Perceived Separation Likelihood Index	0.05	0.99	0.09	−0.08	0.10
H. Employment Plans					
Planned Employment Level (5 Years)	60.54	17.80	51.39	66.19	-15.85***
Planned Employment Level (10 Years)	67.95	18.12	60.84	71.25	-11.42***
I. Financial Insurance					
Savings Index	0.17	1.07	0.06	−0.06	0.15**
Compensation Tool (IC)	0.30	0.46	0.26	0.20	0.07**
Number of Observations	1438		715	715	
% of Sample	100.0		49.7	49.7	

Notes: This table shows summary statistics for the full sample (Columns 1-2) and by classification as high vs. low insurance group (Columns 3-4). Column 5 displays the coefficient from a regression of each variable on an indicator for high insurance. All regressions include strata fixed effects and use robust standard errors, except for Divorced and Teacher, as these are part of the stratification themselves. Panels G – I display the control group only as variables were measured at endline. Employment levels are measured as percent of an FTE. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

A.3 List Experiment

A.3.1 Elicitation

In the list experiment, we assign respondents within the treatment and control group with probability .5 into either an "exclusive" or an "inclusive" condition that elicits the lifetime separation likelihood for respondents' four closest couples (exclusive) or for respondents' four closest couples and their own relationship (inclusive). The question text reads as follows:

- Exclusive: Please think of the four married or cohabiting couples you are closest to. How many of these 4 couples do you think will divorce or separate in their lifetime? *Answer option: {0,1,2,3,4}*
- Inclusive: Please think of the four married or cohabiting couples you are closest to and yourself and your partner. How many of these 5 couples do you think will divorce or separate in their lifetime? *Answer option: {0,1,2,3,4,5}*

A.3.2 Estimating Separation Probabilities

Let $I_i \in \{0,1\}$ indicate respondent i's randomly assigned list condition, with $I_i = 1$ for the *inclusive* list (her four closest couples plus her own relationship) and $I_i = 0$ for the *exclusive* list (her four closest couples only). Let Y_i^c, $c \in \{0,1\}$, be the potential count of couples respondent i would report as likely to separate under condition c, so the observed count is

$$Y_i = I_i\, Y_i^1 + (1 - I_i)\, Y_i^0.$$

Random assignment of I_i gives $\mathbb{E}[Y_i^c] = \mathbb{E}[Y_i \mid I_i = c]$. Let $D_i \in \{0,1\}$ indicate whether respondent i counts her own relationship among the separating couples. Because the inclusive list adds the respondent's own relationship to the same four couples, $Y_i^1 = Y_i^0 + D_i$.
Define respondents' own separation probability as the population parameter

$$p^{\text{own}} = \mathbb{E}[D_i] = \mathbb{E}\big[Y_i^1\big] - \mathbb{E}\big[Y_i^0\big],$$

and the perceived separation probability for the four reference couples as

$$p^{\text{friends}} = \frac{\mathbb{E}\big[Y_i^0\big]}{4}.$$

Let $T_i \in \{0,1\}$ equal 1 if respondent i receives the treatment and 0 otherwise. The own separation probability for treatment group t is

$$p_t^{\text{own}} = \mathbb{E}[Y_i \,|\, T_i = t,\, I_i = 1] - \mathbb{E}[Y_i \,|\, T_i = t,\, I_i = 0],$$

and the corresponding reference-couple probability is $p_t^{\text{friends}} = \mathbb{E}[Y_i \mid T_i = t,\, I_i = 0]/4$. Pooling the treatment and control groups and absorbing randomization strata α_s, we estimate

$$Y_i = \alpha_s + \beta\, I_i + \gamma\, (T_i \times I_i) + \delta\, T_i + \varepsilon_i. \tag{3}$$

The estimated coefficients in Appendix Table A12 map to the population objects above as follows:

- $\hat{\alpha}$, the reported constant (net of the strata effects α_s), estimates the mean exclusive-list count in the control group ($4p_0^{\text{friends}}$); $\hat{\alpha}/4$ estimates p_0^{friends}.
- $\hat{\beta}$, the coefficient on I_i, estimates the own-separation probability in the control group, p_0^{own}.
- $\hat{\gamma}$, the coefficient on $T_i \times I_i$, estimates the treatment effect on the own-separation probability, $\Delta p^{\text{own}} = p_1^{\text{own}} - p_0^{\text{own}} = (\mathbb{E}[Y_i \,|\, T_i{=}1,\, I_i{=}1] - \mathbb{E}[Y_i \,|\, T_i{=}1,\, I_i{=}0]) - (\mathbb{E}[Y_i \,|\, T_i{=}0,\, I_i{=}1] - \mathbb{E}[Y_i \,|\, T_i{=}0,\, I_i{=}0])$.
- $\hat{\delta}$, estimates the treatment effect for the Exclusive group.

Table A12: Treatment Impact on List Experiment

	List Exp. Count
Constant	1.079***
	(0.042)
Inclusive	0.165***
	(0.062)
Treat × Inclusive	0.072
	(0.090)
Treat	0.008
	(0.061)
Adjusted R^2	0.03
N Obs.	1370

Notes: This table shows estimates of Equation 3. The outcome is the total count of expected separations. The *Constant* provides an estimate of the average number of separations in the exclusive control group ($4\ p_{friends}$). The coefficient on *Inclusive* estimates the implied own divorce probability in the control group. The coefficient on *Treat* × *Inclusive* estimates the treatment effect on own implied divorce probability. The coefficient on *Treat* estimates the treatment effect within the exclusive group. Robust standard errors are reported in parentheses. Significance levels: * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

A.4 Conditional Average Treatment Effects

To validate our choice of heterogeneity dimensions, we make use of a Causal Forest to estimate Conditional Average Treatment effects (CATEs), following Wager and Athey (2018) and Athey et al. (2019).

We feed two regression forests the full set of Lasso controls and our Separation Insurance Index to estimate nuisance functions for the propensity score and the outcome. Using the residualized treatment assignment and outcome variable, and the same set of covariates, we grow a large number of causal trees by recursively splitting the covariate space to find splits that greedily maximize a proxy for estimated treatment effect heterogeneity. We use an honesty fraction of 0.5, i.e., for each tree, we use half the sample to split the covariate space and the other half to estimate treatment effects within each final leaf. We obtain conditional average treatment effects by averaging the estimates across all trees. We conduct this exercise once for each of our two main outcomes of interest: the change in employment level as recorded in administrative data and the Savings Index. Appendix Figure A5 displays the distribution of CATEs, which are centered around the average treatment effect and almost exclusively positive.

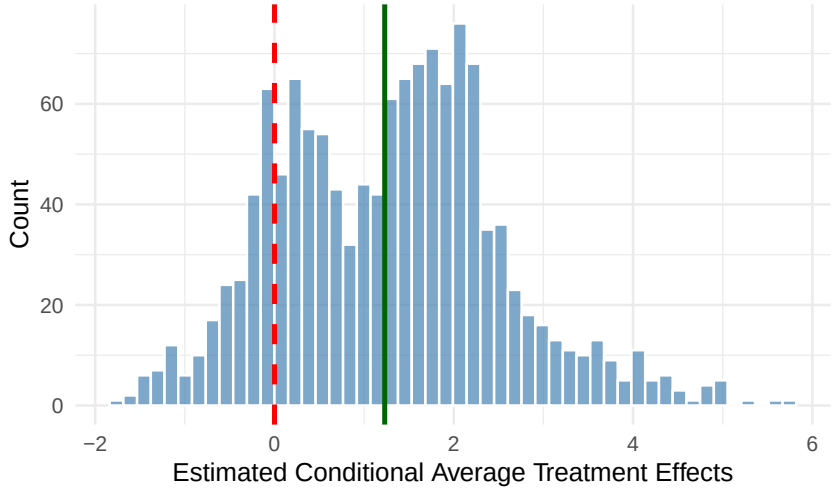
Based on an omnibus test, we reject the null of no heterogeneity at the 10% significance level for the change in employment level. We cannot reject the null of no heterogeneity for the Savings Index.[29] [30]

Appendix Figure A6 presents the variables that are "most important" in predicting heterogeneous treatment effects. Variable importance is based on the depth-weighted share of splits in which each covariate is selected by the causal forest to predict treatment effect heterogeneity. The Separation Insurance Index emerges as the most important variable in determining heterogeneity in employment responses, and as the second most frequently used variable for the Savings Index. Age and measures of planned and current employment, which are themselves related to the Insurance Index, are also among the most important predictors.

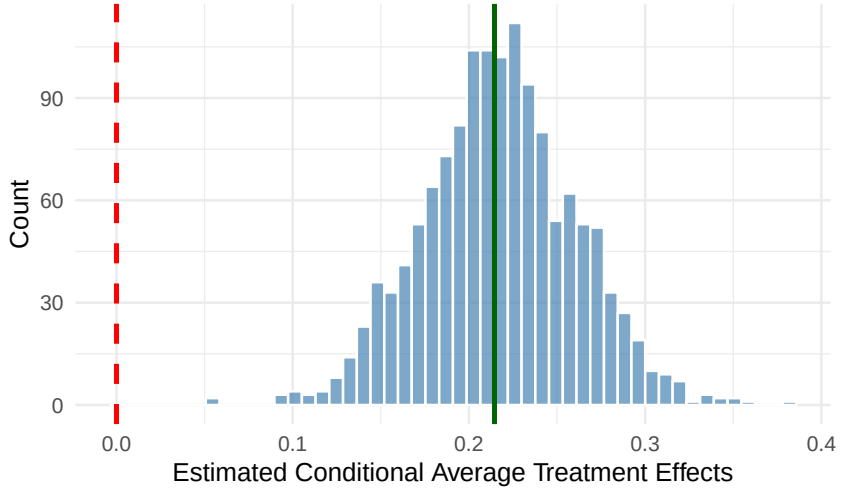
[29] Conducting a calibration exercise following Chernozhukov et al. (2025), we regress each partialled-out outcome on an interaction between partialled-out treatment and the average predicted value ($\overline{\hat{\tau}}$) and partialled-out treatment and the difference between the individual prediction and the average predicted value ($\hat{\tau}_i - \overline{\hat{\tau}}$). This regression is fit on out-of-bag predictions. For the change in employment level, the coefficient on the former is 1.00 (p-value: 0.02), indicating that the ATE is well-calibrated. The coefficient on the latter is 0.98 (p-value: 0.08), with the marginal significance providing suggestive evidence of treatment effect heterogeneity. For the savings index, the coefficient on the former is 1.00 (p-value: 0.00), and on the latter -3.60 (p-value: 1.00)

[30] The p-values of this omnibus test should be interpreted with caution. Chernozhukov et al. (2025) establish asymptotics for this test based on strict sample splitting whereby the CATE predictions are obtained through model fitting on an auxiliary sample while the main sample is used for inference. Our implementation approximates this approach through the use of out-of-bag predictions. For each observation i, we only use trees which did not use i in their construction for computing CATE predictions. However, because we use the full sample, some other observations use the outcome of observation i in the construction of their CATE predictions, potentially introducing some dependence between different observations.

Figure A5: CATE: Distribution of Estimated Conditional Treatment Effects



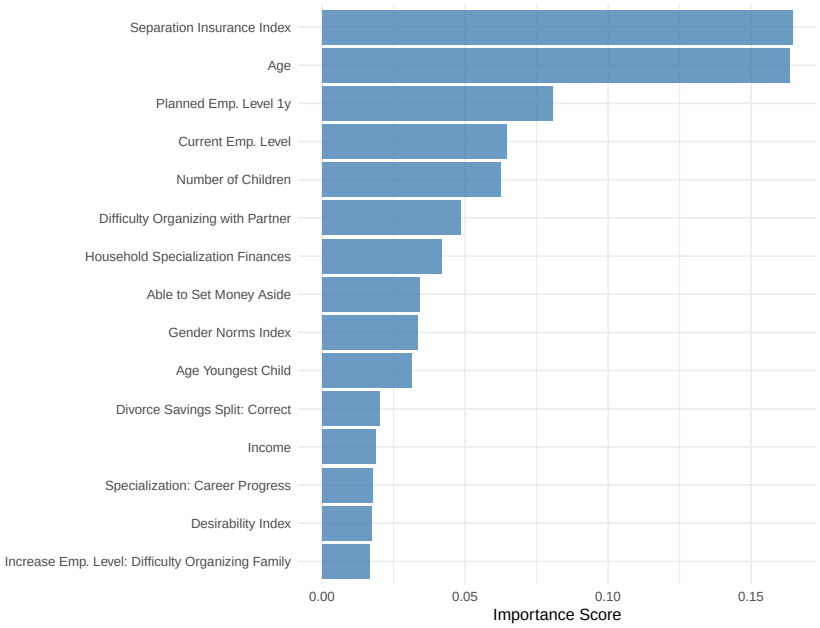
(a) Δ Employment Level 1y (Administrative Data)



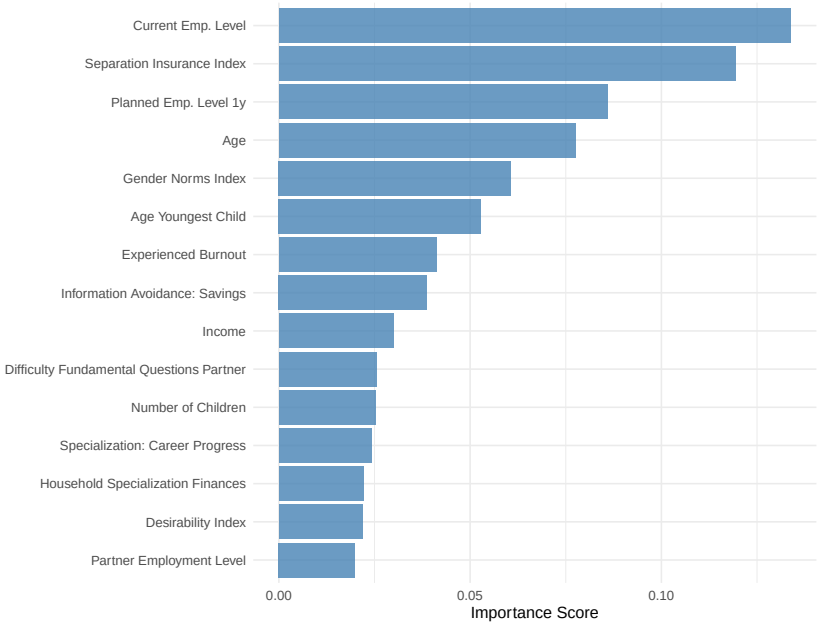
(b) Savings Index

Notes: This figure shows the distribution of the estimated Conditional Average Treatment Effects for the change in employment level measured in admin data (Panel a) and Savings Index (Panel b). Red line at 0; green line indicates our estimate of the Average Treatment Effect. Estimates from a Causal Random Forest Wager and Athey (2018) with all baseline controls and insurance index as covariates for partialling out and treatment heterogeneity.

Figure A6: CATE: Variable Importance Measures



(a) Δ Employment Level 1y (Administrative Data)



(b) Savings Index

Notes: This figure shows the fifteen most important variables for the estimation of CATEs for the change in employment level (Panel a) and Savings Index (Panel b). Variable importance is measured based on a tree-depth-weighted share of splits chosen by the causal forest to estimate heterogeneity.

A.5 Robustness RCT

Specification and Sample— Appendix Table A13 shows our main results with and without the inclusion of control variables selected using post-double-selection lasso (Belloni et al., 2016). None of the main treatment effect estimates differ statistically from our baseline estimates. In Appendix Table A14, we estimate treatment effects for our two main outcomes against each control group separately (mental health help seeking for adults and children's processing of screen images), with no meaningful differences. Appendix Table A15 column 2 shows that our employment results in the administrative data are robust to restricting the sample to participants who identify their primary role as a classroom teacher (excluding, for example, special education teachers, speech therapists, and administrative staff). The results are also qualitatively unchanged when excluding individuals who either currently hold or plan to take on a second job outside of public school teaching at some point in the future in column 3. Moreover, in columns 4–5, the treatment group is not differentially likely to currently hold or plan take up a job outside of teaching, alleviating concerns that unobserved hours outside of our DoE records may bias our treatment effects on employment levels.

Experimenter Demand— Our treatment raises the topic of insuring against the financial risks associated with divorce. If participants interpret the treatment materials as encouraging them to increase insurance against such risks, they may respond in ways they perceive as desired by the researchers. We address this concern in several ways in our experimental design following Bursztyn et al. (2025). First, we include an incentivized outcome that measures engagement with a tool allowing participants to calculate compensation payments within the couple, providing a behavioral measure of financial precaution. Second, for employment outcomes we go beyond stated plans by linking the survey to administrative records, allowing us to measure realized employment decisions one year after the intervention. Third, to additionally validate that our treatment effects are not driven by desirable responses we follow Dhar et al. (2022) and measure respondents' propensity to respond in a socially desirable manner using five items from the Marlowe-Crowne social desirability scale in our baseline survey (Crowne and Marlowe, 1960). We construct an index capturing an individual's tendency to present herself in a socially desirable way and classify respondents as "Desirable" if their index score is above the sample median. Appendix Table A16 shows no differential treatment effects for individuals more prone to respond in a desirable manner for the Savings Index (column 1), plans for long-term employment levels (column 2) or the Separation Likelihood Index (column 3).

Spillover Analysis—As our randomization is at the individual level, treated and control participants share workplaces and could exchange information about the study. If treated individuals were to share the content of their video with control participants such that control teachers would similarly seek higher insurance against the risk of separation, our estimated treatment effects would be attenuated.

We consider such spillovers unlikely for two reasons. First, we sought to minimize workplace interactions by addressing participants in their private sphere rather than their professional role, framing the study in terms of family life and, whenever possible, sending invitations to private email addresses. Second, divorce risk is a private topic that individuals are generally reluctant to

discuss with colleagues. Consistent with this, the treatment reduces the likelihood that treated participants report discussing the study with colleagues (see Column 4 in Appendix Table A4).

We explore potential spillover effects in Table A17 by including an indicator equal to one for participants in schools with an above-median share of treated participants relative to all female teachers in the same school in age bracket between 25 and 50. Overall, the number of participants per school is limited (mean of 3.61 participants per school, with an average treated share of 14%). If control group individuals were affected by the treatment, we would expect this indicator to capture such spillovers. We find no evidence that spillovers meaningfully bias our treatment effect estimates downward.

Interpreting Heterogeneous Responses—- We report heterogeneous treatment effects by respondents' baseline insurance and interpret these impacts along the lines of women having different levels of insurance against the risks of separation. As this dimension is not randomly assigned, we explore to which extent characteristics that may be correlated with insurance, rather than insurance per se, may drive heterogeneous treatment effects for our two main outcomes, following the approach by Kala and McKelway (2025). In Appendix Table A18 columns 2–7, next to the insurance index, we include interactions between treatment and the remaining pre-specified heterogeneity dimensions. We then assess whether the heterogeneity loads onto these dimensions rather than the insurance index. The estimated heterogeneity in employment responses and in the savings index remains largely unchanged, suggesting that insurance against separation rather than alternative correlates drive these effects.

In Appendix Table A19, we adopt a data-driven approach to capture potential confounding from a broader set of characteristics. Using LASSO, we select baseline variables that predict membership in the low-insurance subgroup and include these variables, along with their interactions with treatment, in the specification (Columns 2–5). We additionally include the LASSO-predicted group indicator and its interaction with treatment to assess whether they jointly account for the observed heterogeneity. The pattern of heterogeneous treatment effects remains robust to these inclusions.Taken together, these results are consistent with baseline insurance being a primary driver of the observed heterogeneity in labor supply responses, rather than alternatives.

Table A13: Robustness: Sensitivity to Inclusion of Control Variables

	Perceived Separation Likelihood Index		Savings Index		Compensation Tool (IC)		Δ Employment Level 1y (Admin)		Average Long-Term Employment Level	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
A. Main Estimates										
Treat	0.108**	0.134***	0.326***	0.313***	0.132***	0.126***	1.334**	1.086*	3.181***	3.890***
	(0.051)	(0.045)	(0.057)	(0.054)	(0.024)	(0.023)	(0.641)	(0.602)	(0.869)	(0.666)
	[0.016]	[0.002]	[0.001]	[0.001]	[0.001]	[0.001]	[0.016]	[0.015]	[0.001]	[0.001]
P-value Model	0.32		0.44		0.39		0.24		0.21	
B. Heterogeneity										
Treat × Low Insurance	0.039	0.081	0.338***	0.320***	0.132***	0.124***	3.425***	2.922***	4.889***	5.535***
	(0.075)	(0.064)	(0.084)	(0.080)	(0.035)	(0.034)	(0.940)	(0.855)	(1.191)	(1.025)
	[0.138]	[0.044]	[0.001]	[0.001]	[0.001]	[0.001]	[0.001]	[0.001]	[0.001]	[0.001]
Treat × High Insurance	0.178**	0.193***	0.305***	0.297***	0.137***	0.132***	-0.744	-0.758	1.580	2.081**
	(0.071)	(0.063)	(0.078)	(0.075)	(0.034)	(0.032)	(0.872)	(0.848)	(1.050)	(0.835)
	[0.013]	[0.003]	[0.001]	[0.001]	[0.001]	[0.001]	[0.187]	[0.081]	[0.072]	[0.007]
Controls		✓		✓		✓		✓		✓
Adjusted R^2	0.06	0.29	0.04	0.11	0.03	0.11	0.01	0.11	0.20	0.45
N Obs.	1384	1384	1376	1376	1367	1367	1289	1289	1369	1369
Control Mean	0.00	0.00	-0.00	-0.00	0.23	0.23	0.88	0.88	59.52	59.52
Control Mean (Low Insurance)	0.09	0.09	0.06	0.06	0.26	0.26	-0.35	-0.35	52.53	52.53
Control Mean (High Insurance)	-0.08	-0.08	-0.06	-0.06	0.20	0.20	1.99	1.99	66.44	66.44
P-value (Low = High)	0.18	0.21	0.78	0.83	0.92	0.86	0.00	0.00	0.04	0.01
P-value Model (Low Insurance)	0.30		0.45		0.43		0.17		0.31	
P-value Model (High Insurance)	0.67		0.71		0.65		0.95		0.42	

Notes: This table shows sensitivity to the inclusion of controls. Columns 1, 3, 5, 7, and 9 contain no controls. Columns 2, 4, 6, 8, and 10 report treatment effects for the main specification using post-double-selection lasso to determine the set of controls (Belloni et al., 2016). Panel A and B estimated in separate regressions. Panel A: Estimates of Equation 2. Panel B interacts the treatment indicator in Equation 2 with group indicators for high or low insurance and adds the group indicator to the set of controls. Adjusted R^2 reported for Panel B. Control mean reported for control group overall, and for low vs high insurance group. P-value for test of equality of coefficients between the low and high insurance treatment group. All specifications use strata fixed effects. Robust standard errors in parentheses and sharpened q-values (Anderson, 2008) for each row (and specification) reported in square brackets. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table A14: Robustness: Sensitivity to Alternative Control Groups

	Savings Index			Δ Employment Level 1y (Admin)		
	Full Control	Screen Processing	Mental Health	Full Control	Screen Processing	Mental Health
	(1)	(2)	(3)	(4)	(5)	(6)
A. Main Estimates						
Treat	0.407***	0.423***	0.386***	1.086*	1.144	1.254
	(0.051)	(0.062)	(0.062)	(0.602)	(0.723)	(0.807)
	[0.001]	[0.001]	[0.001]	[0.037]	[0.061]	[0.065]
P-value vs. Full Sample		0.64	0.57		0.89	0.74
B. Heterogeneity						
Treat × Low Insurance	0.348***	0.374***	0.290***	2.922***	2.433**	3.818***
	(0.075)	(0.089)	(0.090)	(0.855)	(1.072)	(1.087)
	[0.001]	[0.001]	[0.001]	[0.001]	[0.012]	[0.001]
Treat × High Insurance	0.463***	0.481***	0.461***	-0.758	-0.192	-0.987
	(0.070)	(0.086)	(0.085)	(0.848)	(0.933)	(1.158)
	[0.001]	[0.001]	[0.001]	[0.229]	[0.720]	[0.246]
Adjusted R^2	0.17	0.15	0.16	0.11	0.11	0.02
N Obs.	1361	1021	1023	1289	968	969
Control Mean	0.00	-0.02	0.02	0.88	0.86	0.89
Control Mean (Low Insurance)	0.09	0.05	0.14	-0.35	0.05	-0.86
Control Mean (High Insurance)	-0.08	-0.10	-0.07	1.99	1.69	2.24
P-value (Low = High)	0.26	0.39	0.17	0.00	0.06	0.00
P-value vs. Full Sample (Low Insurance)		0.57	0.29		0.35	0.26
P-value vs. Full Sample (High Insurance)		0.74	0.97		0.40	0.71

Notes: This table reports robustness checks evaluating the sensitivity of the treatment effects to alternative control groups. Columns 1 to 3 report effects for the Savings Index, and Columns 4 to 6 report effects for the Δ Employment Level. For each outcome, the treatment group is compared against three distinct control group specifications: the full control group (our baseline) (Columns 1 and 4), the sub-sample who received the control video regarding the effects of screens on children (Columns 2 and 5), and the sub-sample who received the control video regarding mental health (Columns 3 and 6). Panel A and Panel B are estimated in separate regressions. Panel A reports main estimates of Equation 2. Panel B interacts the treatment indicator with group indicators for high or low insurance and adds the low insurance indicator to the set of controls. Adjusted R^2 is reported for Panel B. Control means are reported for the respective control group overall, and split by low versus high insurance. "P-value (Low = High)" tests the equality of coefficients between the low and high insurance treatment groups within that specification. "P-value vs. Full Sample (Low Insurance)" and "P-value vs. Full Sample (High Insurance)" test the equality of the respective interaction coefficients against the baseline full control model. All specifications include strata fixed effects and post-double-selection lasso to determine the set of controls. Robust standard errors are reported in parentheses, and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Significance levels: * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Table A15: Robustness: Sensitivity Outside Jobs

	Teachers				
	Δ Employment Level 1y			Secondary Job	
	All	Teachers	No Sec. Job Currently/Planned	Currently Has	Plans to Have
	(1)	(2)	(3)	(4)	(5)
A. Main Estimates					
Treat	1.086*	0.888	1.667**	0.014	-0.015
	(0.602)	(0.658)	(0.805)	(0.022)	(0.026)
	[0.217]	[0.217]	[0.217]	[0.419]	[0.419]
B. Heterogeneity					
Treat × Low Insurance	2.922***	3.189***	3.550***	0.011	-0.017
	(0.855)	(0.947)	(1.247)	(0.032)	(0.038)
	[0.002]	[0.002]	[0.005]	[0.415]	[0.415]
Treat × High Insurance	-0.758	-1.410	0.024	0.020	-0.012
	(0.848)	(0.901)	(1.040)	(0.029)	(0.037)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Adjusted R^2	0.11	0.11	0.15	0.00	0.04
N Obs.	1289	1131	742	1116	1199
Control Mean	0.88	0.77	0.33	0.15	0.33
Control Mean (Low Insurance)	-0.35	-0.53	-1.13	0.16	0.37
Control Mean (High Insurance)	1.99	2.04	1.60	0.13	0.28
P-value (Low = High)	0.00	0.00	0.03	0.84	0.91

Notes: This table shows sensitivity of treatment effects on changes in realized employment levels on restricting the sample to observations without secondary jobs. Columns 1–3: Change in employment level in 1 year, measured in admin data. Column 1: Complete sample. Column 2: Sample restricted to teachers, i.e., participants who identified their primary role as a classroom teacher, as opposed to roles such as special education teachers, speech therapists, or administrative roles. Column 3: Sample restricted to teachers who did not indicate currently having or planning to have a secondary job. Column 4: Indicator for currently (at the time of the baseline survey) having a secondary job. Column 5: Indicator for planning to have a secondary job in the future. Panel A and B estimated in separate regressions. Panel A: Estimates of Equation 2. Panel B interacts the treatment indicator in Equation 2 with group indicators for high or low insurance and adds the group indicator to the set of controls. Adjusted R^2 reported for Panel B. Control mean reported for control group overall, and for low vs high insurance. P-value for test of equality of coefficients between high and low insurance in the treatment group. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. Robust standard errors in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table A16: Robustness: Experimenter Demand

	Savings Index (1)	Average Long-Term Employment Level (2)	Perceived Separation Likelihood Index (3)	Attitudes Index (4)
A. Main Estimates				
Treat	0.313***	3.890***	0.134***	0.392***
	(0.054)	(0.666)	(0.045)	(0.050)
	[0.001]	[0.001]	[0.001]	[0.001]
B. Desirability				
Treat	0.319***	3.862***	0.110**	0.408***
	(0.062)	(0.736)	(0.051)	(0.056)
	[0.001]	[0.001]	[0.009]	[0.001]
Treat × Desirable	-0.036	0.223	0.127	-0.073
	(0.129)	(1.706)	(0.105)	(0.126)
	[1.000]	[1.000]	[1.000]	[1.000]
Adjusted R^2	0.11	0.44	0.28	0.11
N Obs.	1381	1373	1389	1384
Control Mean	-0.00	59.52	0.00	-0.00

Notes: This table shows sensitivity of results to experimenter demand effects. "Desirable" is an indicator for scoring above median on the social desirability scale (the z-score of the total of socially desirable traits, standardized by the control group). Panel A and B estimated in separate regressions. Panel A: Estimates of Equation 2 and shows the main effect. Panel B interacts the treatment indicator in Equation 2 with the desirable indicator and adds the group indicator to the set of controls. Adjusted R^2 reported for Panel B. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. Robust standard errors in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table A17: Robustness: Spillovers

	Perceived Separation Likelihood Index (1)	Savings Index (2)	Compensation Tool (IC) (3)	Δ Employment Level 1y (Admin) (4)	Average Long-Term Employment Level (5)
A. Main Estimates					
Treat	0.134***	0.313***	0.126***	1.086*	3.890***
	(0.045)	(0.054)	(0.023)	(0.602)	(0.666)
	[0.002]	[0.001]	[0.001]	[0.015]	[0.001]
B. Spillover Controls					
Treat	0.128***	0.309***	0.114***	1.138	3.861***
	(0.049)	(0.060)	(0.026)	(0.692)	(0.717)
	[0.005]	[0.001]	[0.001]	[0.021]	[0.001]
Above-Median Treated Share	-0.020	-0.012	-0.038	0.184	-0.090
	(0.069)	(0.078)	(0.033)	(0.914)	(1.051)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Adjusted R^2 (Panel A)	0.29	0.11	0.11	0.10	0.44
Adjusted R^2 (Panel B)	0.28	0.11	0.11	0.10	0.44
N Obs. (Panel A)	1391	1383	1374	1295	1375
N Obs. (Panel B)	1391	1383	1374	1295	1375
Control Mean	0.00	-0.00	0.23	0.88	59.52
Control Mean (Below-Median)	0.02	0.00	0.24	0.97	59.53
P-value (Above-Median = Treat)	0.02	0.00	0.00	0.25	0.00
P-value (Treat Panel A = Treat Panel B)	0.77	0.87	0.25	0.86	0.93

Notes: This table shows robustness with respect to potential spillovers. Estimates of Equation 2 with an additional indicator for being employed in a school with an above-median share of treated teachers. Share of treated teachers calculated relative to the number of female teachers with ages 25–50 in administrative data. Control mean reported for control group with below-median treated share. P-value for test of equality of coefficients between treatment and the above-median share indicator. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. Robust standard errors in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table A18: Robustness: Simultaneously Including Alternative Heterogeneity Dimensions

	Baseline	Org. Constraints	Div. Know./Exp.	Gender Norms & HH Specialization	Conflict in Partnership	Budget Constraints
	(1)	(2)	(3)	(4)	(5)	(6)
A. Δ Employment Level 1y (Admin)						
Treat	-0.724	-0.724	-0.730	-0.908	-0.742	-0.968
	(0.850)	(0.852)	(0.853)	(0.863)	(0.855)	(0.861)
Treat × Low Insurance	3.657***	3.658***	3.646***	4.094***	3.672***	4.181***
	(1.211)	(1.207)	(1.215)	(1.254)	(1.213)	(1.186)
Treat × Added Index		-0.166	0.563	-1.166*	-0.953	-1.247*
		(0.672)	(0.638)	(0.605)	(0.632)	(0.658)
Adjusted R^2	0.11	0.10	0.10	0.11	0.11	0.11
N Obs.	1289	1289	1289	1289	1288	1289
Control Mean	0.85	0.85	0.85	0.85	0.82	0.85
Control Mean (Low Insurance)	-0.35	-0.35	-0.35	-0.35	-0.35	-0.35
Control Mean (High Insurance)	1.99	1.99	1.99	1.99	1.94	1.99
P-value Model (Low Insurance)		1.00	0.89	0.05	0.85	0.07
B. Savings Index						
Treat	0.297***	0.306***	0.300***	0.289***	0.305***	0.288***
	(0.075)	(0.075)	(0.075)	(0.076)	(0.075)	(0.076)
Treat × Low Insurance	0.023	0.008	0.010	0.048	0.016	0.039
	(0.110)	(0.110)	(0.110)	(0.112)	(0.110)	(0.111)
Treat × Added Index		0.075	0.076	-0.072	0.023	-0.032
		(0.050)	(0.054)	(0.056)	(0.055)	(0.055)
Adjusted R^2	0.11	0.11	0.12	0.11	0.12	0.11
N Obs.	1376	1376	1376	1376	1375	1376
Control Mean	0.00	0.00	0.00	0.00	-0.00	0.00
Control Mean (Low Insurance)	0.06	0.06	0.06	0.06	0.06	0.06
Control Mean (High Insurance)	-0.06	-0.06	-0.06	-0.06	-0.06	-0.06
P-value Model (Low Insurance)		0.11	0.19	0.26	0.47	0.51

Notes: This table examines the robustness of the chosen heterogeneity dimension to the inclusion of alternative heterogeneity dimensions. All columns report estimates from Equation (2) while additionally interacting the treatment indicator with an indicator for low insurance and adding the low insurance indicator to the set of controls. Columns 2–6 additionally include the heterogeneity index shown in the column header and its interaction with the treatment indicator. The components of each index are reported in TA25. Panel A: Change in employment level in 1 year (administrative data). Panel B: Savings index. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. Robust standard errors in parentheses. P-value Model reports p-values from tests of equality of the *Treat* × *Low Insurance* coefficient between the baseline model and the column-specific augmented model. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table A19: Robustness: Simultaneously Including Controls Predictive of Low Insurance

	Baseline	Age Youngest Child	Index Liberal	Income	Household Spec. Childcare	Pred. Low Insur.
	(1)	(2)	(3)	(4)	(5)	(6)
A. Δ Employment Level 1y (Admin)						
Treat	-0.724	-0.609	-0.801	-0.790	-0.752	-0.576
	(0.850)	(0.868)	(0.862)	(0.855)	(0.852)	(0.866)
Treat × Low Insurance	3.657***	3.467***	3.829***	3.730***	3.752***	3.341***
	(1.211)	(1.207)	(1.235)	(1.209)	(1.220)	(1.248)
Treat × Added Control		-0.803	0.846	0.392	-0.390	0.671
		(0.690)	(0.614)	(0.606)	(0.575)	(0.616)
Adjusted R^2	0.11	0.11	0.11	0.11	0.11	0.10
N Obs.	1289	1289	1289	1289	1289	1289
Control Mean	0.85	0.85	0.85	0.85	0.85	0.85
Control Mean (Low Insurance)	-0.35	-0.35	-0.35	-0.35	-0.35	-0.35
Control Mean (High Insurance)	1.99	1.99	1.99	1.99	1.99	1.99
P-value Model (Low Insurance)		0.23	0.20	0.63	0.59	0.28
B. Savings Index						
Treat	0.297***	0.300***	0.287***	0.292***	0.300***	0.299***
	(0.075)	(0.076)	(0.076)	(0.076)	(0.076)	(0.076)
Treat × Low Insurance	0.023	0.018	0.040	0.037	0.018	0.018
	(0.110)	(0.109)	(0.111)	(0.111)	(0.111)	(0.113)
Treat × Added Control		-0.022	0.069	0.048	0.023	0.010
		(0.054)	(0.053)	(0.056)	(0.053)	(0.051)
Adjusted R^2	0.11	0.11	0.11	0.11	0.11	0.11
N Obs.	1376	1376	1376	1376	1376	1376
Control Mean	0.00	0.00	0.00	0.00	0.00	0.00
Control Mean (Low Insurance)	0.06	0.06	0.06	0.06	0.06	0.06
Control Mean (High Insurance)	-0.06	-0.06	-0.06	-0.06	-0.06	-0.06
P-value Model (Low Insurance)		0.69	0.27	0.40	0.68	0.83

Notes: This table examines the robustness of the chosen heterogeneity dimension to the inclusion of alternative heterogeneity controls selected by lasso. The added controls are selected from the baseline control set by a lasso regression predicting the low insurance indicator, excluding variables used to construct the insurance index and their missing indicators. All columns report estimates from Equation (2) while additionally interacting the treatment indicator with an indicator for low insurance and adding the low insurance indicator to the set of controls. Columns 2–6 additionally include the variable shown in the column header and its interaction with the treatment indicator; the final column uses the lasso-predicted low insurance score. Panel A: Change in employment level in 1 year (administrative data). Panel B: Savings index. All specifications use strata fixed effects and post-double-selection lasso to determine the set of controls. Robust standard errors in parentheses. P-value Model reports p-values from tests of equality of the *Treat* × *Low Insurance* coefficient between the baseline model and the column-specific augmented model. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

A.6 RCT: Outcome Definitions

Table A20: Outcome Variables: Main Outcomes

Variable	Survey Question	Coding	Results in
Planned Savings Measures			
Savings Index	Index over tool take-up, planned compensation payments, planned additional saving, approval of compensation payments, and approval of a separate retirement account in divorce.	Standardized index over indicators for selected/planned measures using GLS weighting; higher values indicate more savings-protective measures	F5, T1, TA13, FA4, FA5, FA6, TA11, TA14, TA16, TA17, TA18, TA19
Compensation Tool (IC)	Q66: "If you win, would you like to receive ... a voucher worth 500 CHF; ... a voucher worth 490 CHF plus access to the online tool."	**1**(490 CHF + tool chosen)	F1, F5, T1, TA11, TA13, TA17
Compensation	Q72: "Which measures are you planning to take?" "Protect myself and my partner against financial risks of a reduced employment level through compensation."	**1**(selected); set to 0 if respondent reports no future measures	F1, T1, TA2
Save More	Q72: "Which measures are you planning to take?" "Save more, to be better protected."	**1**(selected); set to 0 if respondent reports no future measures	F1, T1, TA2
Demand Tool for Self	Q67: "If you would like to receive access to the online tool, please provide ... your own email address."	**1**(Tool chosen ∩ own e-mail provided)	T1
Demand Tool for Partner	Q67: "If you would like to receive access to the online tool, please provide ... your partner's email address."	**1**(Tool chosen ∩ partner e-mail provided)	T1
Labor Market Investment Outcomes			
Planned Emp. 3 Years	Q62: "Which employment level do you plan to have ... in 3 years?"	% of FTE	F3, T2
Planned Emp. 5 Years	Q62: "Which employment level do you plan to have ... in 5 years?"	% of FTE	T2, A11
Planned Emp. 10 Years	Q62: "Which employment level do you plan to have ... in 10 years?"	% of FTE	F3, T2, TA11
Avg. Long-Term Emp.	Q62: planned employment level in 3, 5, and 10 years.	Arithmetic mean of 3-, 5-, and 10-year planned employment levels	F5, T2, TA13, TA16, TA17
Δ Emp. 1 Year (Survey)	Q60/Q61: post-treatment planned employment level next school year, relative to pre-treatment plan from Q24/Q26.	Post-treatment 1-year plan minus pre-treatment 1-year plan (% of FTE)	T2
Δ Emp. 1 Year (Admin)	Administrative employment level in 2024 relative to 2023.	2024 minus 2023 administrative employment level (% of FTE)	F2, F5, T2, FA4, FA5, FA6, TA13, TA14, TA15, TA17, TA18, TA19

This table summarizes the main outcome measures. The "Results in" column lists the tables and figures in which the outcome is estimated or displayed.

Table A21: Outcome Variables: Mechanisms (Part I)

Variable	Survey Question	Coding	Results in
Perceived Separation Likelihood			
Perceived Separation Likelihood Index	Index over retirement with partner, partner's savings and pension as retirement income sources, whether own pension/savings are more likely than partner's (indicators), and agreement that the lower earner shoulders the financial risk (indicator).	Standardized index over raw values using GLS weighting; retirement with partner and partner income source items are reverse-coded, so that higher values indicate a higher perceived separation likelihood	T3, TA11, TA13, TA16, TA17
Probability Retire with Partner	Q58: "How likely do you think it is that ... you will live together with your current partner in retirement?"	Slider from 0 to 100	F4, T3, TA2, TA11
Probability Partner's Savings	Q59: "How certain are you that ... your partner's savings ... will be a part of your household's monthly income during your retirement?"	Slider from 0 to 100	F4, T3, TA2, TA11
Probability Partner's Pension	Q59: "How certain are you that ... your partner's pension payments ... will be a part of your household's monthly income during your retirement?"	Slider from 0 to 100	F4, T3, TA2
P(Own Pension > Partner's Pension)	Q59: own pension probability relative to partner's pension probability.	**1**(Own pension prob. > partner pension prob.)	F4, T3, TA2
P(Own Savings > Partner's Savings)	Q59: own savings probability relative to partner's savings probability.	**1**(Own savings prob. > partner savings prob.)	F4, T3, TA2
Attitudes			
Attitudes Index	Index over approval of compensation payments, approval of a separate retirement account in divorce, and agreement that the lower earner shoulders the financial risk.	Standardized index over indicators using GLS weighting; higher values indicate stronger agreement that the career-sacrificing partner bears financial risk and should be protected	TA16, TA3
Approve Compensation	Q65: "If one partner takes on the larger share of childcare responsibilities, the other partner should financially compensate for the corresponding loss of wages and the pension gap through compensation payments." (Likert: 1 Strongly disagree – 5 Strongly agree)	**1**(Value ≥ 4)	TA3
Approve Separate Property	Q65: "I think it would make sense to have a retirement account for women, which would be solely theirs in the event of a divorce ..." (Likert: 1 Strongly disagree – 5 Strongly agree)	**1**(Value ≥ 4)	TA3
Lower Earner Shoulders Fin. Risk	Q65: "The partner who puts aside their career to take on care responsibilities shoulders the lion's share of the associated financial risk alone." (Likert: 1 Strongly disagree – 5 Strongly agree)	**1**(Value ≥ 4)	TA3
Communication and Emotions			
Emotions Index	Q50: "At this moment, how do you feel when thinking about the future?" with items hopeful, happy, motivated, angry, anxious, and discouraged.	Standardized index over indicators for selected feelings using GLS weighting; negative feelings (angry, anxious, discouraged) are reverse-coded, so that higher values indicate more positive feelings	TA4, TA10
Talk with Partner	Q55: "Do you think you will discuss the content of the video with any of the following people?" "Partner."	**1**(selected)	TA4
Talk with Friends	Q55: "... with any of the following people?" "Friends."	**1**(selected)	TA4
Talk with Colleagues	Q55: "... with any of the following people?" "Colleagues."	**1**(selected)	TA4
Talk with Other	Q55: "... with any of the following people?" "Somebody else, who is not listed above."	**1**(selected)	TA4

This table summarizes the mechanism measures (continues on next page). The "Results in" column lists the tables and figures in which the measure is estimated or displayed.

Table A22: Outcome Variables: Mechanisms (Part II)

Variable	Survey Question	Coding	Results in
Communication with Partner			
Relevance for Myself	Q56: "Which aspects are you likely to talk about?" "Significance of the topic for my own situation."	**1**(selected | talk w/ partner)	TA5
Relevance for Our Household	Q56: "Which aspects ...?" "Significance of the topic for our household."	**1**(selected | talk w/ partner)	TA5
Relevance for Friends/Family	Q56: "Which aspects ...?" "Significance of the topic for people we are close to."	**1**(selected | talk w/ partner)	TA5
Relevance for Society	Q56: "Which aspects ...?" "Significance of the topic for society."	**1**(selected | talk w/ partner)	TA5
Partner's Opinion	Q56: "Which aspects ...?" "What my partner thinks about this topic."	**1**(selected | talk w/ partner)	TA5
My Criticism	Q56: "Which aspects ...?" "My criticism of the video."	**1**(selected | talk w/ partner)	TA5
Summary of Content	Q56: "Which aspects ...?" "Summary of contents."	**1**(selected | talk w/ partner)	TA5
Participation in Study	Q56: "Which aspects ...?" "My participation in the study."	**1**(selected | talk w/ partner)	TA5
FU: Conversations			
Talked with Partner	FU-Q8: "Have you spoken to any of the following people about the topic of the survey video?" "Partner."	**1**(selected)	TA2, TA6
Talked with Friends	FU-Q8: "... about the topic of the survey video?" "Friends."	**1**(selected)	TA6
Talked with Colleagues	FU-Q8: "... about the topic of the survey video?" "Colleagues."	**1**(selected)	TA6
Talked with Other	FU-Q8: "... about the topic of the survey video?" "Family" or "Somebody else not listed above."	**1**(family or other selected)	TA6
Dissatisfied with Conversation	FU-Q13: "How satisfied are you with how [the conversation(s)] went?" (Likert: 1 Strongly disagree – 5 Strongly agree)	**1**(Value ≤ 2 | talked w/ partner (FU))	TA6
Neutral about Conversation	FU-Q13: "How satisfied are you with how [the conversation(s)] went?" (Likert: 1 Strongly disagree – 5 Strongly agree)	**1**(Value $= 3$ | talked w/ partner (FU))	TA6
Satisfied with Conversation	FU-Q13: "How satisfied are you with how [the conversation(s)] went?" (Likert: 1 Strongly disagree – 5 Strongly agree)	**1**(Value ≥ 4 | talked w/ partner (FU))	TA6
Character of Conversation			
Positive	FU-Q12: "How would you describe the character of [the conversation(s)]?" "Pleasant," "Lively," or "Inspirational/Motivating."	**1**(any selected | talked w/ partner)	TA7
Negative	FU-Q12: "How would you describe the character ...?" "Unpleasant," "Difficult," "Tense," or "Hot-tempered."	**1**(any selected | talked w/ partner)	TA7
Neutral	FU-Q12: "How would you describe the character ...?" "Neutral."	**1**(selected | talked w/ partner)	TA7
Effective	FU-Q12: "How would you describe the character ...?" "Purposeful."	**1**(selected | talked w/ partner)	TA7
Emotional/Intense	FU-Q12: "How would you describe the character ...?" "Emotional" or "Intense."	**1**(any selected | talked w/ partner)	TA7
Reasons for Not Talking with Partner			
No Need	FU-Q15: "Why have you not discussed the content of the video with your partner?" "I did not find the topic relevant to my partner" or "I had no desire to discuss this topic with them."	**1**(any selected)	TA8
Did Not Find Right Moment	FU-Q15: "Why have you not discussed ...?" "I haven't found the right moment."	**1**(selected)	TA8
Did Not Feel Good	FU-Q15: "Why have you not discussed ...?" "I didn't feel comfortable bringing up this topic."	**1**(selected)	TA8
Did Not Know How	FU-Q15: "Why have you not discussed ...?" "I didn't know how to bring up the topic."	**1**(selected)	TA8
Other Reason	FU-Q15: "Why have you not discussed ...?" "Other."	**1**(selected)	TA8

This table summarizes the mechanism measures (continued from previous page). The "Results in" column lists the tables and figures in which the measure is estimated or displayed.

Table A23: Outcome Variables: Mechanisms (Part III)

Variable	Survey Question	Coding	Results in
Relationship Satisfaction & Stability			
Happy in Relationship	FU-Q5: "Please indicate how happy you are in your relationship with your partner." (Likert: 1 Very unhappy – 5 Very happy)	**1**(Value ≥ 4)	TA9
Relationship Satisfaction Index	FU-Q6: relationship adjectives "Interesting–Boring," "Bad–Good," "Fulfilling–Unsatisfactory," "Robust–Fragile," "Discouraging–Hopeful," and "Pleasant–Repulsive." (Scales from 1–5)	Standardized index over the raw scales using GLS weighting; higher values indicate higher relationship satisfaction	TA9
Relationship Stability Index	FU-Q16–FU-Q17: thoughts that the relationship is in trouble, thoughts about breakup or divorce (Likert: 1 Never – 5 Very often); FU-Q18: discussion of own divorce or separation with someone close (indicator).	Standardized index over the inverse-coded frequency scales and indicator for not having discussed separation, using GLS weighting; higher values indicate higher relationship stability	TA9
Never Thought Relationship in Trouble	FU-Q16: "In the last two months, have you had the thought that your relationship might be in trouble?" (Likert: 1 Never – 5 Very often)	**1**(Never)	TA9
Never Thought About Separation	FU-Q17: "In the last two months, have you thought about a breakup or divorce?" (Likert: 1 Never – 5 Very often)	**1**(Never)	TA9
Never Discussed Separation	FU-Q18: "In the past two months, have you discussed the possibility of your own divorce or separation with someone close to you?" (Indicator)	**1**(No)	TA9
Life Satisfaction & Stress (Follow-up)			
Satisfaction Index (FU)	FU-Q2: "How satisfied are you with your current situation, in terms of ..." with items family time, partnership, friends' and family's comprehension of challenges, division of household tasks, and purpose in one's job. (Likert: 1 Very dissatisfied – 5 Very satisfied)	Standardized index over the raw scales using GLS weighting; higher values indicate higher satisfaction	TA10
Stress Index (Past Month)	FU-Q3: "In the last month, how often have you had the feeling ..." with items nervous or stressed, things going your way, not able to cope, and on top of things. (Rarely – Sometimes – Often)	Standardized index over the raw frequency scales using GLS weighting; "things going your way" and "on top of things" are reverse-coded, so that higher values indicate more reported stress	TA10

This table summarizes the mechanism measures (continued from previous page). The "Results in" column lists the tables and figures in which the measure is estimated or displayed.

A.7 RCT: Lasso Controls

Table A24: LASSO Control Variables Used

Outcome Variable	LASSO Controls Used
Planned Savings Measures	
Savings Index	Interest Information Pension Gaps Women, Interest Information Mental Health
Compensation Tool (IC)	Age Youngest Child, Index Liberal, Interest Information Pension Gaps Women, Interest Information Mental Health
Compensation	Interest Information Pension Gaps Women, Interest Information Mental Health, Specialisation Finances Missing
Save More	None
Approve of Compensation	Interest Information Pension Gaps Women
Approve of Separate Property	Interest Information Pension Gaps Women
Employment	
3 Years	Age Youngest Child, Employment Level, Planned Emp. Level (1 Year), Specialisation Career, Age Youngest Child Missing, Specialisation Finances (=1), Specialisation Finances (=3)
5 Years	Raised in CH, Employment Level, Planned Emp. Level (1 Year), Specialisation Career, Interest Information Pension Gaps Women, Specialisation Finances (=1)
10 Years	Age, Employment Level, Planned Emp. Level (1 Year), Owns property, Interest Information Pension Gaps Women, Specialisation Finances (=1)
Avg. Long-term	Raised in CH, Employment Level, Planned Emp. Level (1 Year), Specialisation Career, Interest Information Pension Gaps Women, Specialisation Finances (=1), Specialisation Finances (=3)
Survey Δ 1 Year	Planned Emp. Level (1 Year), Interest Information Pension Gaps Women Missing, Interest Information Mental Health Missing
Admin Δ 1 Year	Age Youngest Child Missing
Perceived Separation Likelihood	
Index	Married, Thought about separation, Ease Org. Everyday Life with Partner, Sort out fundamental qs w/ partner, Interest Information Pension Gaps Women, Current HH Budget Situation (=2), Specialisation Finances (=1), Specialisation Finances (=5)
Pr. Retire with Partner	Thought about separation, Ease Org. Everyday Life with Partner, Sort out fundamental qs w/ partner, Interest Information Pension Gaps Women
Pr. Partner's Savings	Married, Income Brackets, Thought about separation, Ease Org. Everyday Life with Partner, Owns property, Current HH Budget Situation (=2)
Pr. Partner's Pension	Married, Income Brackets, Thought about separation, Ease Org. Everyday Life with Partner, Owns property, Current HH Budget Situation (=2), Specialisation Finances (=1)
P(Pr. Own Pension > Pr. Partner's Pension)	Married, Thought about separation, Employment Level, Partner's Employment Level, Specialisation Finances (=1)
P(Pr. Own Savings > Pr. Partner's Savings)	Married, Thought about separation, Ease Org. Everyday Life with Partner, Specialisation Finances (=1)
Lower Earner Shoulders Fin. Risk	Interest Information Pension Gaps Women

Notes: This table shows the control variables used with each outcome or specification. The controls are selected through post-double-selection lasso as outlined in Belloni et al. (2016).

Table A25: Composition of the Heterogeneity Indices

Index	Components
Organizational Constraints	- Easy to organize family life when increasing employment level - Easy to increase employment level from employer side - Age of the youngest child
Divorce Knowledge & Experience	- Respondent has experienced divorce themselves or through close friends - Correct answer to question on savings split at divorce - Correct answer to timing of divorce matters - Correct answer to spousal alimony after a divorce - Respondent interested in a news article about pension gaps around divorce
Gender Norms & HH Specialization	- Respondent takes on more of childcare or HH tasks - Partner takes on more responsibility for finances - Partner's share of household income - Agree with young child suffers when mother works - Agree with family life suffers when mother works full-time
Quality of Partnership	- Difficulty finding compromise regarding everyday family organization with partner - Finding compromise with partner on fundamental issues takes time - Respondent has seriously thought about separation or divorce
Budget Constraints	- Household saves, breaks even, draws on savings, or goes into debt this year - Does not own property

Notes: This table documents the components that enter each of the five indices used in the heterogeneity analysis (see FA4). Each index is a standardized, GLS-weighted index over the listed components; components are signed so that higher index values correspond to the index label.

A.8 RCT: Balance Tables and Attrition

Table A26: Balance and Summary Statistics: RCT Baseline Survey

	Full Sample		Control vs Treat		
	Mean	SD	Control	Treat	Diff.
	(1)	(2)	(3)	(4)	(5)
A. Demographics					
Age	41.03	5.32	41.16	40.90	-0.26
Married or Remarried	0.88	0.32	0.87	0.90	0.02
Divorced	0.04	0.20	0.04	0.04	-0.00
Age Youngest Child	7.49	4.57	7.49	7.49	0.00
B. Work and Constraints					
Teacher	0.87	0.33	0.87	0.87	-0.00
Employment Level (Baseline, Admin)	42.45	20.07	42.67	42.24	-0.46
Employment Increase Possible (Family)	0.47	0.50	0.48	0.47	-0.01
Employment Increase Possible (Employer)	0.86	0.35	0.85	0.86	0.01
C. Household					
Partner's Employment Level	92.51	13.04	92.02	92.99	0.97
Owns Property	0.77	0.42	0.77	0.77	0.00
D. Insurance at Baseline					
Separation Insurance Index	0.01	0.97	−0.00	0.02	0.02
Low Insurance	0.50	0.50	0.50	0.50	0.01
E. Attitudes & Character					
Desirability Index	0.00	0.99	−0.00	0.00	0.00
Gender Norms Index	0.01	1.00	−0.00	0.02	0.02
Test for joint Orthogonality					
F-Stat					0.97
P-value					0.47
P-value (Randomization Inference)					0.51
Number of Observations	1438		719	719	
% of Sample	100.0		50.0	50.0	

Notes: This table shows summary statistics for the baseline sample, for the full sample (Columns 1-2) and by treatment status (Columns 3-4). Column 5 displays the coefficient from a regression of each variable on an indicator for treatment status. We include strata fixed effects and use robust standard errors. Test for joint Orthogonality: F-Stat and the p-value from a test of the joint significance of all covariates. Additionally we use randomization inference to calculate the p-value for the joint orthogonality test, following Kerwin et al. (2024). Employment levels measured as percent of an FTE. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table A27: Balance (Follow-up and Administrative Data)

	Follow-up			Admin. Data		
	Control	Treat	Diff.	Control	Treat	Diff.
	(1)	(2)	(3)	(4)	(5)	(6)
A. Demographics						
Age	41.19	40.75	-0.38	41.28	41.02	-0.22
Married or Remarried	0.87	0.90	0.04**	0.88	0.89	0.02
Divorced	0.05	0.05	0.00	0.05	0.05	0.00
Age Youngest Child	7.30	7.37	0.11	7.65	7.57	-0.06
B. Work and Constraints						
Teacher	0.88	0.88	0.00	0.87	0.88	0.01
Employment Level (Baseline, Admin)	43.87	43.13	-0.93	43.16	42.62	-0.76
Employment Increase Possible (Family)	0.47	0.45	-0.01	0.47	0.46	-0.00
Employment Increase Possible (Employer)	0.87	0.87	0.01	0.85	0.87	0.02
C. Household						
Partner's Employment Level	91.00	92.49	1.56*	92.43	92.91	0.57
Owns Property	0.75	0.76	0.01	0.79	0.77	-0.01
D. Insurance at Baseline						
Separation Insurance Index	0.02	0.03	0.01	0.03	0.03	0.00
Low Insurance	0.47	0.48	0.00	0.49	0.50	0.01
E. Attitudes & Character						
Desirability Index	0.01	0.01	0.01	0.01	0.01	0.01
Gender Norms Index	0.09	0.06	-0.02	−0.01	0.02	0.03
Test for joint Orthogonality						
F-Stat			1.27			0.69
P-value			0.23			0.76
P-value (Randomization Inference)			0.28			0.76
Number of Observations	461	473		643	653	
% of Sample	49.4	50.6		49.6	50.4	

Notes: This table shows summary statistics by treatment status for the Follow-up sample (Columns 1-3) and for the sample matched to administrative data (Columns 4-6). Within each sample, we report the control mean, the treatment mean, and their difference. The difference is the coefficient from a regression of each variable on an indicator for treatment status. We include strata fixed effects and use robust standard errors. Test for joint Orthogonality: F-Stat and the p-value from a test of the joint significance of all covariates, computed separately for each sample. Additionally we use randomization inference to calculate the p-value for the joint orthogonality test, following Kerwin et al. (2024). Employment levels measured as percent of an FTE. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table A28: RCT Selective Attrition: Follow-up Survey, Administrative Data

	FU Data	Admin Data
	(1)	(2)
A. Attrition		
Treat	-0.017	-0.013
	(0.025)	(0.015)
B. Attrition by Wave 1 Characteristics		
Treat × Age	0.004	-0.001
	(0.005)	(0.003)
Treat × Married or Remarried	-0.111	0.037
	(0.079)	(0.047)
Treat × Divorced	-0.071	-0.052
	(0.117)	(0.061)
Treat × Age Youngest Child	-0.002	0.003
	(0.006)	(0.004)
Treat × Teacher	-0.027	-0.086*
	(0.077)	(0.044)
Treat × Employment Level (Baseline, Admin)	0.001	0.000
	(0.001)	(0.001)
Treat × Employment Increase Possible (Family)	0.013	0.018
	(0.051)	(0.029)
Treat × Employment Increase Possible (Employer)	0.015	-0.057
	(0.075)	(0.041)
Treat × Partner's Employment Level	-0.001	0.002
	(0.002)	(0.001)
Treat × Owns Property	-0.012	0.047
	(0.059)	(0.037)
Treat × Separation Insurance Index	-0.013	0.008
	(0.026)	(0.016)
Treat × Low Insurance	-0.021	0.005
	(0.051)	(0.029)
Treat × Desirability Index	-0.004	0.006
	(0.026)	(0.015)
Treat × Gender Norms Index	0.025	-0.009
	(0.025)	(0.016)
Mean Dep. Var.	0.35	0.10
Obs.	1438	1438

Notes: This table examines attrition in the Follow-up (Column 1) and the Administrative Data (Columns 2) by treatment status. The outcome variable is an indicator for attrition. Panel A reports the coefficient on treatment status. Panel B examines differential attrition by baseline characteristics for the treatment group. Separate regression comparing treatment to the control. Employment levels measured as percent of an FTE. Significance levels: * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

A.9 Age Specific Divorce Risk in Switzerland

To assess the actual divorce risk faced by the average participant in our study, we use data on age-specific marital status and divorce prevalence in the Swiss population around the time of our intervention (2020–2024) (Swiss Federal Statistical Office, 2026a,b). We construct age-specific divorce hazards and derive the corresponding probability of divorce conditional on being married at a certain age.

For each age a, the divorce hazard is defined as the conditional probability of becoming divorced between ages a and $a+1$, given that an individual is married and not yet divorced at age a:

$$h_a = P(\text{divorce at age } a+1 \mid \text{married at age } a). \tag{4}$$

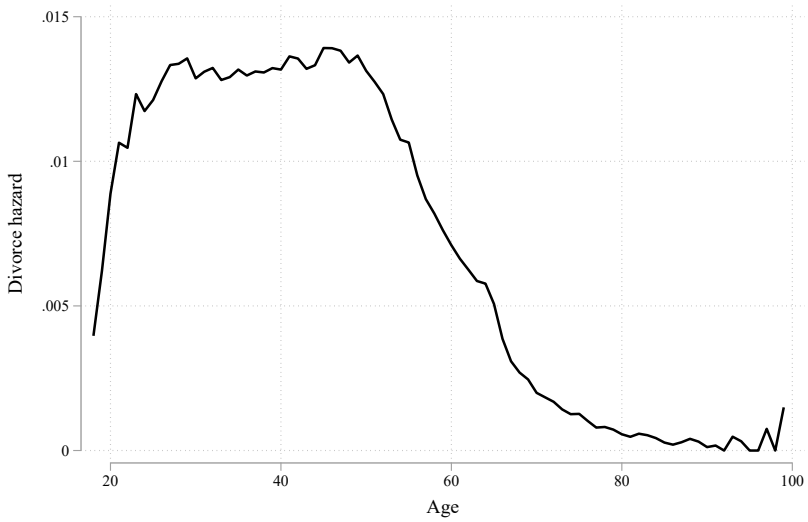
The estimated age-specific hazards for the respective period are shown in Panel (a) in Figure A7. We then aggregate these hazards to obtain the cumulative probability of ever divorcing from a given starting age (a_0) onward:

$$P(\text{ever divorced} \mid \text{married at age } a_0) = 1 - \prod_{a=a_0}^{A} (1 - h_a), \tag{5}$$

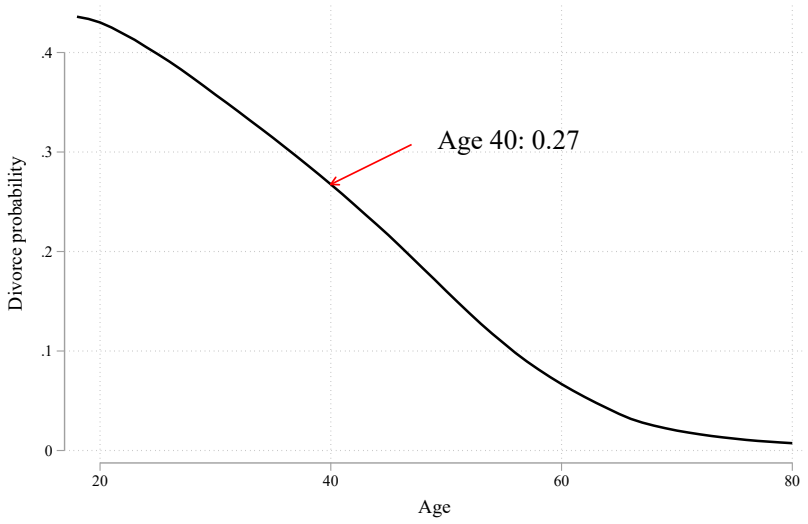
where A denotes the maximum age considered. Panel (b) in Appendix Figure A7 shows the cumulative probability of ever divorcing by age. To obtain a population benchmark for our list experiment, we use age 40 as it is close to the mean age of participants in our sample. The remaining lifetime probability of divorce for an individual who is married and not yet divorced at age 40 is 27%.[31]

[31] We adopt an age-based hazard approach because our data contain information on individuals' age and marital status but do not record marital duration. Consequently, we cannot construct duration-specific divorce hazards that are commonly used in demographic analyses.

Figure A7: Age-Specific Divorce Risk in Switzerland (5-Year Average, 2020–2024)



(a) Annual age-specific divorce hazard h_a



(b) Cumulative probability of ever divorcing

Notes: This figure shows age-specific divorce risk in Switzerland, averaged over the years 2020–2024. Panel (a) plots the annual divorce hazard h_a, defined as the conditional probability of divorcing between ages a and $a+1$ given that an individual is married at age a. Panel (b) plots the cumulative probability of ever divorcing from a given age onward, $1 - \prod_{a=a_0}^{A}(1 - h_a)$. Hazards are computed as the number of divorces at each age divided by the corresponding stock of married individuals, averaged over the five annual rates (each year weighted equally). Divorce counts are from Swiss Federal Statistical Office (2026a); the stock of married individuals (denominator) is from Swiss Federal Statistical Office (2026b) and refers to the marital status married or in a registered partnership, pooled across sexes. Ages 18 and below are pooled into a single category, as are ages 99 and above.

B RCT Documentation

B.1 Overview

Table A29: Overview Documentation Material

Document	Location
Study Invitation:	
(English)	In Section B.2 below and https://michaelaslotwinski.github.io/beliefs-specialization/Inviteletter_ENG_blind.pdf
(German, original)	https://michaelaslotwinski.github.io/beliefs-specialization/Inviteletter_GER_blind.pdf
Questionnaires:	
Baseline Survey	
(English)	https://michaelaslotwinski.github.io/beliefs-specialization/Divorce_Baseline_ENG_documentation.pdf
(German, original)	https://michaelaslotwinski.github.io/beliefs-specialization/Divorce_Baseline_GER_documentation.pdf
Follow-up	
(English)	https://michaelaslotwinski.github.io/beliefs-specialization/Divorce_FU_ENG_documentation.pdf
(German, original)	https://michaelaslotwinski.github.io/beliefs-specialization/Divorce_FU_GER_documentation.pdf
Intervention Material:	
Treatment Video (Transcript, German original)	https://michaelaslotwinski.github.io/beliefs-specialization/Video_Transcript_G.pdf
Treatment Video (Transcript, English)	In Section B.3 below and https://michaelaslotwinski.github.io/beliefs-specialization/Video_Transcript_E.pdf
Control Video 'Mental health'	SRF, 2022. Mental Health: Wart ihr schon mal beim Psychologen? [Video, Accessed on 13.03.2026,, Minute 0:00 - 05:40]
Control Video 'Children and Digital Media'	SRF, 2023. Generation Bildschirm: Kinder und digitale Medien [Video, Accessed on 13.03.2026, Minute 11:38-16:44]
Other Documentation:	
Pre-Analysis Plan	https://michaelaslotwinski.github.io/beliefs-specialization/PAP.pdf

Notes: This table lists the documentation material for our study. All listed materials are available online: https://michaelaslotwinski.github.io/beliefs-specialization.

B.2 Study Invitation

Cantonal Logo

Mailing Address
Cantonal
Department of
Education

Mailing Address

9. November 2023

Invitation to Participate in the Family Life Study of the University of Zurich

Dear Ms. [Name],

On behalf of […], I would like to warmly invite you to participate in the University of Zurich's **Family Life Study** on family life, long-term career and life planning, and financial security.

The study is aimed at working parents or guardians employed in public schools in the Canton of […]. It seeks to contribute to a better understanding of living conditions and the associated decisions regarding work and family life. By participating, you support the validity of this study. Your personal experiences and expectations form an important foundation for this.

Your invitation to participate in this study is based on your professional activity at a public school in the Canton of […] and your age. As a result, you have become part of our representative sample.

The study is conducted by an independent research team led by Prof. Dr. Ana Costa-Ramon at the University of Zurich in accordance with scientific standards. The […] Department of […] of the Canton of […] strongly supports this project. Your participation is voluntary.

The baseline survey takes approximately 15 minutes to complete. Among all participants in the study, four vouchers worth CHF 500 each will be raffled.

Please scan your personal QR code
or enter the following personal link in your browser:

[Personal Survey Link]

We sincerely thank you for your strong commitment to the […] and wish you continued enjoyment in your work.

If you have any questions, please contact the research team at the University of Zurich directly at family@econ.uzh.ch or the […] Department.

Kind regards

Signature of Representative,
Department of Education

What happens to my data?

Confidentiality will be strictly maintained throughout the entire study. You have the right to withdraw your consent or discontinue your participation in the study at any time and without giving any reason. After the study has been completed, your contact information will be deleted.

The research team at the University of Zurich complies with Swiss data protection and data security standards. The research project is supported by […] of the Canton of […] and serves exclusively basic research with the aim of scientific publication and informing the public. All data will be treated in strict confidence and in accordance with applicable data protection regulations. The responsible public authority is […].

By participating in the first survey of the study, you will give your consent to authorize the research team to link the data you provide in the survey with administrative data from […] (employment level), while ensuring data protection and anonymity.

The […] Department does not have access to the merged personalized data. It will receive only anonymized data in aggregated form from the University of Zurich. Demographic information (including age, gender, workload, subject area) will be analyzed geographically only at the level of the entire canton (no analysis at the municipality or individual school level). It is therefore not possible to draw conclusions about individual persons. The University of Zurich will delete all personally identifiable information (in particular the raw collection data) completely and irreversibly after the analyses have been completed.

B.3 Treatment Video (English Translation)

Transcript of Treatment Video (English Translation):

Happily Under-Insured Ever After? The Role of Beliefs in Household Specialization

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Duration: 5:48 minutes

Sandra: Divorce has consequences all the way into the nursing home
[*The video shows Sandra in her apartment, seated directly in front of the camera, alongside scenes of her organizing her children's belongings, preparing coffee, and working on her computer.]*

I am a mother of two daughters; they are 11 and 13 years old. I live in the canton of […] , in the […] region, and I work in the Zurich area for a large company. I separated from my ex-husband four years ago and have now been officially divorced for two years.

I always thought that this only happens to other people, although one has the statistics in mind.

At some point, the moment came when I felt: it just doesn't work anymore for the future. Too many things simply no longer fit for me.

The children have their main residence with me, but they are also very regularly with their dad, and they have a very good relationship.

When the children were born, I reduced my workload from 100% to 40%.

The classic model—I ended up in it without actively thinking about it.

There is a pension fund equalization between my ex-husband and me for the years we were married. But for the years before, when we were together and so on, there isn't.

His salary at the time of the divorce is significantly higher than mine, and that is also due to his high workload.

We both wanted children, and we both wanted the children to grow up with a lot of warmth and nurturing at home.

I was absolutely not aware of that afterwards — in the case you always hope won't happen — I would actually be the one paying the price financially in the long run.

And that is where there is a clear difference between my ex-husband and me: he essentially continues on his path, and for me the financial burden remains for years to come.

The financial means available to me are reduced— probably for the rest of my life.

When we decided to become parents and hoped that we could have children, I did not think for a single minute that my workload would later directly affect my pension.

I simply did not have that on my radar.

If someone had told me back then that, from a financial point of view, I should not work below a 70% workload, I would probably have taken note of it.

At the time, I thought that 40% was already a good thing and did not really question it. Today I have to say that 40% is actually quite little.

Claudia & Thomas: Talk it through and plan ahead
[*The video shows the couple seated side by side at their kitchen table, speaking directly to the camera, alongside scenes of them preparing food with their children in the kitchen.]*

Thomas: I'm Thomas […], 45, and I currently work full-time at Schutz und Rettung. We are in a cohabiting relationship: a family with two children, but we are not married.

Claudia: My name is Claudia […], 44, I am a commercial clerk. When […] was born, our first daughter, we split it in a way that I reduced to 70% and Thomas continued working 100% at the fire brigade. After one year, I felt that was a bit too little time at home with our daughter and then reduced to 50%. In the last few months, I increased again to 70%, and I'm also happy to be able to work a bit more again.

Thomas: With Claudia reducing her workload, we had to think about how to arrange things financially as well. We had a notary, an acquaintance of ours, who took the time and sat down with us and mapped out the whole timeline. All eventualities—separation, death, accident, retiring together. So the nice and the less nice moments in life.
Yes, so for me it felt fine, it was okay.

Claudia: For me as well, and it sounds really silly, but for me it's kind of self-evident that one can talk about this openly.

Thomas: If you can sort it out in peaceful times, then it's easier afterwards. I've just seen a lot of divorces around me that didn't end very nicely. At the moment, I compensate half of [Claudia's] loss in income.

Claudia: Thomas pays me compensation for the loss in income, specifically 15% [of an FTE]. And I cover the other 15%. In addition, he pays me a compensation that I can invest in the third pillar [retirement account].

Thomas: 100% of the pension fund loss [second pillar retirement account].

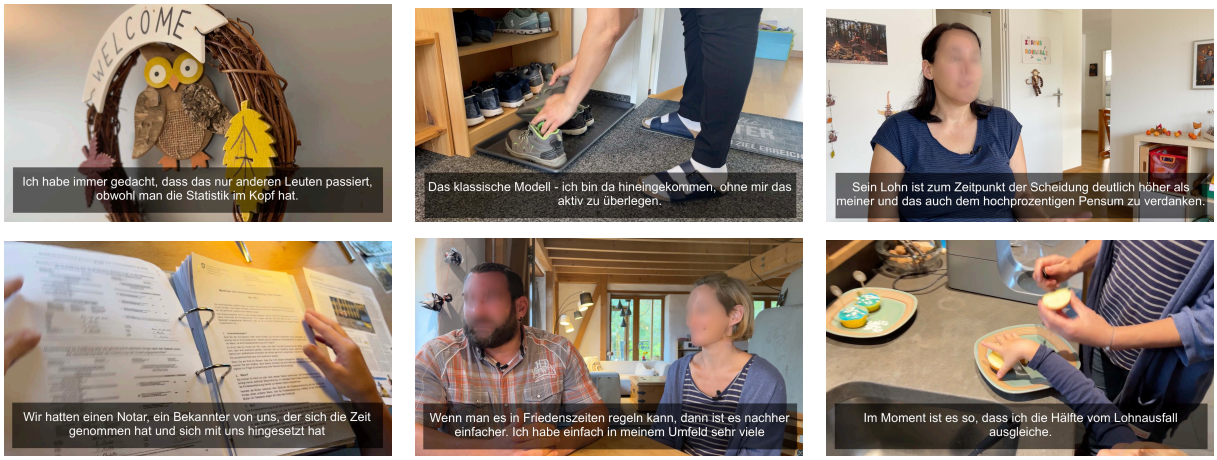
Claudia: He transfers that to me, and I invest it myself in my personal third pillar. In the end, it's about my livelihood. I think here you're allowed to be quite selfish and say: this is important to me so that I can also be secure in the future. For me, the goal is that if a separation were to happen, I am in the same position as if I had worked 100%. That means that I don't have a gap in the pension fund. Well, I do have a gap in the pension fund, but I set aside the money in the third pillar.

What would you advise others?

Claudia: I recommend to every woman that you talk about this very openly. That you discuss the important points together. From the beginning and not only when it's too late. No matter what kind of solution you aim for, but that it works for both and that it is fair.

Sandra: If a young couple or young families were listening to me now and asked me what I would recommend, then I would say that they should actively discuss how to divide workload [in the workforce]. And not only in terms of how you can organize childcare right now, but really also what financial consequences this has all the way through to retirement.

Figure A8: Screenshots from the Treatment Video



Notes: This figure shows screenshots from the video treatment. More details about the script are provided in Appendix Section B.3

C Additional Material Conceptual Framework

C.1 Notation

Table A30: Notation

Symbol	Description	Notes
Agents and primitives		
i, j	Spouses (lower earner i; higher earner j)	
Ω_k	Earning potential of spouse $k \in \{i, j\}$	$0 < \Omega_i < \Omega_j$
$u(c)$	Utility from private consumption	$u' > 0,\ u'' < 0,\ u''' \geq 0$
$q(\tau)$	Public-good utility	$q' < 0,\ q'' < 0$
U	Value function of the household	
Choice variables		
s	Savings at end of period 1	$s \in [0, \Omega_i \tau + \Omega_j]$
τ	Time share invested by i in the labor market	$\tau \in [0, 1]$
$\gamma = 1 - \tau$	Time share invested by i in the public good	
Parameters		
r	Net return on savings	
β	Discount factor	$\beta \in (0, 1]$
ϕ	Divorce probability between periods	$\phi \in [0, 1]$
α	Post-divorce income sharing parameter	$\alpha \in [\frac{1}{2}, 1]$
Consumption variables		
c_1	Period-1 per-spouse consumption	
$c_2^{(m)}$	Period-2 per-spouse consumption if married	
$c_{2,i}^{(d)}$	Period-2 consumption of i if divorced	
$c_{2,j}^{(d)}$	Period-2 consumption of j if divorced	
FOC objects		
$U_\tau(\tau_i; s, \phi, \alpha)$	τ_i-partial derivative (FOC = 0)	$\partial U / \partial \tau$
$U_s(s, \tau_i, \phi)$	s-partial derivative (FOC = 0)	$\partial U / \partial s$

C.2 Proof for Statements in the Main Text

In the following, we denote partial derivatives with subscripts. E.g., $\frac{\partial^2 f(x,y)}{\partial x \partial y} =: f_{xy}$. When appropriate, we simplify notation for readability as follows: $u'_i := u'(c^{(d)}_{2,i})$ and similarly for u'_j, u'_m and higher order derivatives.

Lemma A1. *At an interior optimum, an increase in perceived divorce risk ϕ has the following effects: for fixed τ, savings $s^*(\phi;\tau)$ weakly increase in ϕ, and for fixed s, labor market investment $\tau^*(\phi;s)$ weakly increases in ϕ.*

Proof. Our value function $U(\tau, s, \phi)$ is strictly concave in each choice variable. Denote choices by $x \in \{s, \tau\}$. At an interior optimum, x^* solves the FOC $U_{x^*} = 0$. By the implicit function theorem,

$$\frac{dx^*}{d\phi} = -\frac{U_{x\phi}}{U_{xx}}.$$

Concavity implies $U_{xx} < 0$, thus,

$$\operatorname{sign}\left(\frac{dx^*}{d\phi}\right) = \operatorname{sign}\left(U_{x\phi}\right)$$

The sign of our comparative statics are consequently determined by the sign of the partial derivatives (i.e. by how marginal utility of τ and s changes with ϕ), which we list and sign below.

To start, we differentiate the utility function with respect to savings and labor market investment, respectively.

$$\begin{aligned}
\frac{\partial U}{\partial s} &= -u'_1 + \beta\frac{1}{2}(1+r)\left[\phi\left(u'_{2i} + u'_{2j}\right) + 2(1-\phi)u'_{2m}\right] = 0,\\
\frac{\partial U}{\partial \tau} &= 2q'(\tau) + \Omega_i u'_1 + \beta\Omega_i\left[\phi\left(\alpha u'_{2i} + (1-\alpha)u'_{2j}\right) + (1-\phi)u'_{2m}\right] = 0.
\end{aligned}$$

The cross partial derivative with respect to τ and ϕ is given by

$$U_{\tau\phi} = \beta\Omega_i\Big(\alpha u'(c^{(d)}_{2,i}) + (1-\alpha)u'(c^{(d)}_{2,j}) - u'(c^{(m)}_2)\Big) \geq 0.$$

The sign follows from $c^{(m)}_2 = \frac{1}{2}(c^{(d)}_{2,i} + c^{(d)}_{2,j})$, by Jensen's inequality from convexity of $u'(\cdot)$, and $\alpha \geq \frac{1}{2}$, implying $\alpha u'(c^{(d)}_{2,i}) + (1-\alpha)u'(c^{(d)}_{2,j}) \geq \frac{1}{2}[u'(c^{(d)}_{2,i}) + u'(c^{(d)}_{2,j})] \geq u'(c^{(m)}_2)$.

Similarly, for s, we get

$$U_{s\phi} = \frac{1}{2}\beta(1+r)\Big(u'(c^{(d)}_{2,i}) + u'(c^{(d)}_{2,j}) - 2u'(c^{(m)}_2)\Big) \geq 0,$$

which follows from convexity of u' and $c^{(m)}_2 = \frac{1}{2}(c^{(d)}_{2,i} + c^{(d)}_{2,j})$. □

We now proceed with two-dimensional comparative statics. The key change relative to a one dimensional adjustment is that we now need to account for substitution patterns between employment and savings.

The first order conditions for the two-dimensional adjustment are given by:

$$2q'(\tau) \; + \; \Omega_i \Big[u'(c_1) + \beta \Big\{ \phi \big[\alpha u'(c_{2,i}^{(d)}) + (1-\alpha) u'(c_{2,j}^{(d)}) \big] + (1-\phi) u'(c_2^{(m)}) \Big\} \Big] = 0$$

$$u'(c_1) \; - \; \frac{1}{2} \beta (1+r) \Big\{ \phi \big[u'(c_{2,i}^{(d)}) + u'(c_{2,j}^{(d)}) \big] + 2(1-\phi) u'(c_2^{(m)}) \Big\} = 0.$$

Lemma A2. *The determinant of the Hessian matrix of the maximization problem is positive.*

Proof. U is a (weighted) sum of strictly concave functions and thus also strictly concave. It follows that the Hessian matrix is negative definite. Note that the Jacobian of our system of FOCs is given by:

$$J = \frac{\partial (U_s, U_\tau)}{\partial (s, \tau)} = \begin{bmatrix} U_{ss} & U_{s\tau} \\ U_{s\tau} & U_{\tau\tau} \end{bmatrix} = H.$$

which is the Hessian of our maximization problem. We thus know that

$$\det(J) = \det(H) > 0$$

since a negative definite 2×2 matrix has a positive determinant. □

Lemma A3. *At an interior optimum, an increase in perceived divorce risk ϕ has the following effects: If both margins adjust simultaneously, the effect on savings $s^*(\phi)$ is ambiguous.*

Proof.

$$\frac{ds^*}{d\phi} = - \frac{U_{s\phi} U_{\tau\tau} - U_{\tau\phi} U_{s\tau}}{\det J}$$

which we can also write as

$$\frac{ds^*}{d\phi} = \underbrace{\left(\frac{\partial s^*}{\partial \phi} \right)_\tau}_{= -U_{s\phi}/U_{ss} \geq 0} + \underbrace{\frac{\partial s^*}{\partial \tau}}_{-U_{s\tau}/U_{ss}} \cdot \underbrace{\frac{d\tau^*}{d\phi}}_{\geq 0}.$$

Thus, while the direct effect is positive, the indirect effect can offset this result. Since we already know the sign of the determinant by the previous Lemma, for the savings effect to be non-negative, we require

$$\frac{ds}{d\phi} \geq 0 \iff U_{s\phi} U_{\tau\tau} - U_{\tau\phi} U_{s\tau} \leq 0 \tag{6}$$

Based on our above signs of the derivatives, we know that

$$U_{\tau\phi} \geq 0, \text{ and } U_{s\phi} U_{\tau\tau} \leq 0$$

However, $U_{s\tau}$ cannot be signed without additional assumption, leaving the overall sign of the savings comparative static indeterminate, which proves the statement of the Lemma.

Note that a sufficient condition for the savings comparative static to be positive would be $U_{s\tau} \geq 0$, which would mean that savings and employment are complements. The fact that we cannot sign $U_{s\tau}$ means that under our assumptions, savings and employment can be either substitutes or complements. □

Lemma A4. *At an interior optimum, an increase in perceived divorce risk ϕ has the following effects: If both margins adjust simultaneously, labor-market investment $\tau^*(\phi)$ weakly increases in ϕ.*

Proof. By the Implicit Function Theorem

$$\frac{d\tau^*}{d\phi} = -\frac{U_{ss}U_{\tau\phi} - U_{\tau s}U_{s\phi}}{\det J}.$$

with $\det J > 0$ by the previous Lemma. We therefore have

$$\frac{d\tau^*}{d\phi} > 0 \iff U_{ss}U_{\tau\phi} - U_{\tau s}U_{s\phi} < 0$$

We want to prove the inequality

$$U_{ss}U_{\tau\phi} - U_{\tau s}U_{s\phi} \le 0.$$

We make use of the assumption that: $u' > 0$, $u'' < 0$, and $u''' \ge 0$. We (re-)state the relevant second-order derivatives:

$$\begin{aligned}
U_{ss} &= \frac{u_1''}{2} + \beta\frac{(1+r)^2}{4}\Big[\phi\big(u_i'' + u_j''\big) + 2(1-\phi)u_m''\Big],\\
U_{\tau s} &= -\frac{\Omega_i}{2}u_1'' + \beta\frac{1+r}{2}\Omega_i\Big[\phi\big(\alpha u_i'' + (1-\alpha)u_j''\big) + (1-\phi)u_m''\Big],\\
U_{s\phi} &= \beta\frac{1+r}{2}\Big[u_i' + u_j' - 2u_m'\Big],\\
U_{\tau\phi} &= \beta\Omega_i\Big[\alpha u_i' + (1-\alpha)u_j' - u_m'\Big].
\end{aligned}$$

We also use the orderings implied by $c_{2,i}^{(d)} < c_2^{(m)} < c_{2,j}^{(d)}$ and $u''(\cdot) < 0$:

$$u'\left(c_{2,i}^{(d)}\right) \ge u'\left(c_2^{(m)}\right) \ge u'\left(c_{2,j}^{(d)}\right) > 0, \quad u''\left(c_{2,i}^{(d)}\right) \le u''\left(c_2^{(m)}\right) \le u''\left(c_{2,j}^{(d)}\right) < 0$$

(the latter from $u''' \ge 0$, so u'' is increasing).
Plugging in our expressions, scaling by a factor of two for simplicity, and expanding yields,

$$\begin{aligned}
&2\left(U_{ss}U_{\tau\phi} - U_{\tau s}U_{s\phi}\right)\\
=&\left[u_1'' + \beta\frac{(1+r)^2}{2}\Big\{\phi\big(u_i'' + u_j''\big) + 2(1-\phi)u_m''\Big\}\right]\cdot\Big[\beta\Omega_i\big(\alpha u_i' + (1-\alpha)u_j' - u_m'\big)\Big]\\
&-\left[-\Omega_i u_1'' + \beta(1+r)\Omega_i\Big\{\phi\big(\alpha u_i'' + (1-\alpha)u_j''\big) + (1-\phi)u_m''\Big\}\right]\cdot\Big[\beta\frac{1+r}{2}\big(u_i' + u_j' - 2u_m'\big)\Big].
\end{aligned}$$

Collecting terms gives

$$\begin{aligned}
&2\left(U_{ss}U_{\tau\phi} - U_{\tau s}U_{s\phi}\right)\\
&= \beta\Omega_i u_1''\left[\big(\alpha u_i' + (1-\alpha)u_j' - u_m'\big) + \frac{1+r}{2}\big(u_i' + u_j' - 2u_m'\big)\right] - \beta^2\Omega_i\frac{(1+r)^2}{2}\,\Xi(\alpha),
\end{aligned} \tag{7}$$

where

$$\Xi(\alpha) = \Big[\phi\big(\alpha u_i'' + (1-\alpha)u_j''\big) + (1-\phi)u_m''\Big]\cdot\Big(u_i' + u_j' - 2u_m'\Big) \\ - \Big[\phi\big(u_i'' + u_j''\big) + 2(1-\phi)u_m''\Big]\cdot\Big(\alpha u_i' + (1-\alpha)u_j' - u_m'\Big).$$

The first term in (7) is weakly negative. To see this, note that $u_1'' < 0$. Thus, it suffices to show that the bracket multiplying u_1'' is non-negative. First by Jensen's inequality, because $c_2^{(m)} = \frac{1}{2}(c_{2,i}^{(d)} + c_{2,j}^{(d)})$ and u' is convex: $u_i' + u_j' \geq 2u_m'$. Second, $\alpha \geq \frac{1}{2}$ and our assumptions on Ω_k imply $c_{2,i}^{(d)} \leq c_2^{(m)} \leq c_{2,j}^{(d)}$, so $u_i' \geq u_m' \geq u_j'$ (with strict inequalities for $\alpha > \frac{1}{2}$). It follows that

$$\alpha u_i' + (1-\alpha)u_j' = \frac{1}{2}(u_i' + u_j') + (\alpha - \tfrac{1}{2})(u_i' - u_j') \;\geq\; \frac{1}{2}(u_i' + u_j') \;\geq\; u_m',$$

Therefore $\alpha u_i' + (1-\alpha)u_j' - u_m' \geq 0$. Combining these facts implies

$$\big(\alpha u_i' + (1-\alpha)u_j' - u_m'\big) + \frac{1+r}{2}\big(u_i' + u_j' - 2u_m'\big) \geq 0,$$

so the term involving u_1'' is weakly less than zero. Therefore, if $\Xi \geq 0$, the desired inequality will hold. We expand $\Xi(\alpha)$:

$$\begin{aligned}\Xi(\alpha) &= \phi\big(\alpha u_i'' + (1-\alpha)u_j''\big)\big(u_i' + u_j' - 2u_m'\big) + (1-\phi)u_m''\big(u_i' + u_j' - 2u_m'\big) \\ &\quad - \phi\big(u_i'' + u_j''\big)\big(\alpha u_i' + (1-\alpha)u_j' - u_m'\big) - 2(1-\phi)u_m''\big(\alpha u_i' + (1-\alpha)u_j' - u_m'\big) \\ &= \phi\Big[\alpha u_i''\big(u_i' + u_j' - 2u_m'\big) + (1-\alpha)u_j''\big(u_i' + u_j' - 2u_m'\big) \\ &\quad - u_i''\big(\alpha u_i' + (1-\alpha)u_j' - u_m'\big) - u_j''\big(\alpha u_i' + (1-\alpha)u_j' - u_m'\big)\Big] \\ &\quad + (1-\phi)u_m''\Big[\big(u_i' + u_j' - 2u_m'\big) - 2\big(\alpha u_i' + (1-\alpha)u_j' - u_m'\big)\Big].\end{aligned}$$

Next, we simplify the two square brackets separately.

(i) The ϕ-bracket: group u_i'' and u_j'' terms:

$$\begin{aligned}&u_i''\Big(\alpha(u_i' + u_j' - 2u_m') - (\alpha u_i' + (1-\alpha)u_j' - u_m')\Big) \\ =&u_i''\Big((2\alpha - 1)(u_j' - u_m')\Big),\end{aligned}$$

and

$$\begin{aligned}&u_j''\Big((1-\alpha)(u_i' + u_j' - 2u_m') - (\alpha u_i' + (1-\alpha)u_j' - u_m')\Big) \\ =&u_j''\Big((2\alpha - 1)(u_m' - u_i')\Big).\end{aligned}$$

Therefore the ϕ-bracket equals

$$(2\alpha - 1)\Big[u_i''(u_j' - u_m') - u_j''(u_i' - u_m')\Big].$$

(ii) The $(1-\phi)$-bracket:

$$\begin{aligned}&\big(u_i' + u_j' - 2u_m'\big) - 2\big(\alpha u_i' + (1-\alpha)u_j' - u_m'\big)\\ =&(2\alpha-1)(u_j' - u_i').\end{aligned}$$

Putting (i) and (ii) together,

$$\Xi(\alpha) = (2\alpha-1)\Big\{\phi\big[u_i''(u_j' - u_m') - u_j''(u_i' - u_m')\big] + (1-\phi)u_m''(u_j' - u_i')\Big\}.$$

Now use $\alpha \in [\frac{1}{2}, 1]$ so $(2\alpha - 1) \geq 0$, and the ordering $c_{2,i}^{(d)} \leq c_2^{(m)} \leq c_{2,j}^{(d)}$ which implies $u_i' \geq u_m' \geq u_j' > 0$, together with $u'' < 0$:

- $u_i'' < 0$ and $(u_j' - u_m') < 0$ implies $u_i''(u_j' - u_m') \geq 0$;
- $u_j'' < 0$ and $(u_i' - u_m') > 0$ implies $-u_j''(u_i' - u_m') \geq 0$;
- $u_m'' < 0$ and $(u_j' - u_i') < 0$ implies $u_m''(u_j' - u_i') \geq 0$.

Hence, the curly bracket is ≥ 0, and therefore $\Xi(\alpha) \geq 0$. Consequently, we have proven $U_{ss}U_{\tau\phi} - U_{\tau s}U_{s\phi} \leq 0$. The statement in the Lemma follows. □

Proof for Proposition 1. Follows from Lemma A1, A3, and A4. □

C.3 Extension: Prior Insurance Choices

To provide a framework for interpreting the heterogeneity we observe empirically, we propose a theory of how ex-ante group differences interact with our experimental manipulation of perceived divorce probability to explain differential adjustment in employment. We remain agnostic about the origin of these group differences. In the following, we focus on a one-dimensional adjustment and abstract from savings as a choice variable. Studying group-specific comparative statics in an environment with only one choice variable is useful because it abstracts from differential substitution patterns between employment and savings across groups. We assume that the initial insurance level ψ partially determines the marginal gain to employment in the divorce state. This allows the model to capture that the treatment is introduced in a setting where couples respond to new information subject to the path dependence generated by their ex-ante insurance choices. As a consequence, the return to an additional unit of employment in the future is no longer linear, and only dependent on earnings Ω_i and the post-divorce sharing rule, but also affected by an additional term $R(\tau;\psi)$, creating a flexible interaction between employment and the initial insurance level. Specifically, we assume that $R_{\tau\psi} := \frac{\partial R(\tau;\psi)}{\partial \tau \partial \psi} < 0$. This assumption captures the idea that higher pre-intervention insurance reduces the marginal gain from an additional increase in employment. For example, this may reflect diminishing marginal returns to consumption generated by additional employment. The new second period consumption terms are given by:

$$
\begin{aligned}
c_2^{(m)} &= \frac{1}{2}\big(\Omega_i R(\tau;\psi) + \Omega_j + (1+r)s\big) \\
c_{2,i}^{(d)} &= \alpha\Omega_i R(\tau;\psi) + (1-\alpha)\Omega_j + \frac{1}{2}(1+r)s, \\
c_{2,j}^{(d)} &= \alpha\Omega_j + (1-\alpha)\Omega_i R(\tau;\psi) + \frac{1}{2}(1+r)s.
\end{aligned}
$$

This formulation of consumption terms requires a reinterpretation of τ relative to the baseline model. In the baseline model τ represents i's employment level. In the following, we interpret it as the *additional* employment level chosen in response to the information update about perceived divorce probability ϕ. ψ captures the pre-intervention level of insurance (of which the employment level is a component). Therefore, the function $R(\tau;\psi)$ captures how pre-intervention insurance level and the additional employment level chosen in response to treatment interact with earnings Ω_i to generate consumption.

To preserve the ordering of consumption terms: $c_{2,i}^{(d)} < c_2^{(m)} < c_{2,j}^{(d)}$, we impose a restriction on $R(\tau;\psi)$. Intuitively, this restriction ensures that differences in utility from employment do not overturn the consumption ranking implied by differences in earnings between the spouses, so that the higher earner continues to have higher consumption than the lower earner after divorce. In the baseline model, this ordering followed directly from assuming $R(\tau;\psi) = \tau < 1 < \frac{\Omega_j}{\Omega_i}$, so that $\Omega_j > \Omega_i$ was sufficient and necessary to generate specialization and the consumption term

ordering. Here, the analogous condition is:

$$\begin{aligned} & c_{2,i}^{(d)} < c_2^{(m)} \\ \Leftrightarrow \alpha\Omega_i R(\tau;\psi) + (1-\alpha)\Omega_j + \frac{1}{2}(1+r)s &< \frac{1}{2}\Big(\Omega_i R(\tau;\psi) + \Omega_j + (1+r)s\Big) \\ \Leftrightarrow (\alpha - \tfrac{1}{2})\Omega_j &> (\alpha - \tfrac{1}{2})\Omega_i R(\tau;\psi) \\ \Leftrightarrow \frac{\Omega_j}{\Omega_i} &> R(\tau;\psi) \end{aligned} \tag{8}$$

Given the consumption terms defined above and the fact that for the purpose of this analysis, only τ is a choice variable, the maximization problem is given by:

$$\max_{\tau} U(\tau) = 2u(c_1) + 2q(\tau) + \beta\Bigg\{\phi\Big[u(c_{2,i}^{(d)}) + u(c_{2,j}^{(d)})\Big] + 2(1-\phi)u(c_2^{(m)})\Bigg\} \tag{9}$$

The first order condition is:

$$U_\tau = \Omega_i u'(c_1) + 2q'(\tau) + \beta\Omega_i R_\tau(\tau;\psi)\Bigg[\phi\Big(\alpha u'(c_{2,i}^{(d)}) + (1-\alpha)u'(c_{2,j}^{(d)})\Big) + (1-\phi)u'(c_2^{(m)})\Bigg] = 0$$

Before we examine the effect of the interaction between ϕ and τ on the choice of additional employment level, we first establish a final set of assumptions guaranteeing that $\frac{d\tau^*}{d\phi}$ has the same sign as in the baseline model. As in the baseline analysis, the marginal response of $\tau^*(\psi)$ to a marginal change in ϕ is given by:

$$\frac{d\tau^*(\psi)}{d\phi} = -\frac{U_{\tau\phi}(\psi)}{U_{\tau\tau}(\psi)} \tag{10}$$

Lemma A5. *Suppose all assumptions from the baseline analysis continue to hold. The comparative statics result from Proposition 1 is preserved if* $R_{\tau\tau} \leq 0$ *and* $R_\tau \geq 0$.

Proof. To recover the result from the baseline analysis, we need: $\frac{d\tau^*(\psi)}{d\phi} > 0$, this requires $U_{\tau\tau} < 0$. Concavity is necessary for first order conditions to be sufficient. As a consequence, it must be that $U_{\tau\phi}(\psi) > 0$. The relevant second derivatives are given by:

$$\begin{aligned} U_{\tau\phi} &= \beta\Omega_i R_\tau\Bigg[\alpha u'(c_{2,i}^{(d)}) + (1-\alpha)u'(c_{2,j}^{(d)}) - u'(c_2^{(m)})\Bigg], \\ U_{\tau\tau} &= \frac{\Omega_i^2}{2}u''(c_1) + 2q''(\tau) \\ &\quad + \beta\Omega_i R_{\tau\tau}\Bigg[\phi\Big(\alpha u'(c_{2,i}^{(d)}) + (1-\alpha)u'(c_{2,j}^{(d)})\Big) + (1-\phi)u'(c_2^{(m)})\Bigg] \\ &\quad + \beta\Omega_i^2 R_\tau^2\Bigg[\phi\Big(\alpha^2 u''(c_{2,i}^{(d)}) + (1-\alpha)^2 u''(c_{2,j}^{(d)})\Big) + \frac{1-\phi}{2}u''(c_2^{(m)})\Bigg] \end{aligned}$$

By inspection and taking the assumptions from the baseline analysis as given, a sufficient but not necessary condition for $U_{\tau\tau} < 0$, is $R_{\tau\tau} < 0$. A necessary condition for $U_{\tau\phi}(\psi) \geq 0$ is $R_\tau \geq 0$. This proves the Lemma. □

In what follows we oftentimes abstract from the additional curvature that $R(\tau;\psi)$ might intro-

duce because this only leads to additional mathematical complexity without providing further economic insight. Therefore, assume that $R(\tau;\psi)$ is affine in τ, so that $R_{\tau\tau}(\tau;\psi) = 0$. A convenient functional form representation which is consistent with our assumption is: $R(\tau;\psi) = h(\psi) + a(\psi)\tau$, where $R_{\tau\psi} = a'(\psi) < 0$.

The exercise therefore isolates the following countervailing forces: while higher marginal returns give the low-insured group a stronger incentive to increase employment, the diminishing marginal utility pulls in the opposite direction and implies that the high-insured group must raise employment by more to obtain the same utility gain. This means that for the observed heterogeneity, it must be that the higher marginal returns to increase employment for the lower insurance group must offset the diminishing marginal utility of the high insurance group. Since we are specifically interested in how the comparative static changes with ψ, consider:

$$\frac{\partial}{\partial\psi}\left(-\frac{U_{\tau\phi}}{U_{\tau\tau}}\right) < 0 \tag{11}$$

$$\Leftrightarrow -\left(\frac{U_{\tau\phi\psi}U_{\tau\tau} - U_{\tau\phi}U_{\tau\tau\psi}}{(U_{\tau\tau})^2}\right) < 0 \tag{12}$$

Note that we focus on the partial derivative in ψ and do not consider the total derivative. Therefore, we abstract from the independent effect ψ has on employment. This abstraction is useful because it allows to isolate the economic mechanism of interest. Accounting for this additional term does not affect the main logic.

Now, define:

$$\begin{aligned}
E &= \alpha u_i' + (1-\alpha)u_j' - u_m' \\
E_\psi &= \Omega_i R_\psi\left[\alpha^2 u_i'' + (1-\alpha)^2 u_j'' - \tfrac{1}{2}u_m''\right] \\
C &= -\left[\phi\left(\alpha^2 u_i'' + (1-\alpha)^2 u_j''\right) + \frac{1-\phi}{2}u_m''\right] \\
K &= \frac{\Omega_i^2}{2}u''(c_1) + 2q''(\tau) - \beta\Omega_i^2 R_\tau^2 C
\end{aligned}$$

and denote partial derivatives in the usual way, suing subscripts.

Proposition A1. *Suppose the assumption mentioned above and from the baseline analysis hold. Suppose further that* $R_{\tau\psi} < 0$, $\frac{\Omega_j}{\Omega_i} > R(\tau;\psi)$ *and that* $R(\tau;\psi) = h(\psi) + a(\psi)\tau$, *where* $R_{\tau\psi} = a'(\psi) < 0$.

$$\frac{\partial}{\partial\psi}\left(-\frac{U_{\tau\phi}}{U_{\tau\tau}}\right) < 0 \quad \textit{if} \quad \frac{R_{\tau\psi}}{R_\tau}\left[1 - \frac{2\beta\Omega_i^2 R_\tau^2 C}{K}\right] < \frac{\beta\Omega_i^2 R_\tau^2 C_\psi}{K} - \frac{E_\psi}{E} \tag{13}$$

Proof. The sign of the comparison is given by: $U_{\tau\phi}U_{\tau\tau\psi} - U_{\tau\phi\psi}U_{\tau\tau}$, and we want to show that: $U_{\tau\phi}U_{\tau\tau\psi} - U_{\tau\phi\psi}U_{\tau\tau} < 0$. Given the argument above, our comparative static goes in the desired direction if:

$$\frac{U_{\tau\phi\psi}}{U_{\tau\phi}} > \frac{U_{\tau\tau\psi}}{U_{\tau\tau}}$$

Using the definitions from above, we can write $\frac{d\tau}{d\phi} = -\frac{U_{\tau\phi}}{U_{\tau\tau}} = \frac{U_{\tau\phi}}{K}$. Furthermore, $U_{\tau\phi} = \beta\Omega_i R_\tau E$. Recall that E is the employment-related insurance motive. Thus, $\frac{d\tau}{d\phi} = -\frac{U_{\tau\phi}}{U_{\tau\tau}} = \frac{U_{\tau\phi}}{K} = \frac{\beta\Omega_i R_\tau E}{K}$ and we want $\frac{\partial}{\partial\psi}\left(\frac{\beta\Omega_i R_\tau E}{K}\right) < 0$. Since $\beta\Omega_i > 0$, we can divide both sides by this term so that it drops out. Applying the quotient rule (and within the product rule since the numerator is a product) gives

$$\frac{(R_{\tau\psi}E + R_\tau E_\psi)K - R_\tau E K_\psi}{K^2} < 0.$$

The denominator is square and thus positive. Therefore, determining the sign boils down to $(R_{\tau\psi}E + R_\tau E_\psi)K - R_\tau E K_\psi < 0$. Divide both sides by $R_\tau EK > 0$ to get $\frac{R_{\tau\psi}}{R_\tau} + \frac{E_\psi}{E} < \frac{K_\psi}{K}$. Using our definition of C, we can write $K = K_0 + \beta\Omega_i^2 R_\tau^2 C$, where K_0 collects the terms in $-U_{\tau\tau}$ unrelated to second period consumption (i.e., additional curvature induced by the public good and first period consumption). By the product rule and noticing that β and Ω_i is independent of ψ It follows that:

$$K_\psi = K_{0\psi} + 2\beta\Omega_i^2 R_\tau^2 R_{\tau\psi} C + \beta\Omega_i^2 R_\tau^2 C_\psi.$$

Substituting into the ratio gives

$$\begin{aligned}
&\frac{R_{\tau\psi}}{R_\tau} + \frac{E_\psi}{E} < \frac{K_{0\psi} + 2\beta\Omega_i^2 R_\tau^2 R_{\tau\psi} C + \beta\Omega_i^2 R_\tau^2 C_\psi}{K} \\
\Leftrightarrow\ &\frac{R_{\tau\psi}}{R_\tau}\left[1 - \frac{2\beta\Omega_i^2 R_\tau^2 C}{K}\right] < \frac{K_{0\psi}}{K} + \frac{\beta\Omega_i^2 R_\tau^2 C_\psi}{K} - \frac{E_\psi}{E} \\
\Leftrightarrow\ &\frac{R_{\tau\psi}}{R_\tau}\left[1 - \frac{2\beta\Omega_i^2 R_\tau^2 C}{K}\right] < \frac{\beta\Omega_i^2 R_\tau^2 C_\psi}{K} - \frac{E_\psi}{E}
\end{aligned}$$

Where the last step follows from the fact that K_0 does not depend directly on ψ and therefore can be dropped. □

Each of the terms represented in Proposition A1 suggests an economic interpretation. Starting with the slope terms pulling in the direction of our empirically observed results:

- E is the employment related marginal utility loss due to divorce. It captures the employment insurance motive: $\alpha u_i' + (1-\alpha)u_j' - u_m'$. And because of concavity and the fact that the lower earner earns less $E > 0$.
- E_ψ is ex-ante insurance level induced change in consumption-related marginal return to employment. Abstracting from α, $E_\psi = \Omega_i R_\tau[u_i'' - \frac{1}{2}u_m''] < 0$. Intuitively, the employment related insurance motive decreases with higher ex-ante insurance levels.
- R_τ is the consumption related marginal return to an additional unit of employment. $R_\tau > 0$.
- $R_{\tau\psi}$ is the effect of the ex-ante insurance level on the marginal return to an additional unit of employment. By assumption: $R_{\tau\psi} < 0$.

Now consider the curvature terms, which work against the pattern we observe in the data. This highlights that our theoretical extension captures two countervailing forces governing the heterogeneous treatment effects.

- $1-\frac{2\beta\Omega_i^2 R_\tau^2 C}{K}$ captures diminishing marginal returns to consumption, showing that R_τ^2 affects curvature in itself, absent additional curvature differences induced by ψ.
- $\frac{\beta\Omega_i^2 R_\tau^2 C_\psi}{K}$ differs from the first term only in that C_ψ appears. That is, this term captures the additional difference in local curvature introduced by the different ex-ante insurance level across groups.

The condition shows that the heterogeneous response depends on two forces. First, the return to additional employment must decline with ex-ante insurance: women who are already better insured gain less, in consumption terms, from further increasing employment (the fraction with R on the LHS, pushing LHS down). This effect is reinforced by the employment-related insurance motive, which weakens as ex-ante insurance increases, pulling the RHS up. Second, these forces must be strong enough to dominate the fact that the same employment increase is not equally valuable at all starting points (the terms with K). In particular, women with lower initial employment may obtain a given utility gain from a smaller increase in employment. The low-insured group therefore adjusts more only if its stronger employment-insurance motive is large enough to outweigh this dampening force.

C.4 Extension: Intra-household distribution of expected utility

Corollary A1. *Suppose $\alpha = 1$ and consider an increase in the perceived divorce risk ϕ. The net incidence of the employment-insurance response falls disproportionately on the husband, j.*

Proof. Since $\alpha = 1$, divorce state consumptions for agents i and j is $c_{2,i}^{(d)} = \Omega_i \tau + (1+r)s$ and $c_{2,j}^{(d)} = \Omega_j + (1+r)s$. Therefore, the marginal benefit of an increase in τ from divorce state consumption is positive for i and non-positive for j as:

$$\frac{\partial c_{2,i}^{(d)}}{\partial \tau} = \Omega_i > 0$$
$$\frac{\partial c_{2,j}^{(d)}}{\partial \tau} = 0$$

where the effect of consumption from utility follows from $u' > 0$.

By Proposition 1 $\frac{d\tau^*}{d\phi} > 0$. Hence in response to ϕ, τ weakly increases, so that divorce state consumption utilities are affected as above. First period consumption utility and second period utility in the married state are affected to the same degree across household members.

At the same time, an employment increase affects the household public good term symmetrically. Since we have $q'(\tau) < 0$, it must be that

$$\frac{dq(\tau^*)}{d\phi} = q'(\tau^*) \cdot \frac{d\tau^*}{d\phi} < 0$$

Thus, while the employment shift generates equal benefits for wive and husband in the married state and equal cost in terms of public good provision, it only creates a divorce state benefit for the wife. □

C.5 Extension: Comparative Static with respect to income sharing

Proposition A2 (One-dimensional adjustment to income sharing)**.** *At an interior optimum, an increase in retained income share α weakly raises each self-insurance margin when the other is held fixed:*

1. *holding labor market investment τ fixed, optimal savings $s^*(\alpha;\tau)$ is weakly increasing in α;*
2. *holding savings s fixed, optimal labor market investment $\tau^*(\alpha;s)$ is weakly increasing in α.*

Proof. Due to concavity, the sign of our one-dimensional comparative statics are specified through the sign of the cross-partial $U_{x\alpha}$ with $x \in \{s,\tau\}$ (see Appendix C.2).
Define $M(\alpha) := \alpha u'(c_{2,i}^{(d)}) + (1-\alpha)u'(c_{2,j}^{(d)})$. Since $\Omega_j > \Omega_i\tau$, we have $\partial c_{2,i}^{(d)}/\partial\alpha = \Omega_i\tau - \Omega_j < 0$ and $\partial c_{2,j}^{(d)}/\partial\alpha > 0$, so $u'(c_{2,i}^{(d)})$ rises and $u'(c_{2,j}^{(d)})$ falls with α. Together with the weight shift toward $u'(c_{2,i}^{(d)})$, this implies $M'(\alpha) \geq 0$, since we have

$$M'(\alpha) = \left[u'\left(c_{2,i}^{(d)}\right) - u'\left(c_{2,j}^{(d)}\right)\right] + \underbrace{\left(\alpha u''\left(c_{2,i}^{(d)}\right) - (1-\alpha)u''\left(c_{2,j}^{(d)}\right)\right)}_{\leq 0} \cdot \underbrace{(\Omega_i\tau - \Omega_j)}_{<0}.$$

which is non-negative since $u'(c_{2,i}^{(d)}) > u'(c_{2,j}^{(d)})$, $u'' < 0$, and $u''' \geq 0$, implying that $u''(c_{2,i}^{(d)}) \leq u''(c_{2,j}^{(d)}) < 0$. It follows that,

$$U_{\tau\alpha} = \beta\Omega_i\phi \underbrace{M'(\alpha)}_{\geq 0} \geq 0$$

Turning to the savings response, we have

$$U_{s\alpha} = \beta\frac{1+r}{2}\phi\Big(u''_{2,i} - u''_{2,j}\Big)\Big(\Omega_i\tau - \Omega_j\Big) \geq 0$$

which holds since $u''(c_{2,i}^{(d)}) \leq u''(c_{2,j}^{(d)}) < 0$. This follows from $u''' \geq 0$ and the ordering $c_{2,i}^{(d)} \leq c_{2,j}^{(d)}$ and $\Omega_i\tau < \Omega_j$. □

A higher value of α implies greater between-spouse differences in consumption in the divorced state. By the same logic as above, this raises the demand for insurance, which can be achieved either through higher savings or an increase in labor market investment, i.e., through household de-specialization.

Proposition A3 (Simultaneous adjustment to income sharing)**.** *At an interior optimum where both margins adjust simultaneously, labor market investment $\tau^*(\alpha)$ weakly increases in α. while the response of optimal savings $s^*(\alpha)$ is ambiguous.*

Proof. We first proof the labor market investment result.

By implicit differentiation:

$$\frac{d\tau}{d\alpha} = \frac{U_{s\tau}\cdot U_{s\alpha} - U_{ss}\cdot U_{\tau\alpha}}{D}$$

where $D = U_{ss}U_{\tau\tau} - U_{s\tau}^2$. At an interior optimum the Hessian is negative definite because the objective function is strictly concave by assumption. It follows that $D > 0$, so that

$$\operatorname{sign}\left(\frac{d\tau}{d\alpha}\right) = \operatorname{sign}(U_{s\tau} \cdot U_{s\alpha} - U_{ss} \cdot U_{\tau\alpha})$$

Let $N(\tau, \alpha)$ denote the numerator from implicit differentiation, so $N(\tau,\alpha) = U_{s\tau} \cdot U_{s\alpha} - U_{ss} \cdot U_{\tau\alpha}$. The previous argument already established the following partial derivatives, repeated here for convenience:

$$\begin{aligned}
U_{\tau\alpha} &= \beta\Omega_i\phi\Big[\big[u'(c_{2,i}^{(d)}) - u'(c_{2,j}^{(d)})\big] + (\Omega_i\tau - \Omega_j)\big[\alpha u''(c_{2,i}^{(d)}) - (1-\alpha)u''(c_{2,j}^{(d)})\big]\Big] \\
U_{s\alpha} &= \beta\frac{1+r}{2}\phi(\Omega_i\tau - \Omega_j)\big[u''(c_{2,i}^{(d)}) - u''(c_{2,j}^{(d)})\big] \\
U_{s\tau} &= -\frac{\Omega_i}{2}u''(c_1) + \beta\frac{1+r}{2}\Omega_i\Big[\phi\big[\alpha u''(c_{2,i}^{(d)}) + (1-\alpha)u''(c_{2,j}^{(d)})\big] + (1-\phi)u''(c_2^{(m)})\Big] \\
U_{\tau\tau} &= \frac{\Omega_i^2}{2}u''(c_1) + 2q''(\tau) + \beta\Omega_i^2\Big[\phi\big[\alpha^2 u''(c_{2,i}^{(d)}) + (1-\alpha)^2 u''(c_{2,j}^{(d)})\big] + \frac{1-\phi}{2}u''(c_2^{(m)})\Big] \\
U_{ss} &= \frac{1}{2}u''(c_1) + \beta\frac{(1+r)^2}{4}\Big[\phi\big[u''(c_{2,i}^{(d)}) + u''(c_{2,j}^{(d)})\big] + 2(1-\phi)u''(c_2^{(m)})\Big]
\end{aligned}$$

To set out the mathematical logic more clearly, define the following terms:

$$\begin{aligned}
T &\equiv u'(c_{2,i}^{(d)}) - u'(c_{2,j}^{(d)}) + (\Omega_j - \Omega_i\tau)\big[-\alpha u''(c_{2,i}^{(d)}) + (1-\alpha)u''(c_{2,j}^{(d)})\big] \\
G &\equiv (\Omega_j - \Omega_i\tau)\big[-u''(c_{2,i}^{(d)}) + u''(c_{2,j}^{(d)})\big] \\
H &\equiv \phi\Big[-\alpha u''(c_{2,i}^{(d)}) - (1-\alpha)u''(c_{2,j}^{(d)})\Big] - (1-\phi)u''(c_2^{(m)}) \\
S &\equiv \phi\Big[-u''(c_{2,i}^{(d)}) - u''(c_{2,j}^{(d)})\Big] - 2(1-\phi)u''(c_2^{(m)})
\end{aligned}$$

Using the expression for the numerator, $N(\tau, \alpha)$, derived from implicit differentiation, one can write:

$$\begin{aligned}
N(\tau,\alpha) &= U_{s\tau} \cdot U_{s\alpha} - U_{ss} \cdot U_{\tau\alpha} \\
&= \Omega_i\left(-\frac{1}{2}u''(c_1) - \beta\frac{1+r}{2}H\right) \cdot \beta\frac{1+r}{2}\phi G + \left[-\frac{1}{2}u''(c_1) + \beta\left(\frac{1+r}{2}\right)^2 S\right](\beta\Omega_i\phi T) \\
&= \beta\Omega_i\phi\left[-\frac{1}{2}u''(c_1)\left(T + \frac{1+r}{2}G\right) + \beta\left(\frac{1+r}{2}\right)^2(ST - HG)\right] \\
&= \beta\Omega_i\phi\left[A + \beta\left(\frac{1+r}{2}\right)^2(ST - HG)\right]
\end{aligned}$$

where: $A = -\frac{1}{2}u''(c_1)\big(T + \frac{1+r}{2}G\big)$. To sign A we can further unpack the term:

$$A = -\frac{1}{2}u''(c_1)\Bigg[\big[u'(c_{2,i}^{(d)}) - u'(c_{2,j}^{(d)})\big] + (\Omega_j - \Omega_i\tau)\big[-\alpha u''(c_{2,i}^{(d)}) + (1-\alpha)u''(c_{2,j}^{(d)})\big] + \frac{1+r}{2}(\Omega_j - \Omega_i\tau)\big[-u''(c_{2,i}^{(d)}) + u''(c_{2,j}^{(d)})\big]\Bigg]$$

By concavity: $-\frac{1}{2}u''(c_1) > 0$ and $u'(c_{2,i}^{(d)}) \geq u'(c_{2,j}^{(d)})$. Since by assumption $\Omega_j > \Omega_i$ and $\tau \in [0,1]$, $\Omega_j > \Omega_i\tau$. $\frac{1+r}{2} > 0$ follows from $1 + r > 0$. Because $u''' \geq 0$ and $c_{2,i}^{(d)} \leq c_{2,j}^{(d)} \Rightarrow |u''(c_{2,i}^{(d)})| \geq |u''(c_{2,j}^{(d)})|$. Furthermore, by concavity $u''(c_{2,i}^{(d)}) < 0$ and $u''(c_{2,j}^{(d)}) < 0$, so that $-u''(c_{2,i}^{(d)}) + u''(c_{2,j}^{(d)}) \geq 0$, since $\alpha \in [\frac{1}{2}, 1]$, it must be that $-\alpha u''(c_{2,i}^{(d)}) + (1-\alpha)u''(c_{2,j}^{(d)}) \geq 0$. Taken together this implies that $A \geq 0$.

Since $\beta\Omega_i\phi \geq 0$, $A \geq 0, \beta\big(\frac{1+r}{2}\big)^2 > 0$, it only remains to show that $ST \geq HG$ to prove the lemma.

First notice that $T - \alpha G = u'(c_{2,i}^{(d)}) - u'(c_{2,j}^{(d)}) + (\Omega_j - \Omega_i\tau)(2\alpha - 1)(-u''(c_{2,j}^{(d)}))$, where $u'(c_{2,i}^{(d)}) - u'(c_{2,j}^{(d)}) \geq 0, (\Omega_j - \Omega_i\tau) > 0, (2\alpha - 1) \geq 0, (-u''(c_{2,j}^{(d)})) \geq 0$. It follows that $T \geq \alpha G$.

Furthermore, notice that $\alpha S - H = (2\alpha - 1)\big[-\phi u''(c_{2,j}^{(d)}) - (1-\phi)u''(c_2^{(m)})\big]$, so that $\alpha S \geq H$, because $\alpha \in [\frac{1}{2}, 1]$ and by concavity.

Therefore, we have $ST \geq S\alpha G \geq HG$, which proves that $N(\tau, \alpha) \geq 0$, so that $\frac{d\tau^*}{d\alpha} \geq 0$.

We now turn to the savings response. Using the same reasoning as in Appendix C.2, we find:

$$\text{sign}\left(\frac{ds}{d\alpha}\right) = \text{sign}\left(U_{s\tau}U_{\tau\alpha} - U_{\tau\tau}U_{s\alpha}\right)$$

We have $U_{\tau\tau} \leq 0, U_{s\alpha} \geq 0, U_{\tau\alpha} \geq 0, U_{ss} \leq 0$. However, we cannot sign $U_{s\tau}$ leading to an ambiguous overall response. Inserting and simplifying yields no signable inequality. □

C.6 Robustness: Unequal Bargaining Weights

We investigate the robustness of the predictions of our model with respect to unequal bargaining weights.

Setup.

We extend the baseline model by allowing Pareto weights $\lambda_i, \lambda_j \in (0,1)$ with $\lambda_i + \lambda_j = 1$. To keep the problem tractable, we impose a functional form assumption $u(c) = \log c$. We define total resources in each period as

$$C_1 \equiv \Omega_i \tau + \Omega_j - s, \qquad C_2^{(m)} \equiv \Omega_i \tau + \Omega_j + (1+r)s,$$

and divorce-state consumptions

$$\begin{aligned} c_{2,i}^{(d)} &= \alpha \Omega_i \tau + (1-\alpha)\Omega_j + \tfrac{1}{2}(1+r)s, \\ c_{2,j}^{(d)} &= \alpha \Omega_j + (1-\alpha)\Omega_i \tau + \tfrac{1}{2}(1+r)s. \end{aligned}$$

Within-marriage allocation.

Importantly, with unequal Pareto weights, the within-marriage allocation of resources depends on (λ_i, λ_j). The intrahousehold FOCs satisfy

$$\lambda_i \frac{1}{c_{1,i}} = \lambda_j \frac{1}{c_{1,j}}, \qquad \lambda_i \frac{1}{c_{2,i}^{(m)}} = \lambda_j \frac{1}{c_{2,j}^{(m)}},$$

so log utility delivers proportional sharing rules:[32]

$$c_{1,i} = \lambda_i C_1, \quad c_{1,j} = \lambda_j C_1, \qquad c_{2,i}^{(m)} = \lambda_i C_2^{(m)}, \quad c_{2,j}^{(m)} = \lambda_j C_2^{(m)}.$$

Substituting the sharing rules into the Pareto-weighted objective yields

$$\begin{aligned} W = \log C_1 + q(\tau) + \beta(1-\phi)\log C_2^{(m)} + \beta\phi\left[\lambda_i \log c_{2,i}^{(d)} + \lambda_j \log c_{2,j}^{(d)}\right] \\ + \left(1 + \beta(1-\phi)\right)\left(\lambda_i \log \lambda_i + \lambda_j \log \lambda_j\right). \end{aligned}$$

The last term depends only on (λ_i, λ_j) and is constant for the choices (s, τ), so it can be dropped when deriving FOCs.

We now derive the FOCs for savings and labor market investment. Using $\partial C_1/\partial s = -1$, $\partial C_2^{(m)}/\partial s = 1 + r$, and $\partial c_{2,k}^{(d)}/\partial s = \frac{1}{2}(1+r)$, the savings FOC is

$$0 = -\frac{1}{C_1} + \beta(1-\phi)\frac{1+r}{C_2^{(m)}} + \beta\phi\frac{1+r}{2}\left(\frac{\lambda_i}{c_{2,i}^{(d)}} + \frac{\lambda_j}{c_{2,j}^{(d)}}\right).$$

[32] For $t \in \{1,2\}$, maximize $\lambda_i \log c_{t,i} + \lambda_j \log c_{t,j}$ subject to $c_{t,i} + c_{t,j} = C_t$. The FOC implies $c_{t,i}/c_{t,j} = \lambda_i/\lambda_j$, and substituting into the resource constraint gives $c_{t,i} = \lambda_i C_t$ and $c_{t,j} = \lambda_j C_t$.

Using $\partial C_1/\partial\tau = \Omega_i$, $\partial C_2^{(m)}/\partial\tau = \Omega_i$, and $\partial c_{2,i}^{(d)}/\partial\tau = \alpha\Omega_i$, $\partial c_{2,j}^{(d)}/\partial\tau = (1-\alpha)\Omega_i$, the labor market investment FOC is

$$q'(\tau) = -\Omega_i\left[\frac{1}{C_1} + \beta(1-\phi)\frac{1}{C_2^{(m)}} + \beta\phi\left(\frac{\alpha\lambda_i}{c_{2,i}^{(d)}} + \frac{(1-\alpha)\lambda_j}{c_{2,j}^{(d)}}\right)\right].$$

Weighted divorce terms and thresholds.

Define

$$A_s(\lambda_i) \equiv \frac{\lambda_i}{c_{2,i}^{(d)}} + \frac{\lambda_j}{c_{2,j}^{(d)}}, \qquad A_\tau(\lambda_i) \equiv \frac{\alpha\lambda_i}{c_{2,i}^{(d)}} + \frac{(1-\alpha)\lambda_j}{c_{2,j}^{(d)}}.$$

Holding (s,τ) fixed, these expressions are affine in λ_i with derivatives

$$\frac{\partial A_s}{\partial\lambda_i} = \frac{1}{c_{2,i}^{(d)}} - \frac{1}{c_{2,j}^{(d)}}, \qquad \frac{\partial A_\tau}{\partial\lambda_i} = \frac{\alpha}{c_{2,i}^{(d)}} - \frac{1-\alpha}{c_{2,j}^{(d)}}.$$

Under $\Omega_i < \Omega_j$ and $\alpha \geq 1/2$, we have $c_{2,i}^{(d)} \leq C_2^{(m)}/2 \leq c_{2,j}^{(d)}$, with strict inequalities for $\alpha > 1/2$, so both derivatives are weakly positive. The equal-weight benchmark corresponds to $\lambda_i = 1/2$ and replaces A_s and A_τ by their simple averages.

Holding (s,τ) fixed, the derivatives of the above FOCs with respect to ϕ isolate the weighted divorce-state terms:

$$\frac{\partial}{\partial\phi}\left[-\frac{1}{C_1} + \beta(1-\phi)\frac{1+r}{C_2^{(m)}} + \beta\phi\frac{1+r}{2}A_s(\lambda_i)\right] = \beta(1+r)\left(\frac{1}{2}A_s(\lambda_i) - \frac{1}{C_2^{(m)}}\right),$$

and

$$\frac{\partial}{\partial\phi}\left[q'(\tau) + \Omega_i\left(\frac{1}{C_1} + \beta(1-\phi)\frac{1}{C_2^{(m)}} + \beta\phi A_\tau(\lambda_i)\right)\right] = \beta\Omega_i\left(A_\tau(\lambda_i) - \frac{1}{C_2^{(m)}}\right).$$

For savings, this term changes signs when

$$A_s(\lambda_i) = \frac{2}{C_2^{(m)}},$$

yielding the cutoff

$$\lambda_i^{(s)} = \frac{c_{2,i}^{(d)}}{c_{2,i}^{(d)} + c_{2,j}^{(d)}} = \frac{c_{2,i}^{(d)}}{C_2^{(m)}} = \frac{1}{2} - \left(\alpha - \frac{1}{2}\right)\frac{\Omega_j - \Omega_i\tau}{C_2^{(m)}}.$$

When $\alpha > 1/2$, this cutoff lies in $(0, 1/2)$; if $\lambda_i < \lambda_i^{(s)}$, the divorce-risk effect on savings can flip relative to the equal-weight case (in which case savings increase in response to a higher perceived divorce risk). The 'slack' between the equal-weights benchmark and the cutoff is larger for α close to 1 and a larger earnings inequality. The economic intuition is as follows: With very unequal Pareto weights, savings are relatively valuable in marriage because they can be allocated to the high-weight spouse. Under divorce, savings are split equally, reducing the Pareto-weighted marginal value of saving. Therefore, when λ_i is sufficiently small, an increase in divorce risk can reduce optimal saving.

For labor market investment, the analogous cutoff solves

$$A_\tau(\lambda_i) = \frac{1}{C_2^{(m)}},$$

so

$$\lambda_i^{(\tau)} = \frac{\frac{1}{C_2^{(m)}} - \frac{1-\alpha}{c_{2,j}^{(d)}}}{\frac{\alpha}{c_{2,i}^{(d)}} - \frac{1-\alpha}{c_{2,j}^{(d)}}}.$$

For $\alpha > 1/2$ this defines a unique crossing in $(0, 1/2]$. The term $A_\tau(\lambda_i)$ is the planner's (Pareto-weighted) marginal utility gain in divorce of increasing τ. τ increases spouse i's earnings and, in divorce, that earnings increase is only partially shared. If λ_i becomes very small, the planner puts little weight on the spouse who both (i) is poorer in divorce (high marginal utility) and (ii) bears most of the τ-income gain when $\alpha > 1/2$. Then the divorce-state marginal cost $A_\tau(\lambda_i)$ can drop below the marriage benchmark $1/C_2^{(m)}$. This threshold is unlikely to be crossed, even for small λ_i if values of α are close to 1.

Summary.

Unequal bargaining weights matter only through the weighted divorce-state marginal utilities in $A_s(\lambda_i)$ and $A_\tau(\lambda_i)$. When λ_i is very low, the couple puts little weight on the poorer spouse in divorce, so the insurance motive can weaken and the comparative-static sign relative to equal weights can flip. For weights that are not very unequal (in particular λ_i near $1/2$), these weighted terms remain close to the equal-weight benchmark and the baseline sign logic remains robust.