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Cupid, Statistics and the Economics of Divorce

Andrew Oswald, Professor of Economics, Warwick University

Large numbers of British marriages now break up. Why?

One reason is that, in the 21st century, many women go out into the workforce. Over the photocopier, they bump into men whom they find interesting and who find them interesting. Rightly or wrongly, nature does the rest. A second reason is that we all live longer, so that people feel it is worth investing in second and third mates in a way their parents did not. Bad decisions, as it were, last longer today. Third, there has been a general decline in the influence of religion and a rise in individuality, and higher divorce is yet one more side of that complicated coin.

But if we look across different sorts of people, who breaks up? There has been much recent empirical research on this. Economics, rather than Cupid, seems to have a surprisingly large amount to do with it.

First, money talks. One of the strongest statistical findings is that the higher is the man's income, the greater is the chance of a couple staying together.

Yet there is much more to it than the couple's absolute level of prosperity. The key is whether their financial expectations are fulfilled or disappointed.

Changes in a couple's economic circumstances can have an enormous effect. If in any year the couple have a bad wealth 'surprise', their partnership is more likely to end in the year afterwards. It seems to be unexpectedly harsh economic times for the household that can wreak havoc with the chances of staying together. So it is not low income that does most of the damage. It is dashed aspirations.

One way in which this happens is through unemployment. If the man loses his job, the probability of divorce rises quite strongly.

Even more sadly, those who claim state benefits of any sort are prone to split from their partner. Similarly, disability is a predictor of later marital breakup. Bits of bad luck in life are like buses; they come bunched together.

Second, it is not a good idea for the woman to have too high a wage. The more that the woman earns above the man's pay, the greater is the likelihood of divorce. This is intriguing and so far unexplained. It could be that, deep down, the traditional gender roles, where the man is the primary breadwinner, are easier to sustain psychologically. Maybe men cannot cope with successful women.

All this evidence suggests that human beings are somewhat hardheartedly rational. Individuals split from economically unsuccessful partners.

Third, and more in the realm of the social and psychological, people's age at the start of their partnership has an effect. If you want to stay married, try not to marry young. The standard explanation is that it pays to search for the first few years – for the perfect partner. According to the data, the longer you delay, within reason, the better is your chance of finding Mr or Ms Right.

Fourth, those who are cohabiting, rather than in a formal marriage, are approximately twice as likely to split. Perhaps this is because those who are not truly suited put off signing the marriage certificate.

Fifth, a large difference in ages between the man and the woman is risky. But it only works in one direction. If he wants a long-lasting union, a man should try not to fall for an older woman. It is fine, according to the statistical evidence, for the woman to go for an older man. It is also safe for a man to choose as a partner a lady who is up to three years older than he is. But once we get beyond that, particularly when the woman is more than five years older than her male partner, the probability of breakup shoots up. Nobody in the research literature has an explanation for this.

Sixth, having a child by a previous union makes it harder to stay together with a later partner. Having dependent children seems also to increase the probability of marital dissolution.

Seventh, whether your parents split up is a predictor of your own chance of staying married. Those from homes where there was a divorce are in turn more likely to dissolve their unions. We do not know whether this is something to do with genes.

Now these are just statistical patterns, so don't take them too much to heart in your own life! We all have a few statistical black marks against us; that's perfectly normal. Most marriages still do last.

But it helps to have a bit of economics on your side...