

# The Transition to Mid-life Divorce

Larry W. Taylor  
Department of Economics  
Rauch Business Center, 37  
621 Taylor Street  
Lehigh University  
Bethlehem, PA 18015

Address(es) of author(s) should be given

The date of receipt and acceptance will be inserted by the editor

**Abstract** How long do older divorcees deliberate divorce? The answer identifies factors that either slow or hasten divorce. By comparison, extant studies investigate only marriage durations and fail to account for an individual's maturity. To control for maturity, I focus on divorcees over forty years old. Outside interference from stepchildren and/or in-laws significantly hastens the divorce decision, followed by sexual issues and/or a poor match. Intolerance of outside interference is explained by Hamilton's rule on genetics, with other problems explained by Becker's insights on the gains from marriage. Studying marital problems among older divorcees yields lessons for all age groups. (JEL: J12, J10)

## 1 Introduction

Among mature men and women, which factors most affect the decision to ask for divorce? Such factors include falling in love with someone else, abuse, outside interference by stepchildren or in-laws, sexual issues, not being there physically or in terms of marital effort, a poor match, money problems, substance abuse, and abandonment. Since I consider only those who divorce in their 40s, 50s, or 60s, I focus on individuals supposedly more mature and deliberative than those in their 20s and 30s, and, if female, mostly past the childbearing age. I am most interested in the deliberation period that immediately precedes the decision to ask for divorce. The deliberation period begins when at least one spouse becomes dissatisfied with the marriage, and ends when one or both decide to divorce. However, asking for divorce occurs prior to the legal divorce, and thus the deliberation period is but a phase of the marriage duration. In other words, the marriage

duration is longer than the deliberation period – a slice of time somewhere *within* the marriage duration.

Understanding the divorce process allows for better insight into the gestation periods of the above marital problems. The deliberation period is of prime importance since its beginning marks the point in time when the marriage starts to unravel and the end marks the time when the marriage falls apart. These two points in time are much more important in the study of divorce than are the legal times of marriage and divorce. In this study of the deliberation period, I focus on the thoughts and feelings of the *decision maker*, that is, the one who initiates the divorce. Does the decision maker feel that his or her spouse is emotionally abusive? Does the decision maker feel that in-laws are overly demanding or controlling? Are the stepchildren especially rebellious and noncooperative? Is money always really tight? Are there fights over political issues, such as abortion rights or the war in Iraq? Does one spouse long for the city and the other a farm? These questions get to the heart of marital strife, much more than can be captured by merely categorizing a person by his or her educational attainment, geographical region, religious affiliation, ethnicity, and so forth. Relatedly, are the parents divorced? Is the decision maker previously divorced? Consider that the decision maker may feel more comfortable asking for divorce if he or she is already familiar with the divorce process. By comparison, understanding the gestation periods for various marital problems may help couples avoid getting divorced in the first place.

In his path-breaking work, Becker (1981) predicts that individuals will take a forward-looking view of how their lives will be affected by the decision to divorce. However, to my knowledge, there are no empirical studies that directly address the thoughts, feelings, and special circumstances of the decision maker as they relate to the deliberation period. For instance, Kesselring and Bremmer (2006) present recent empirical evidence that higher female earnings lead to higher divorce rates, and relatedly, Hoffman and Duncan (1988) find that the fall in women's average income relative to financial need is close to 30% in the first year after divorce. Although these types of studies lend credence to Becker's well-known hypothesis, they yield no insight as to which factors either slow or hasten the divorce decision.

To better understand the timing of divorce, I employ data from a recent study sponsored by the American Association of Retired Persons (AARP). I tie in both economic and biological reasons for the behavior of the divorcees. My study is most closely related to that of Kayser (1993) who investigates the process of marital disaffection. As stylized by Kayser (1993), the divorce process typically begins with feelings of estrangement and growing dissatisfaction with the relationship. The process is usually painful since most marriages begin with the joint expectation of great marital satisfaction. I expand on this theme by focusing on the gestation periods of various marital problems.

By using correlation analysis, a multinomial logit model, and a hazard model, I find that outside interference from stepchildren or in-laws is the

most important factor that hastens divorce. Not surprisingly, abandonment substantially hastens the divorce decision, and for males, any type of sexual problem more than doubles the chance of asking for divorce. Differing viewpoints, that is, a poor match, also hastens the divorce decision. By comparison, for those contemplating divorce for five years or longer, about half stayed married because of children; about a quarter had to prepare financially; and others stated that divorce was against their culture, were uncertain about the decision, hoped the cheating would stop, had cold feet, or had family and friends against the divorce.

A possible reason for the importance of outside interference follows from the work of biologist William D. Hamilton (1964) who emphasized an individual's genes rather than his or her optimizing behavior. Hamilton's rule states that the costs and benefits of altruistic acts are weighted by the closeness of the genetic relationship. The rule predicts that decision makers will be less tolerant of troublemakers genetically unrelated. For other types of marital problems, insight follows from Becker's treatise on the family. In the spirit of Becker (1981), Stevenson and Wolfers (2007, p. 40) offer the straightforward, but powerful, insight that "couples marry and stay married when the gains from marriage exceed the gains from being single." For example, if given as a major reason for divorce, differing viewpoints substantially lessens the gains from marriage. Likewise, delaying divorce due to children is clearly an optimizing behavior that reflects the gains from marriage. Finally, Levitz's (2009) recent article in *The Wall Street Journal* presents anecdotal evidence that some couples are staying together to weather the current economic downturn.

There are lessons from failed marriages. Consider that 26% of divorcees say that they would have gotten to know their spouse longer before marrying, 42% would have chosen a partner with whom they had more in common, 41% would have chosen a partner with closer shared values, and 20% would have chosen a partner who was more fun or adventurous. If remarried, 34% say they are more affectionate day-to-day, 17% strike a better balance between work and home life, 15% vow not to cheat on their spouse, 13% work harder to meet their spouse's sexual needs, 12% manage their home better, and 11% handle finances better. The lessons do not necessarily assist in forming government policy, such as whether laws should be more or less lenient in allowing for divorce, but rather suggest ways to fix or avoid toxic marital problems, many of which are years in the making.

## 2 The AARP Survey

The study sponsored by the American Association of Retired Persons (AARP) reports the deliberation period for seeking divorce and the reasons for doing so. The survey is well-suited to study the gestation periods of various marital problems among older, and supposedly more mature, individuals. Rather than simply categorizing various demographic variables, the thoughts, feelings, and indeed the motivations for those seeking divorce are recorded for

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analysis. It is the feelings of the decision maker that give insight into the psychological, economic, and even biological reasons for divorce. Below are some details about the study.

Completed in May 2004, Montenegro's AARP report is the first of its kind to examine the divorce experience at midlife and beyond. Participants were asked about the circumstances at the time of their divorce, the reasons for their divorce, the impact of their divorce, their lives after divorce, their sexuality, and other variables related to the divorce experience. The study "The Divorce Experience: A Study of Divorce at Mid-life and Beyond," conducted for *AARP: The Magazine*, is a survey of 581 men and 566 women who divorced at least once during their 40s, 50s, or 60s. Knowledge Networks conducted the survey on the behalf of AARP by using its web-enabled consumer research panel. The panel is a randomly recruited and nationally representative sample of the U.S. population. Emails were sent to a stratified random sample of the panel members between the ages of 40 and 79, but only those reported to have divorced between the ages of 40 and 69 were included in the study. The data then were weighted to represent the divorcee population ages 40 to 79.

The advantage of using web-based surveys is that it affords more privacy than do telephone interviews, and given the sensitive nature of some of the questions, this is certainly an advantage. The methodology improves response rates and assures anonymity, thereby encouraging honesty. A potential disadvantage of the methodology is that those without access to web-based technology cannot be included in the survey. However, to obtain a representative sample, Knowledge Networks uses high-quality probability sampling techniques that are not limited to current Web users or computer owners. In fact, they randomly select households and then provide those selected households with free hardware and Internet access. Web-access selection bias is thus not an issue.

### 3 The Deliberation Period

The deliberation period measures the time duration spent contemplating divorce. Although a troubled marriage could have been so from the start, the beginning of the deliberation period is important because it marks a new phase of uncertainty and decline in the marriage. The end of the deliberation period marks the effective end of a failed marriage even if the legal divorce happens months or years later. As such, the deliberation period is as least as important as the marriage duration even though the latter has received most all of the attention in the extant literature. Table 1 presents a frequency analysis of the deliberation period.

<Table 1 about here>

From Table 1, about 20% of respondents, two-thirds of them men, were taken by complete surprise by the divorce. For those taken by surprise, the

true deliberation period is missing since their spouse made the divorce decision. At the other extreme, about 15% of the respondents thought about divorcing for 5 years or longer.<sup>1</sup> The median interval for the deliberation period is *1 year but less than 2 years*. Too, there are roughly an equal number of individuals in the combined interval *1 year but less than 5 years* as in the combined interval *less than 1 year*. I conclude that there exists a sizable portion of those over 40 who decide upon divorce relatively quickly ( $T < 1$  year), another sizable portion who give the divorce considerable thought ( $1 \leq T < 5$  years), and a final portion, less than half the size of the first portion, who appear considerably indecisive ( $T > 5$  years).

### *3.1 Short-term deliberations*

For the 62 decision makers who contemplate getting a divorce for  $T < 1$  month, it is unclear whether the decision maker is justly decisive or unjustly impulsive. However, since my sample consists of older divorcees, I can at least rule out the inherent impulsiveness of youth. Moreover, my hazard analysis (reported below) suggests that even those who surprise their spouses by asking for divorce typically deliberate for at least a month. Although I cannot rule out impulsive behavior, my choice of target population and the empirical evidence favor decisiveness over impulsiveness.

### *3.2 Long-term deliberations*

At the other extreme, consider that for deliberation periods greater than five years, it is unclear whether the decision maker is indecisive or just patiently waiting for the right time to ask for divorce. Fortunately, the AARP Divorce Survey provides further evidence as to why decision periods last five years or longer. There were 175 decision makers, or about 15% of those surveyed, who contemplated divorce for five years or longer. Of these 175 individuals, about half stayed married because of children; about a quarter had to prepare financially; about three out of twenty stated that divorce was against their culture or religion, or they personally didn't believe in divorce; and about one in ten claimed the reason for the delay was financial dependence on their spouse, uncertainty about the decision, procrastination, emotional attachment, patience in hoping that cheating would stop, working towards making the marriage better, and/or counseling. About one in twenty did not want to lose a significant portion of their assets, did not have legal representation, and/or had social pressure against divorce; about one in fifty simply got cold feet; and about one in a hundred had family and friends

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<sup>1</sup> I deleted 30 cases for which the respondent was generally uncooperative throughout the survey, leaving 1117 respondents in my sample. Cases deleted for nonresponse comprise just over 2.5% of the original sample of 1147 surveyed.

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against the divorce. None of those surveyed, however, suggested the delay was due to health reasons.

Since about half of unhappy spouses stay married because of children, then in total, it appears that the vast majority of unhappy spouses stay in their marriages for five years or longer because of finances or children.<sup>2</sup> Of course, with the passage of time, these exogenous constraints, external to the preferences of the decision maker, are likely to lift. If so, for unhappy spouses, the likelihood of asking for divorce will increase over time, and this is exactly what I observe from the data in my hazard analysis reported below.

There also exists a sizable portion, perhaps as large as one quarter of long-term decision makers, who toil with the decision to divorce for five years or longer because of endogenous reasons, internal to the decision making process, such as uncertainty about the decision, emotional attachment, or because they were working to make the marriage better. Unfortunately, these unresolved marital problems became intolerable, and apparently unfixable after a certain point in time, thus eventually led to divorce. For some couples, marital problems will not always be resolved even with counseling, introspection, and the passage of time itself.

#### 4 Significant Reasons for Divorce

Leading reasons for divorce are summarized in Table 2. The reasons reveal the thoughts of the decision maker during the critical deliberation period, and it is only natural to determine how these various reasons correlate with the deliberation period. Moreover, the reasons are interesting in their own right since these reflect the actual perceptions of the decision maker. Survey respondents were asked to identify the major reason for their divorce, and if a major reason was given, prompted for a second and third reason for their divorce – if any. In the table, the first reason for divorce is labelled as the *major reason*, with the second and third reasons (combined) labelled as the *minor reasons*. Of course, significant misperceptions of the past, or transference of blame to others (projection bias), can lead to misclassification of the reasons for divorce. However, I assume that the vast majority of respondents are accurate in their assessments.

<Table 2 about here>

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<sup>2</sup> The issue of delayed parental divorce on the welfare of children is very complex. Furstenberg and Kiernan (2001) demonstrate that the impact of divorce depends on the timing of divorce, the gender of the child, and the domain of behavior. Cherlin (1992) suggests that mid-life, when couples often have young teenage children, is one of the two periods critical to the survival of a marriage – the other is during the first seven years of marriage. Nonetheless, the evidence from the AARP study indicates that unhappy spouses frequently stay in the marriage because they believe it to be in the best interest of their children. Indeed, Hamilton's rule predicts that parents will be altruistic to children genetically related.

#### *4.1 Abuse and sexual issues*

Abuse is one of the most frequently cited reasons for divorce. Such abuse does not have to be physical. Examples of non-physical abuse include constant put downs, yelling at trivial mistakes, frequent broken promises, micro-managing the household, and breaking furniture when angry. Sexual issues are also of prime importance to the decline of a marriage. One partner expects to have sex once a week, but the other expects sex every day. Lack of affection at home leads to an affair at the office. The years of drinking beer every night and eating junk food have led to an unfit appearance and trouble in the bedroom. "After five years of trying, you just aren't able to give me children."<sup>3</sup>

#### *4.2 Differing viewpoints and substance abuse*

Another set of problems derives from a poor match. One partner wants a child, but the other already has two by a previous marriage, and that's enough. One partner was brought up in New York City, goes to a lot of cocktail parties, and before her most recent marriage belonged to a group dedicated to discussing the ideas of such luminaries as Ayn Rand and Karl Marx; her spouse grew up on a farm in a rural area, likes sports, and closely follows Nascar races. "I want to see the world, but all you want is to sit home and watch TV." "There is a fifteen-year difference between us, and I still like to go for those long walks that you can't do anymore." "I'm a devout Catholic and you are an equally devout Baptist; well, this is a lot harder than I thought it would be." These differing viewpoints can eventually erode a marriage. Finally, as is quite self-explanatory, alcohol or drug abuse can also spoil a marriage.

#### *4.3 Causation*

Establishing causation is somewhat problematic. Consider that women who are extremely reluctant leave their husbands may be more likely to become involved in abusive relationships. If so, abuse does not *cause* long deliberation periods in the traditional sense because both abuse and long gestation periods are attributed to an omitted variable, namely, the tendency for certain women to tolerate abuse. On the other hand, consider that the timing of events is quite clear. During the marriage, the husband starts to abuse his wife, and she then contemplates asking for divorce. But only when her husband begins the abuse does she start to contemplate what life would be like without him. As such, abuse is predetermined relative to the deliberation

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<sup>3</sup> These are examples of sexual issues that may lead to divorce. This quote and others in the paper convey hypothetical, but nonetheless realistic, situations that cause marital problems.

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period, and can be treated as fixed for the purpose of statistical modeling.<sup>4</sup>. Moreover, even if one does not accept this type of ordered causality as true causality (since the true cause for the abuse may date back many generations), it is still useful to determine the strength of the association between abuse and the deliberation period. Though a hazard analysis appears to be a very good way to accomplish this goal, there are also more straightforward approaches to establish this and other associations.

## 5 Correlation Analysis

Summary measures establish associations between the deliberation period and the various reasons for divorce, such as substance abuse. The primary advantage of a descriptive analysis is its simplicity in revealing salient features of the data, and because there is no need to establish causality. Indeed, the analysis is insightful even though correlations are subject to multiple interpretations. I find that the length of the deliberation period is related to falling in love with someone else, abuse, outside interference, alcohol and drug abuse, abandonment, sexual issues, not being there physically or lack of marital effort, having a previous divorce, and having no children at the time of divorce. However, some marital problems associate with either fast divorce decisions or surprises, while others associate with slow divorce decisions. Some problems appear to affect the deliberation period only if given as a major reason for divorce. In contrast, not being there physically or emotionally affects the deliberation period only if given as a minor reason for divorce. For comparison with the deliberation period, I consider all of the factors listed in Tables 2 and 3. Summary results are reported in Table 4.

<Tables 3 and 4 about here>

For ease of interpretation, I categorize the deliberation period as follows: a surprise ( $Y=0$ ), less than one year ( $Y=1$ ), one-to-five years ( $Y=2$ ), and more-than-five years ( $Y=3$ ). For each of the factors in divorce, I tabulate the percentage of 1's conditional on the value of  $Y$ . In other words, I tabulate estimated values of  $E(X|Y=y) = P(X=1|Y=y)$  for each factor  $X$ . I also compute Spearman's correlation coefficient (*rho*) to establish the strength of the relationship between  $Y$  and  $X$ , and then report the associated p-value from Spearman's t-test. I find that the qualitative conclusions from Spearman's t-test are the same as those obtained from a chi-square test for independence between  $Y$  and  $X$ .

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<sup>4</sup> We say that abuse Granger causes the divorce deliberation, and as such, abuse is weakly exogenous for the deliberation period. See also Lancaster (1990, p. 28) for an explanation of exogeneity due to temporal ordering in a hazard model.

### 5.1 *Falling in love with someone else*

If given as a major reason for divorce, falling in love with someone else is associated with surprise decisions. In fact, if  $X$  is the 0/1 binary variable that represents the response "fell in love with someone else", then  $P(X=1|Y=0)$  is about double  $P(X=1|Y=y)$  for  $y>0$ . One interpretation is that decision makers try to hide their feelings if falling in love with someone else, and another is that falling in love with someone else tends to happen so quickly that surprises are inevitable. Consider, however, that robustness checks indicate that surprise decisions are not necessarily any faster than those for which the spouse is aware that his or her spouse is considering divorce. As such, it appears that those who fall in love with someone else tend to hide this fact from their spouse.

### 5.2 *Verbal, physical, emotional abuse, or a control freak*

If given as either a major or minor reason for divorce, abuse is associated with longer deliberation periods. As a possible explanation, consider that Kalmijn and Monden (2006) find that a high amount of verbal or physical abuse during the marriage is associated with more detrimental effects of divorce on well-being. Thus, a forward-looking spouse could see a bleak future if he or she were to try to end the marriage, and in the Becker-like framework of Grossbard-Shechtman (1993), the threat of violence discourages divorce precisely because of the high cost of divorce borne by the abused partner. Indeed, Fischer, De Graaf, and Kalmijn (2005) find a positive correlation between conflict and fights during marriage and after divorce. Discussions about divorce, or divorce itself, may trigger more abuse. Bowlus and Seitz (2006) also observe that abused women tend to have violent family backgrounds and lower education levels that reduce the gains to working. If so, abused women may be inherently more hesitant to leave their husbands. Finally, it is also possible that abused partners are hoping for abuse abatement or waiting for children to reach adulthood. Consider that having no children at the time of divorce is generally associated with shorter deliberation periods.<sup>5</sup>

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<sup>5</sup> By comparison, the rational choice model of Grossbard (2005) predicts that women who grow up in households where wife abuse is common, or those who experience abuse by a husband or boyfriend, are more likely to become lone mothers and go on welfare. Likewise, *ceteris paribus*, women tend to remain single in cultures where men commonly use violence against their wives. However, these theoretical considerations do not contradict my empirical findings since abused women who decide to end a marriage factor in their divorce costs. In other words, it appears that abuse both increases the likelihood of divorce among the general population and extends the deliberation process of those who eventually do divorce.

### 5.3 Substance abuse and lack of marital effort

Similar results hold for alcohol or drug use and not being there physically or in terms of marital effort. If either a major or minor reason for divorce, substance abuse is associated with longer deliberation periods. The same is true for "not being there", but only if given as a minor reason. These empirical findings are intuitive if substance abuse or marital absence evolve slowly over time. For instance, having a few drinks after dinner may be an enjoyable ritual that at first appears completely innocuous. Over time, however, suppose the drinking increases in frequency and intensity, and eventually leads to a drinking problem. Likewise, suppose that a wife is increasingly away from home because of recreational tennis, and though increasingly bothersome to the husband, this is not a critical issue until he finds out that she also likes recreational sex without him. Marital absence is thus a long-standing issue that is now exacerbated by the new twist.

### 5.4 Outside interference

Outside interference from in-laws or stepchildren is associated with either shorter deliberation periods or surprises. In fact, if given as a major reason for divorce, none of the decision makers in my sample toiled with their decision for more than five years. A possible reason for the importance of outside inference follows from the work of biologist William D. Hamilton (1964), who emphasized an individual's genes rather his or her optimizing behavior. Hamilton's rule states that the costs and benefits of altruistic acts are weighted by the closeness of the genetic relationship.<sup>6</sup> The rule predicts that decision makers will be less tolerant of troublemakers genetically unrelated. "Look, I've tried to be fair, but you're his kids, not mine. I just happen to be married to your mother." "Why do you always take up for your trouble-making daughter? The only thing I did was to rearrange her room when she went off to college. I guess *I'm* not important!" Not surprisingly, abandonment is also highly associated with either short decision durations or surprised spouses. "I've quit my job and will be in touch when I've settled into my new life."

### 5.5 Sexual issues

Sexual issues are more complicated. This category includes not only cheating, but also sexual incompatibility, poor sexual performance, declining physical appearance, homosexuality, and the inability to have children. All decision makers tend to have longer deliberation periods if sexual issues are identified as a *minor* reason for the divorce. However, for reasons that are

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<sup>6</sup> Cox (2007) stresses the importance of Hamilton's rule in explaining certain patterns in the economic behavior of the family.

unclear, females (but not males) tend to have longer deliberation periods if some type of sexual issue is identified as the *major* reason for divorce. Consider that there is no overall gender effect, and in particular, I found no interaction effect between gender and abuse. Of course, if financial incentives are relatively stronger for women than for men in this cohort, or if the main responsibility of raising children were to fall on the divorced mother, there are potentially strong incentives for women to overlook sexual problems in the marriage. Indeed, of those who consider divorce for five years or longer, about half stayed married because of children and a quarter had to prepare financially.<sup>7</sup>

## 6 Multinomial Logit Model

A multinomial logit model compliments the above correlation analysis. Advantages of using multinomial logit are its relative simplicity, familiarity, suitability for categorical data, ability to identify marginal impacts of factors  $X$  on  $Y$ , and allowance for sampling weights.<sup>8</sup> Relative to correlation analysis, a disadvantage of the model is that any right-hand-side factor must be predetermined (or weakly exogenous), and this rules out factors determined coincidentally with the decision to divorce. Fortunately, the factors listed in Table 2 all appear acceptable since these are the reasons given *for* the divorce, and not the consequences *of* the divorce. Likewise, all of the factors listed in Table 3 are predetermined except, perhaps, having no children at the time of divorce. Consider a 41 year-old wife who delays having a child because she is thinking about asking for divorce within six months. If so, then having no children at the time of the divorce is not a stated reason for the relatively short deliberation period, but rather is a consequence of the divorce decision.

### 6.1 Outside interference

Logit estimates are reported in Table 5. If a selected coefficient is positive (negative), then the odds ratio for one of  $Y=0$ ,  $Y=2$ , or  $Y=3$  increases (decreases) relative to the chosen base outcome of  $Y=1$ . To a large extent, I find that the statistically significant coefficients simply reflect increases

<sup>7</sup> Relatedly, Whisman, Dixon and Johnson (1997) report that infidelity is one of the most difficult problems to treat in therapy and one of the most damaging to a marriage. Atkins, Baucom and Jacobson (2001) warn that couples in which one person works outside the home and the other does not are vulnerable to an imbalance of power, esteem, and opportunities for infidelity. An interesting, but surely more controversial finding, is that only people in happy marriages who are also involved in frequent religious activities are less likely to engage in infidelity.

<sup>8</sup> The computer package *Stata* did not allow sampling weights when computing Spearman's t-test. However, sampling weights were allowed for my multinomial logit and hazard models.

and decreases in the percentages of 1's found in Table 4. Consider, for example, outside interference from in-laws and/or stepchildren. From Table 4, the percentage of 1's for  $Y=1$  is 0.076, meaning that 7.6 percent of the those claiming outside interference asked for divorce in less than a year. For  $Y=0$ , the percentage of 1's is 0.056 ( $< 0.076$ ), and though not statistically significant, the corresponding logit coefficient is -0.584 ( $< 0$ ). Likewise, for  $Y=2$ , the percentage of 1's is 0.022 ( $< 0.056 < 0.076$ ), and the corresponding statistically significant logit coefficient is -1.60 ( $< -0.584 < 0$ ). Finally, for  $Y=3$ , the percentage of 1's is nil, and the corresponding statistically significant logit coefficient is -34.1 ( $< -1.60 < -0.584 < 0$ ). If given as major reason for divorce, those who claim outside interference tend to either surprise their spouses or ask for divorce in less than a year. On the other hand, if given as a minor reason for divorce, there is no pattern since none of the logit coefficients are statistically significant. This contrasts with the above correlation analysis (unconditional in nature) where Spearman's t-test indicates dependence between the deliberation duration and outside interference even if the latter is a minor reason for divorce.

<Table 5 about here>

### 6.2 *Falling in love with someone else*

The logit estimation reveals no association between the deliberation period and falling in love with someone else. By comparison, the above correlation analysis suggests that, if given as a major reason for divorce, falling in love with someone else leads the decision maker to surprise his or her spouse with divorce. Consider, however, that Spearman's t-test is significant only at the ten percent significance level and, furthermore, the logit model is designed to extract marginal effects rather than raw associations. I also use sample weights for the logit analysis. It is thus completely plausible that there will be at least a few qualitative differences between the correlation analysis and the logit analysis. Although it is understandable that a spouse may hide his or her feelings if falling in love with someone else, the statistical evidence in favor of this hypothesis is mixed.

### 6.3 *Abuse*

For physical, verbal, or emotional abuse, it is quite intuitive that the coefficient for  $Y=0$  is negative and statistically significant regardless of whether this type of problem is a major or minor reason for divorce. "You hit me during our argument last night and then said you were very sorry, but if you do it again, I'll leave." It is unlikely that the abuser is unaware of the problem. The logit analysis also suggests that abuse tends to be a long gestation problem since the coefficient for  $Y=2$  is statistically significant, but only if abuse is stated as a minor reason for divorce. "You've berated

me for years, but the breaking point came when your mother yelled at me for fighting back. She is so intrusive!" Here, outside interference is the main reason for divorce, but abuse is in the background.

#### *6.4 Differing viewpoints and gender*

The logit analysis reveals and emphasizes patterns not completely evident in the correlation analysis. For example, differing viewpoints does not appear to be related to the deliberation period in the correlation analysis, but for the logit model, it appears that major differences in viewpoints (a poor match) results in fewer surprises. Moreover, if differing viewpoints is given as a minor reason for divorce, long deliberation periods are less likely. By comparison, if the decision maker is female, there is a greater chance that she surprises her spouse or has a long deliberation period, an insight that is revealed but not statistically significant in the correlation analysis. "I've been unhappy in this marriage for years, you should know, but I've patiently waited until our son went off to college before even thinking of divorce. I bet you're surprised I finally asked." About 56% of the decision makers were female.

#### *6.5 Previous divorce and divorced parents*

Almost 46% of the respondents in my sample were divorced more than once. Relative to the base outcome ( $Y=1$ ), there are few surprises and few long deliberation periods. "I've been through this before, and I can see already that this isn't going to work out. I'm sure you see it too." By comparison, Kim and Kim (2002) suggest that a divorced person may be more hesitant to frequently divorce for fear of appearing pathological or abnormal. Consider also that there is no evidence that children of divorced parents choose to divorce more quickly than those couples whose parents never divorce. About 27% of survey respondents cited divorced parents. I decided not to condition on other variables since a primary advantage of using the AARP survey data set is that the reasons for divorce are actually recorded, as opposed to being indirectly proxied by such variables as educational attainment, income, ethnicity, geographical location, and religious affiliation.

## **7 Hazard Model**

A hazard analysis complements both the correlation analysis without covariates and the multinomial logit model with covariates. An advantage of using a hazard analysis is that the model fully incorporates the length of the deliberation period. By comparison, the multinomial logit model fails to incorporate the fact that a deliberation period of (say) 5 years is considerably longer than a deliberation period of 1 year. For the hazard analysis,

I am able to use the observations with surprise declarations by employing imputation methods to infer whether the contemplation period is less than a month. Indeed, estimators could be substantially biased if I had simply dropped those with surprise declarations from the sample or treated all of the surprises as quick decisions. On the contrary, my results indicate that the length of the deliberation period does not vary by whether the divorce decision comes as a surprise. Moreover, regardless of whether covariates are used, my analysis reveals a U-shaped hazard function with a minimum value at about 9 years. Finally, the hazard analysis with covariates mostly substantiates the results from the multinomial model.

My reference model is Cox's (1972) continuous-time proportional hazards model,

$$\log h(t) = a(t) + \beta x \quad (1)$$

where  $h(t)$  is the continuous-time hazard rate,  $x$  represents a set of covariates that do not vary over time, and  $a(t)$  can be any function of time. I set  $a(t) = \sum_{j=1}^m \eta_j D_j$ , where  $D_j = 1$  if the duration,  $t$ , falls in the  $j^{\text{th}}$  time interval; and  $D_j = 0$  otherwise. I employ  $m = 8$  dummy variables,  $D_j$ ,  $j = 1, \dots, 8$ , each corresponding to one of the uncensored time intervals specified in Table 1. The discrete-time hazard function – very similar in concept to  $h(t)$  – is denoted as  $P(t)$ . I use a discrete-time approach because my durations are recorded in intervals, such as "less than one month."<sup>9</sup>

Observe that the risks sets differ for marriage durations than for contemplation periods. Consider that the extant empirical evidence suggests that, of *all* marriages, those that last a long time are expected to last even longer. In other words, the hazard function for divorce is falling. Of *failed* marriages, however, my study suggests that those decision makers with either very long or very short contemplation periods are relatively more likely to ask for divorce. In other words, the hazard function for the contemplation period is U-shaped. The difference in the shapes of the hazard function is plausible since the risk set for a study of marriage durations is the set of all those who are either currently or previously married, whereas, the risk set for contemplation periods is the set of all those who divorce at least once after 40 years of age. The latter risk set is a subset of the former, and the contemplation period is a sub-period of the marriage duration.

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<sup>9</sup> Details concerning the hazard analysis and imputation methods are available upon request. I also used a second model closely related to the discrete-time family-planning model of Angeles, Guilkey, and Mroz (1988) that falls in the class of generalized linear latent and mixed models (GLLAMMs). Using this second model, I found no evidence of individual heterogeneity that could substantially bias the estimation results from the basic Cox model.

### 7.1 Without covariates

A graphical exposition is the easiest way to compare hazards without covariates, and I plot the estimated hazard function in Figure 1. Following Efron (1988), I also present a smoothed parametric alternative to the nonparametric step function. For either the nonparametric step function or the parametric quadratic function, it is clear that the hazard function is U-shaped. The nonparametric estimates indicate a sharp drop just after one month, with general declines for some time thereafter. Eventually, however, the nonparametric hazards begin to rise.

<Figure 1 about here>

The parametric quadratic function reaches a minimum at about 9 years. Hesitancy is thus evidenced in the divorce decision, at least up to a certain point in time. After 9 years, however, the decision to divorce is more likely. In other words, if considering divorce in the first place, unhappy spouses are ever more prone to terminate the marriage after about 9 years. One way to interpret the empirical hazard is to conclude that unresolved marital problems become less tolerable after a certain point in time, from 9 years, and with the passage of time, divorce becomes more likely. That is, up to nine years, it is more likely that an unhappy spouse will work on a marriage, but after nine years, there is less effort to keep the marriage together. The lesson is that long contemplation periods do not ensure greater acceptance of unresolved marital problems. Gottman and Levenson (2000) suggest that a demand-withdraw pattern may be much to blame where, for example, the wife issues demands in a conflict and the husband withdraws either emotionally or physically. For later divorcing couples, the end result is not so much of conflict and negative effect, but rather of a passionless marriage with the absence of positive effect. The absence of positive effect eventually becomes intolerable.

The explanation that unresolved marital problems become less tolerable over time is but one possibility as to why the hazard of divorce increases after 9 years. As already noted, the AARP Divorce Survey provides further evidence as to why decision periods can last five years or longer.<sup>10</sup> Reasons include preparing financially or staying together because of children at home.

### 7.2 With covariates

For hazards with covariates, I report my empirical results in Table 6. Factors  $x$  will shift (almost proportionally) the hazard functions in Figure 1, either

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<sup>10</sup> These questions are asked only of those who took 5 years or longer to decide upon divorce, and thus effectively depend on the decision duration,  $T$ . To avoid endogeneity problems, I did not include any of these factors in my estimation model.

up or down. Observe that the nonparametric hazard in Table 6 is roughly U-shaped. The estimated constant term of -2.61 captures the discrete-time hazard for the first interval, with  $P(t) = [1/(1 + \exp(2.61))] = .068$  for  $t \in [0_+, 1)$ . Likewise,  $P(t) = [1/(1 + \exp(2.61 + .945))] = .028$  for  $t \in [1, 6)$ , and so on. There is a sharp drop in the hazard from the first to second interval. In fact, each subsequent interval has an estimated discrete-time hazard below that of the first interval. There is, however, a rise in the hazards for the last two intervals. In fact, for the time intervals  $[10, 15)$  and  $[15, 20)$ , the hazards are statistically insignificant from the hazard in the first interval,  $[0_+, 1)$ . The hazard function thus drops and then rises back towards its initial position, thereby creating the impression of a U-shape, just as in Figure 1.

<Table 6 about here>

The empirical results from the hazard analysis largely agree with those from the multinomial logit model. Consider that the strongly significant coefficient on outside interference suggests that this issue is short-lived in the sense that the deliberation period tends to be short. In particular, at 6 months, the hazard function shifts upward from 0.042 to 0.129 if outside interference is cited as the major reason for divorce. Likewise, for males, major sexual issues double the 6-month hazard from 0.042 to 0.094, though for females, major sexual issues only marginally increases the hazard from 0.042 to 0.046.<sup>11</sup> Not surprisingly, abandonment also hastens the decision to divorce. In fact, abandonment doubles the 6-month divorce hazard to 0.087.

If listed as the major reason for divorce, differing viewpoints increases the divorce hazard to 0.068. A poor match reduces the gains from marriage. Although some of the said gains may come from production complementaries, an important source of the gains for those over the age of 40 is surely consumption complementaries, such as shared leisure activities. It is perhaps not so surprising that having significantly different values or lifestyles substantially lessens the gains from marriage for this age group.

None of the other five major, or 1<sup>st</sup>, reasons for divorce have a statistically significant affect on the deliberation period, including falling in love with someone else, abuse, not being there either physically or in terms of marital effort, money problems, and finally, alcohol or drug abuse. I am not suggesting that these reasons are unimportant in the divorce decision, but rather that the decision hazards for these various reasons are indistinguishable from each other, and likewise indistinguishable from the hazard for those who give no reason for their divorce.<sup>12</sup> On the other hand, a prior divorce almost doubles the 6-month divorce hazard, from .042 to 0.82. As

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<sup>11</sup> For females, the coefficient on the variable *Female and Sexual Issues* must be taken into account since *Sexual Issues* is one of the dummy variables belonging to the set of primary reasons for divorce.

<sup>12</sup> Consider, however, that Charles and Stephens (2004) find that the divorce hazard rises after a spouse's job displacement but not after a spousal

hypothesized, divorcees tend to quickly end unhappy (re)marriages relative to those who have never been divorced. Having divorced parents, however, appears to have no influence on the deliberation period.

Finally, observe that all of the major reasons have positive coefficients, and all of the minor reasons have negative coefficients. Moreover, the absolute values of the coefficients on the minor reasons are generally smaller than for the major reasons. This suggests that major reasons for divorce associate with either decisive or impulsive actions, and the minor reasons associate with either reflection or procrastination. However, there is no recorded evidence of impulsive behavior among those with short deliberations, though there is evidence of procrastination among those with long deliberations. There is also substantial evidence of reflection among those who contemplate divorce for five years or longer. Some are emotionally attached, others are waiting for children to grow up, and others are preparing financially.

## 8 Conclusion

The most important determinant of a quick decision to divorce is outside interference from stepchildren and/or in-laws, much more so than abuse, falling in love with someone else, not being there physically, lack of marital effort, money problems, or substance abuse. A possible reason for the importance of outside interference follows from the work of biologist William D. Hamilton (1964) who emphasized an individual's genes rather than his or her optimizing behavior. Not surprisingly, abandonment also hastens the divorce decision, and for male decision makers, sexual issues hasten divorce.

A poor match also hastens the divorce decision. Weiss (2008) observes that unanticipated shocks, either positive or negative, are less destabilizing if partners are well matched, with similar schooling, religion, and ethnicity. Anticipating the possibility of shocks, it is rational that couples will sort into marriage according to characteristics that enhance the stability of marriage. Consider again the AARP survey results. Of those with failed marriages, 26% of divorcees say they would have gotten to know their prospective spouses longer before marrying, 42% would have chosen a partner with whom they had more in common, and 41% would have chosen a partner with closer shared values.

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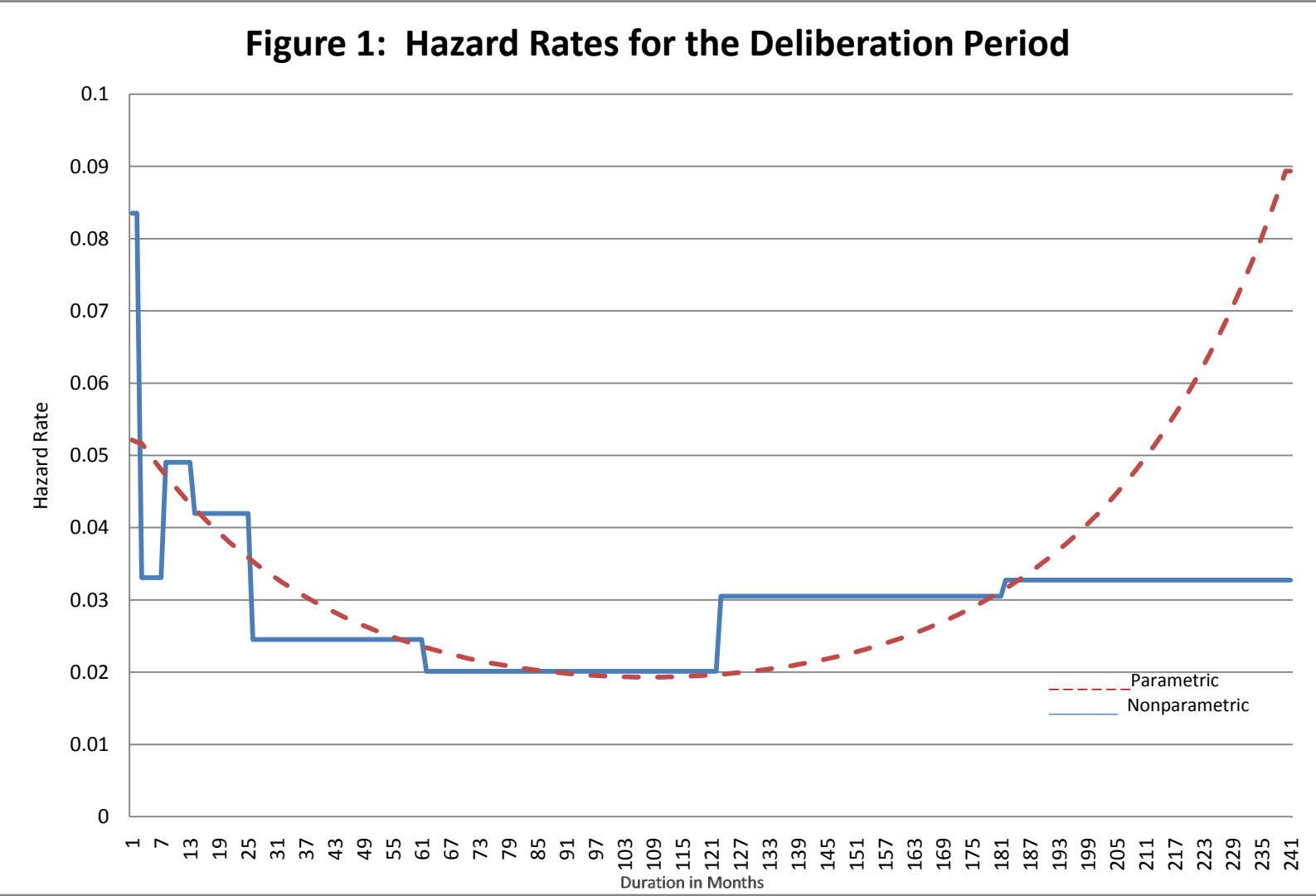
disability. Their interpretation is that a purely pecuniary motivation for divorce is unlikely since both types of shock exhibit similar long-run economic consequences.

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**Figure 1: Hazard Rates for the Deliberation Period**



**Table 1: How long did you contemplate divorce?**

Interval	Midpoint T in Months	Frequency	Valid Percent
1.00 Not my decision, a surprise	0.0	234	20.8
2.00 Less than 1 month	0.5	62	5.5
3.00 1 month but less than 6 months	3.5	122	10.8
4.00 6 months but less than 1 year	9.0	161	14.3
5.00 1 year but less than 2 years	18	186	16.5
6.00 2 years but less than 5 years	42	185	16.4
7.00 5 years but less than 10 years	90	90	8.0
8.00 10 years but less than 15 years	150	53	4.7
9.00 15 years but less than 20 years	210	18	1.6
10.0 20 years or longer	Censored	14	1.2
Total		1125	100.0

**Table 2: What were the most significant reasons for your divorce?**

Reasons for the Divorce  Category	Frequency	
	Major Reason	Minor Reasons
1. <i>Fell in love with someone else</i>	51	62
2. <i>Abuse: Verbal, Physical, Emotional; Control freak</i>	206	302
3. <i>Outside interference: Step-children; In-laws</i>	47	76
4. <i>Sexual Issues: Cheating; Sexual incompatibility; Poor sexual performance; Physical appearance declining; Homosexuality; Inability to have children</i>	209	215
5. <i>Not there: Always away at work or business; Not carrying weight in marriage</i>	69	177
6. <i>Different points of view: Didn't want to have children; Different values or lifestyles; Major age difference; Religious differences; Cultural differences</i>	161	261
7. <i>Money problems</i>	44	131
8. <i>Alcohol or drug use</i>	110	102
9. <i>Abandonment</i>	42	53

**Table 3: Other Categorical Variables**

<b>Factors</b>	<b>Frequency</b>
1. Decision Maker was Female?	631
2. Female <i>and</i> Sexual Issues? (Interaction Term)	122
3. Divorced more than once?	512
4. Divorced parents?	304
5. Had No Children at Time of Divorce	280

**Table 4: Expectations and Correlations<sup>†</sup>**

	Deliberation Period				Spearman Rho	p-value
	Y=0	Y=1	Y=2	Y=3		
<i>1<sup>st</sup> Reason for Divorce</i>						
<i>Fell in love with someone else</i>	.078	.035	.041	.035	-.055	<b>.066</b>
<i>Abuse</i>	.108	.152	.217	.283	.150	<b>.000</b>
<i>Outside interference</i>	.056	.076	.022	.000	-.118	<b>.000</b>
<i>Sexual issues</i>	.155	.213	.198	.156	.001	.966
<i>Not there</i>	.052	.052	.068	.081	.042	.157
<i>Different points of view</i>	.147	.149	.154	.110	-.021	.488
<i>Money problems</i>	.043	.035	.041	.040	.000	.987
<i>Acohol or drug use</i>	.052	.105	.103	.139	.078	<b>.009</b>
<i>Abandonment</i>	.056	.058	.011	.029	-.087	<b>.004</b>
<i>2<sup>nd</sup> or 3<sup>rd</sup> Reasons for Divorce</i>						
<i>Fell in love with someone else</i>	.056	.064	.046	.058	-.013	.665
<i>Abuse</i>	.138	.271	.312	.358	.155	<b>.000</b>
<i>Outside interference</i>	.091	.085	.051	.040	-.077	<b>.011</b>
<i>Sexual issues</i>	.181	.169	.190	.260	.057	<b>.058</b>
<i>Not there</i>	.125	.134	.182	.202	.079	<b>.008</b>
<i>Difference points of view</i>	.190	.259	.238	.231	.023	.451
<i>Money problems</i>	.095	.134	.125	.098	.004	.903
<i>Alcohol or drug use</i>	.056	.082	.117	.104	.071	<b>.018</b>
<i>Abandonment</i>	.052	.047	.043	.052	-.004	.882
<i>Other Variables</i>						
<i>Decision maker was female?</i>	.659	.458	.552	.676	.024	.415
<i>Female and sexual issues?</i>	.086	.093	.130	.127	.058	<b>.054</b>
<i>Divorced more than once?</i>	.405	.586	.496	.197	-.116	<b>.000</b>
<i>Were your parents divorced?</i>	.246	.262	.290	.289	.392	.198
<i>No children at time of divorce?</i>	.242	.357	.223	.116	-.119	<b>.000</b>

<sup>†</sup>Y=0 if surprised; Y=1 if T<1 year; Y=2 if 1≤T<5 years; Y=3 if T≥5 years.

Estimated values of  $E(X|Y=y) = P(X=1|Y=y)$  are reported in columns 2-5.

Column 6 reports the Spearman correlation between X and Y. Finally, column 7 reports the p-value for a test of independence between X and Y.

**Table 5: Multinomial Logit Estimation<sup>†</sup>**

	Deliberation Period		
	Y=0	Y=2	Y=3
<i>1<sup>st</sup> Reason for Divorce</i>			
<i>Fell in love with someone else</i>	.322	.552	.038
<i>Abuse</i>	<b>-1.09</b> ‡	-.246	.663
<i>Outside interference</i>	-.584	<b>-1.60</b> ◇	<b>-34.1</b> ◇
<i>Sexual issues</i>	-.662	<b>-.877</b> ‡	-1.26
<i>Not there</i>	-.586	-.249	-.124
<i>Different points of view</i>	<b>-.701</b> *	-.327	-.480
<i>Money problems</i>	-.008	-.142	.008
<i>Acohol or drug use</i>	<b>-1.35</b> ‡	-.369	-.018
<i>Abandonment</i>	-.392	<b>-2.04</b> ◇	-.645
<i>2<sup>nd</sup> or 3<sup>rd</sup> Reasons for Divorce</i>			
<i>Fell in love with someone else</i>	-.065	.067	.391
<i>Abuse</i>	<b>-.638</b> ‡	<b>.402</b> *	.458
<i>Outside interference</i>	.600	.043	.343
<i>Sexual issues</i>	.507	<b>.504</b> *	<b>.776</b> ‡
<i>Not there</i>	.155	.452	<b>.810</b> ‡
<i>Difference points of view</i>	.026	.176	<b>.561</b> *
<i>Money problems</i>	.136	.055	-.366
<i>Alcohol or drug use</i>	-.218	<b>.827</b> ◇	.480
<i>Abandonment</i>	.237	.020	-.164
<i>Other Variables</i>			
<i>Decision maker was female?</i>	<b>.939</b> ◇	.100	<b>.523</b> *
<i>Female and sexual issues?</i>	-.528	.679	<b>1.34</b> *
<i>Divorced more than once?</i>	<b>-.516</b> ‡	<b>-.404</b> *	<b>-1.56</b> ◇
<i>Were your parents divorced?</i>	-.349	.078	.032
<i>Constant</i>	-.048	.058	<b>-.948</b> ‡

† Y=0 if surprised; Y=1 if T<1 year;

Y=2 if  $1 \leq T < 5$  years; Y=3 if  $T \geq 5$  years.

Y=1 is the base outcome.

\* indicates statistical significance at the 10% level.

‡ indicates statistical significance at the 5% level.

◇ indicates statistical significance at the 1% level.

**Table 6: Hazard Estimation<sup>†</sup>**

<i>1<sup>st</sup> Reason for Divorce</i>	<i>Coefficient</i>	<i>Standard Error</i>	<i>p-value</i>
<i>Fell in love with someone else</i>	.246	.312	.430
<i>Abuse</i>	.076	.242	.752
<i>Outside Interference</i>	<b>1.20</b> ◇	.324	.000
<i>Sexual Issues</i>	<b>.857</b> ◇	.278	.002
<i>Not there</i>	.360	.290	.215
<i>Different points of view</i>	<b>.506</b> ‡	.235	.031
<i>Money problems</i>	.449	.330	.175
<i>Alcohol or drug use</i>	.364	.394	.216
<i>Abandonment</i>	<b>.748</b> *	.394	.057
<i>2<sup>nd</sup> or 3<sup>rd</sup> Reasons for Divorce</i>			
<i>Fell in love with someone else</i>	-.244	.243	.316
<i>Abuse</i>	<b>-.331</b> ‡	.143	.021
<i>Outside Interference</i>	-.093	.246	.705
<i>Sexual Issues</i>	<b>-.505</b> ◇	.156	.001
<i>Not there</i>	<b>-.558</b> ◇	.168	.001
<i>Different points of view</i>	<b>-.410</b>	.146	.005
<i>Money problems</i>	-.060	.176	.731
<i>Alcohol or drug use</i>	<b>-.329</b> *	.172	.056
<i>Abandonment</i>	-.103	.268	.700
<i>Other Variables</i>			
<i>Decision maker was female?</i>	-.188	.131	.151
<i>Female and Sexual Issues?</i>	<b>-.749</b> ◇	.288	.009
<i>Divorced more than once?</i>	<b>.706</b> ◇	.122	.000
<i>Were your parents divorced?</i>	-.019	.132	.886
<i>Autonomous Hazard</i>			
<i>Constant</i>	<b>-2.61</b> ◇	.238	.000
<i>1 month to less than 6 months</i>	<b>-.945</b> ◇	.211	.000
<i>6 months to less than 1 year</i>	<b>-.443</b> ‡	.213	.038
<i>1 year to less than 2 years</i>	<b>-.491</b> ‡	.217	.024
<i>2 years to less than 5 years</i>	<b>-.931</b> ◇	.237	.000
<i>5 years to less than 10 years</i>	<b>-.955</b> ◇	.283	.000
<i>10 years to less than 15 years</i>	-.483	.370	.192
<i>15 years to less than 20 years</i>	-.366	.466	.433

† \* indicates statistical significance at the 10% level.

‡ indicates statistical significance at the 5% level.

◇ indicates statistical significance at the 1% level.