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Determinants of Divorce

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30 April 2015
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Abstract

Using data from the 2013 Panel Study of Income Dynamics (PSID), this paper examines determinants of divorce (and separation) of American families. Specifically, this study focuses on the impact of education on marital stability, at below 16 years of education and greater than or equal to 16 years of education. Additionally, the paper analyzes economic factors such as labor income and hours worked and the differences of these factors between the spouses, as well as behavioral factors such as the number of marriages and the number of children in the family. The findings indicate the importance of education in marital stability for those with below 16 years of education and those with greater than or equal to 16 years of education. The education of the head showed greater statistical (0.01) and economic significance (0.00953) in the more educated group suggesting education's positive role in marital stability as the education of the head increases.

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I. Introduction and Research Question

In 2009, 41.1% of once married women in the United States aged 50-59, have been divorced at some point (Kreider & Ellis, 2011, p. 6). The chance of being divorced varies widely depending on economic, demographic and behavioral factors. Divorce is often more common for those with less education, partly because people with less education usually marry younger and tend to be less financially stable than those who are college graduates (Stevenson & Wolfers, 2007, p. 8).

As can been see in Figure 1, in 1960 the American divorce rate of 9.2 divorces per 1,000 married women, steadily increased until reaching a peak of 22.6 divorces per 1,000 married women in 1980. Since 1980, the divorce rate has fallen to 16.9 divorces per 1,000 married women in 2008 (Wilcox, 2009, p. 75). As of 2009, the lifetime probability of divorce or separation, for the average couple, is between 40 and 50 percent (Wilcox, 2009, p. 77). The increase in divorce from 1960 has prompted more concern than any other social trend in the United States. Between the high fertility years of 1946 and 1964, the baby boomers would witness the rates of divorce start to increase and eventually more than double by 1980 (Wilcox, 2009, p. 77). Since divorce rates reached their highest point in the 1980s, these rates have been modestly declining, a trend described by experts as “leveling off at a high point” (Wilcox, 2009, p. 77). This steady decline optimistically represents, as time goes on, slight increases in marital stability resulting in lower divorce rates. One possible reason for this decline in divorce rates is an increase in the education of the spouses, a characteristic often associated with greater marital stability (Bumpass and Sweet, 1970, p. 762).

According to a study measuring the rank ordering of mate preferences from the 1930s to 2008, researchers discovered a shift in mate preference trends among men and women (Boxer &

Whelan, 2009). As shown by Boxer and Whelan (2009), in 2008, men ranked "education/intelligence" as 4th of 18 characteristics compared to its previous rank at 11th in 1939. For women, a man's "education/intelligence" increased in rank to 5th in 2008 from 9th in 1939. While in reality mate and marital preferences differ amongst individuals, the general desire for educated partners has increased. One thing can be said for certain, the structure of American couples has changed dramatically over the decades.

The goal of this paper is to analyze the relationship between education and marital stability in marriages today. Individuals will be separated into three samples based on their level of education. The first sample will include heads with 0 -17 years of education. The next sample will only include heads with less than 16 years of education, and the third sample will only include heads with greater than or equal to 16 years of education. This paper focuses on labor market characteristics, individual family demographics, and behavioral forces that shape the divorce rates of American families. Social changes are a driving force leading to different outcomes in modern marital success and research must be constantly updated to keep up with the rapidly changing views of the populous. Expanding upon the research of contemporary marriages could be crucial to understanding marital success for current and future marriages.

II. Literature Review

There are a number of studies published that discuss the determinants of divorce in American families. This section will review various findings from past research to provide insight on how marital stability is affected by different factors. This literature review with begin with education, followed by labor and income, age, the number of marriages, children, race and religion.

Higher education is a valuable social trait that many individuals seek out in potential spouses. Education, in addition to providing a person with a rational approach to life which could improve the quality of marriage, also makes a person more attractive to labor markets allowing for greater financial stability. Increasing levels of education generally allow couples to better prepare themselves against risk, thus making couples less vulnerable to calamities such as financial troubles. Additionally, spouses of the same education are expected to display higher levels of consensus and connection, factors which can affect marital success positively; as opposed to spouses of varied educational backgrounds who may display differing opinions. According to a study, Figure 2 highlights a 10% point gap between college graduates and those with less than a college education in the probability of a first marriage surviving to age 45 (Stevenson & Wolfers, 2007, p. 9). Another study done by Bumpass and Sweet (1970) found improving rates of marital stability as education of the husband and the wife increased (p. 756). In the same paper by Bumpass and Sweet (1970), the greater the difference in education between the husband and wife suggested greater marital instability (p. 763). Spouses that shared similar educations had the more stable marriages, while couples that had highly dissimilar educations were nearly twice as likely to get divorced (p. 763).

Non-college graduates often face frequent labor problems and these labor problems faced by lower educated workers, have historically been linked to higher rates of dissolved marriages (Ahituv & Lerman, 2007, p.1). Not only do higher educated men generally receive higher incomes, but married men are also expected to work more hours than unmarried men to support families (Ahituv & Lerman, 2007, p. 27). Men specifically, are more likely to face labor problems and face greater marital instability if they are uneducated, and this exacerbated by the fact that they cannot find suitable jobs offering sufficient hours or pay (Ahituv & Lerman, 2007,

p. 27). This interesting relationship between labor market participation and education could help explain the higher rates of marital success seen in educated couples. Previous research has also shown that divorce rates vary with levels of education and college graduates maintain the lowest risk to divorce (Cohen, 2014, p. 352).

Age is another factor believed to weigh heavily within the stability of a marriage. The age of a couple during the marriage has often been thought of as a leading cause of instability. The younger the couple when they marry, the more likely they are to become divorced at some point, but the marriage becomes more stable as couples grow older (Bumpass & Sweet, 1970, p. 761). Figure 3 shows that 50% of all first marriages, in which the spouses marry before the age of 20, end in divorce within 10 years (Cohen, 2014, p. 356). Compared to first marriages that begin between spouses above the age of 20, the divorce rate drops to 35%, and falls even further to 26%, once spouses marry above the age of 26. According to Bumpass and Sweet (1970), "Marital instability varies widely with varying combinations of age at marriage, ranging from fifteen points above the mean when the wife is under seventeen and the husband under nineteen to nine percentage points below the mean when both are over age twenty-two" (p. 761).

The dissimilarity in ages of married couples has been analyzed in relation to its effect on marital stability as well. According to Bumpass and Sweet (1970), not only is higher marital instability witnessed in couples that married early, but it is also witnessed when the age gap between the spouses is too wide or when the wife is older than the husband:

> When wives aged 14-17 married husbands 25 and older, the level of instability is five points higher than we would expect on the basis of these ages, all other variables controlled. Furthermore, instability is five points higher than expected when wives aged 22-24 are married to husbands 20-21. (p. 762)

Stevenson and Wolfers (2007) discovered a trend in which the median age at first marriage increased to 27 in 2010, up from 21 in 1980 (p. 36). This trend could explain the declining divorce rates today since couples are becoming more financially stable before settling into marriage. The median age at first marriage increased from 20 for females and 23 for males in 1960, to about 26 and 28 respectively, in 2007 (Wilcox, 2009, p. 68).

Divorce is more likely for people in their second or third marriages. Since individuals who have been previously divorced are not a random group, they are more likely to have traits that make them more susceptible to a future divorce (Lehrer, 2003, p. 17). Martin and Bumpass (1989) reported that the divorce rate among marriages formed between 1980 and 1985 is 25% higher for second marriages than for first marriages (p. 48). According to Lehrer, (2003) remarriages have an extremely high variance in the risk of marital breakup, depending on the length of the first union, the woman's age at remarriage, and whether or not she had children in her first union (p. 18). While marriages that begin at early ages are at a higher risk of divorce, the exact opposite is true for remarriages; couples who marry younger in their second marriages boast more stable marriages than couples who remarry at older ages (p. 18).

Childrearing can be one of the most straining factors within marriages. While children can be a joy for some parents, they can be demanding and tiring. Children can become a force that drives a couple apart, or they can be a force that holds a couple together. Authors Morgan, Lye & Condran, (1988), observed that couples that remained childless through the course of their union were at the highest risk for divorce (p. 115). On the other hand, childbearing at a rapid pace could lead to marital disruption because of the economic and emotional strains associated with supporting a family (p. 115). Additionally, the authors found that families with two or more children were more likely to divorce within the first five years (p. 115). After the 5th year

however, families with two children became less likely to divorce than families with one child (p. 115).

The likelihood of divorce varies considerably given the different demographics of the American population. Historically, the divorce rates for Blacks have been higher than the divorce rates for Whites. According to research done by Bumpass and Raley (2003), in the 1980s, about 70% of black women faced divorce within 30 years (p. 249). These variations have since been diminishing in recent years, as the similarity of divorce rates between Whites and Blacks have been converging. This converging is perhaps due to the smaller number of Black marriages, but the exact reason is unclear (Teachman, 2002, p. 336).

Religious differences are thought to be closely related to differences in basic world views and values, which can result in marital issues. In regard to religious intermarriage, conflicting values and beliefs are likely to appear, especially when religious backgrounds are highly dissimilar. The religious affiliation of the children has also been discussed as a particularly likely source of tension (Bumpass & Sweet, 1970, p. 762). According to the results of Bumpass and Sweet (1970), among intra-religious marriages, Jewish couples had the lowest levels of instability, Protestant couples had the highest, and Catholics had intermediate levels (p. 762). The authors also observed very high instability for interreligious marriages in Protestant-Catholic unions, about 11 points more unstable than Catholic-Catholic marriages (p. 764). Interestingly, non-religious couples were reported to have about 14% higher divorce rates on average (Wilcox, 2009, p. 78).

The literature review will assist in establishing a theoretical framework for the subject of the paper and has identified studies and models supporting the subject. This review has helped to

define and establish the research topic and has provided valuable insight for the creation of the model.

III. Data

The data used in this paper is retrieved from the Panel Study of Income Dynamics (PSID). Published and maintained by the University of Michigan, the data is a longitudinal panel survey of American families. The PSID is the longest running household panel survey in the United States and has been collecting economic, social and health data on American families since 1968.The data in the PSID is updated every 2 years and has recorded the lives of families over multiple generations. The analysis for this paper uses data from the 2013 Main Family Data survey. Due to the structure of the PSID, all heads of the family units were male unless the male was institutionalized, in which case they were dropped so only families with male heads were left. In other words, if the husband was not considered the head of the family unit, or if a female was listed as the head of the family unit, the record was dropped. Individuals that were never married were also dropped from the sample to ensure the effects of the independent variables could be easily measured for individuals that were still married or divorced. The variables signifying differences between the spouses were calculated by subtracting the wife's value from the head's value.

The dependent variable, on marital status indicates whether an individual is married or divorced/separated. The dependent variable, married, is a dummy variable in which 1 indicates an individual is married, and 0 indicates an individual is either separated or divorced.

$$y = married \begin{cases} 1\text{=married} \\ 0\text{=separated/divorced} \end{cases}$$

The independent variables of interest focus primarily on measuring education. These variables include the highest completed education level of the husband, and the education

difference between spouses. The education of the head and wife is measured in the range of 0-17, representing the actual grade of schooling completed. A value of 0 indicates that the individual has no formal schooling according to the PSID. The difference in the education of the head and wife was created by subtracting the actual grade completed by the wife from the actual grade completed by the head:

$$eduhd - eduwf = edudiff$$

The age of the head and wife is measured in the range of 14-120 years of age. The income reported by the head and wife refers to the labor income in the previous year, 2012. It is the sum of wages, salaries, bonuses, overtime, commissions, and additional income. It is possible for an individual to report a labor income of $0, up to a maximum amount of $9,999,997. The original values were divided by 10,000. The new values of the incomes after division are denoted with a suffix "1" as shown below:

$$\frac{inchd}{10{,}000} = inchd1, \qquad \frac{incwf}{10{,}000} = eduwf1, \qquad inchd1 - incwf1 = incdiff1$$

The variable for hours worked by the head and wife represent the total annual work hours, including overtime, in 2012. It is possible for an individual to report 0 hours worked, up to a maximum of 5,824 hours worked. Considering the number of hours worked is a generally a very high value, it was divided by 52, the number of weeks in a standard year, in order to convert it on an average hours per week basis, which is easier to interpret.

$$\frac{hrwkhd}{52} = hrwkhd1, \qquad \frac{hrwkwf}{52} = hrwkwf1, \qquad hrwkhd1 - hrwkwf1 = hrwkdiff1$$

The number of marriages reported for individuals is measured in the range of 1-10. The variable for number of children in the family unit represents the number of persons currently in the family unit under the age of 18, whether or not they are biological children of the head or

wife. There also is no distinction made as to whether the children are from a previous union, or whether the children are adopted.

To measure the effect of race on marital status, family units were grouped into 4 racial categories, based on the presence of intra-racial or interracial marriage. The categories are white family unit, black family unit, other family unit, and mixed family unit. For example, if both head and wife are white, then white family unit=1, otherwise white family unit=0. If both head and wife are black, then black family unit=1, otherwise black family unit=0. Any racial group other than black or white is listed in the other family unit category. Should a head and wife come from different racial backgrounds, then mixed family unit=1, otherwise mixed family unit =0. The variable white family unit has been chosen as the benchmark.

The religious affiliation of the head and the wife measures whether the individual reports themselves as having a religious preference or if they are atheist/agnostic. No distinction was made among individuals of different religions.

IV. Methods

The econometric model with the expected signs for this study appears below:

$$\begin{aligned} married = {} & \beta_0 + \beta_1 eduhd - \beta_2 edudiff + \beta_3 agehd - \beta_4 agediff + \beta_6 inchd1 \\ & - \beta_7 incdiff1 + \beta_8 hrwkhd1 \pm \beta_9 hrwkdiff1 - \beta_5 nummar \pm \beta_{13} numch \\ & - \beta_{10} blackfu \pm \beta_{11} otherfu - \beta_{12} mixedfu + \beta_{14} religionhd \\ & + \beta_{15} religionwf \end{aligned}$$

The husband's education is expected to have a positive sign, as marriages are recorded as generally more stable as education increases. The difference in education is expected to have a negative sign, as the wider the education gap between spouses could lead to acute differences

and marital instability. To avoid multicollinearity when including the difference in education, the education of the wife is dropped from the final regression equation.

The husband's age is expected to have a positive sign, as marriages are recorded as generally more stable as people grow older. The difference in age is expected to have a negative sign, as the wider the age gap between spouses could lead to differences and marital instability.

The income of an individual is expected to have a positive sign, as marriages are recorded as generally stronger as people become more financially stable. There is no clear expected sign for the difference in income as it could indicate that one spouse specializes in generating income while the other spouse specializes in house care or home making. Conversely, it could also mean there is some strain on the family unit because only one spouse is providing for the family.

The hours worked by an individual is expected to have a positive sign, as this individual would generally be more financially stable the more they worked. Similarly to the difference in income, there is no clear expected sign for the difference in hours worked as it could indicate that one spouse specializes as the breadwinner, while the other spouse specializes in house care or home making. Conversely, it could also mean there is some strain on the family unit because only one spouse is providing for the family, perhaps due to unemployment.

The expected sign for the number of marriages is negative as individuals with a higher number of marriages are more likely to display traits that increase marital instability.

The number of children in the family does not have a clear expected sign as a large number of children can place a strain on a couple, but can also deter a couple from divorcing for the sake of childrearing.

The expected sign of the black family unit variable is negative due to previous research on the determinants of divorce rates that indicates black families have historically higher rates of

divorce compared to white families. There is no expected sign for the other family unit variable as it comprises a heterogeneous population group. The expected sign for the mixed family unit variable is negative as mixed couples can often face challenges due to cultural differences.

The religious preferences of the head and wife are expected to have positive signs as couples who are religious are less likely to divorce due to religious values.

The econometric model was estimated using a dprobit regression, reporting marginal effects. The probit regression was estimated under three separate conditions to analyze the effect that various levels of education has on marital stability.

The first regression used the full sample of 7,297 observations and placed no control over the education of the individuals; the second regression, with 4,710 observations, focused solely on individuals in the sample that held less than 16 years of education; the final regression, with 2,587 observations, focused solely on individuals in the sample that had achieved 16 years of education or higher.

All records in which the variable other family unit was equal to 1, were dropped from the regression as the number of observations was too small. Table 1 displays the summary statistics for the full sample and the lower educated and higher educated samples. In the full sample, the average education is 13.676 years, up to a maximum of 17 years. The difference in education is the only variable with a negative value, indicating the wife of the family unit is generally more educated than the husband. After checking the robustness of the education variables, it was found that the PSID allowed for a minimum of zero years of education. There was no evidence found that these individuals received any education either domestic or foreign. The average age is 48.236, and the average difference in age is 2.0643 years, but interestingly, the sample includes couples with as many as 39 years between them.

In the sample in which the education of the husband was less than 16 years, the negative sign of the difference in education indicates again that, on average, the husbands were less educated than their wives. In the sample in which the education of the husband was greater or equal to 16 years, the difference in education was positive, indicating the husbands were generally more educated than their wives. Interestingly, the average income in the less educated sample is about $36,000, while the average income in the more educated sample is about $90,000. The average difference in income is also larger in the more educated sample, suggesting the husbands made more money than their wives.

V. Results

Table 2 displays the probit estimation results, in which the independent coefficients are measured as percentage points of the probability of the husband being married. The coefficient estimators for the education of the husband were significant for all three estimations, but the magnitude of the coefficients varies in each of the estimations. The education of the husband has a stronger effect in the higher educated sample (0.00897), as compared to the full sample (0.00388) and lower educated sample (0.00253). In the full sample, a one year increase to the husband's education will increase the probability of the husband being married by 0.388 percentage points.

The results in Table 2 display interesting variations in the economic and statistical significance among the three different regressions. Education of the husband and religion of the husband remain significant variables for all three estimations, while other variables either lose or gain significance. Interestingly, the education and difference in education became more economically significant in the regression of the higher educated sample, compared to the full and less educated samples. The difference in education held negative signs for all three

estimations which may reasonably suggest, that spouses with greater differences in education between them, are more likely to experience instability. The estimation of the higher educated sample also holds the fewest significant variables, which may suggest that as the education of the spouses rises, other factors such as age or income become less important in a marriage.

Surprisingly, the number of previous marriages of the husband and the number of children in the family unit were not significant in the regressions of the full sample and the more educated sample. The coefficient for the number of marriages also held a positive sign in the full and lower educated samples which was not expected as marital stability should decrease as the number of previous marriages rises. The sign for the variable for the number of children was negative which indicated that as the number of children in the family unit increased, the less stable the marriage became. The variable for the number of children failed to differentiate whether or not, the children in a family unit were born to both spouses, or if the children were adopted from previous unions. While a biological child shared by both spouses may strengthen a marriage, a child from a previous marriage may place added strain and weaken the bond between spouses. Since the variable for the number of children did not differentiate between these two possibilities, this could be a possible explanation for the variable's lack of significance.

Age has generally been accepted as a significant, positive determinant in marital stability as couples grew older, and while it appeared to be significant in the full and lower educated samples, it was not significant in the higher educated sample. The difference in age was only significant in the full and lower educated samples, and held a negative sign. This negative relationship signifies that a greater difference in age between the spouses may, lead to higher marital instability.

VI. Conclusion

The main results from the regressions show that education is an important factor in affecting marital stability, though other variables, such as age, income, hours worked, and religion, have important effects as well. While the results of the regressions generally agree with other studies done in the past, the regressions have offered interesting and unique insight into the significance of education in determining divorce. The economic significance of education rises as the husband became more educated, and other variables became less significant. The increasing economic significance of the difference in education may suggest that having a more educated wife becomes more important as the education of the husband increases. In the less educated sample, there were many significant variables which suggested that there were many factors beyond just education, such as age, income, hours worked and race that went into creating a stable marriage. While the religious affiliation of the husband was significant in all three regressions, the religious affiliation of the wife was only significant in the full and less educated samples. This may suggest that religion is more important in marriage when the spouses are less educated.

The study of divorce has improved dramatically as data has become more comprehensive and more readily available. Earlier studies have placed greater emphasis on characteristics such as income and labor as determinants of marital stability, but marriages today place greater value on education in marital stability than in the past. Future studies must take into account the changes in marital priorities, as education becomes increasingly more attractive to potential spouses, other characteristics such as income and labor may not be as significant as in the past.

There are a number of limitations within this paper that are important to address. First, to further observe the effects of certain factors on divorce rates, any future examinations need to be performed using longitudinal data; the data is cross-sectional which makes observing possible

trends more difficult. For example, by using longitudinal data, the marital stability of individuals with previous marriages could be observed during the time of a specific past marriage, to examine the differences in stability from one marriage to the next. Additionally, the variable for the number of children should differentiate between biological and adopted children from previous unions. The variables concerning religion could account for specific religious denominations, as opposed to whether an individual is simply affiliated with a religion or not. The race variables could also be readjusted to include a greater range of different races to examine the effects of specific combinations of races in marital stability.

Marriage continues to be an important institution in the United States as marital values between couples continue to changes throughout the generations. It is important for couples to continue to better themselves through education for their own sake, and for the good of their family. Couples who are most similar in economic resources, such as education and background characteristics, display the highest marital stability. While marriages evolve as generations change, those who wish to give themselves the greatest chance at a successful marriage need to be sensitive to the factors that will improve marital stability.

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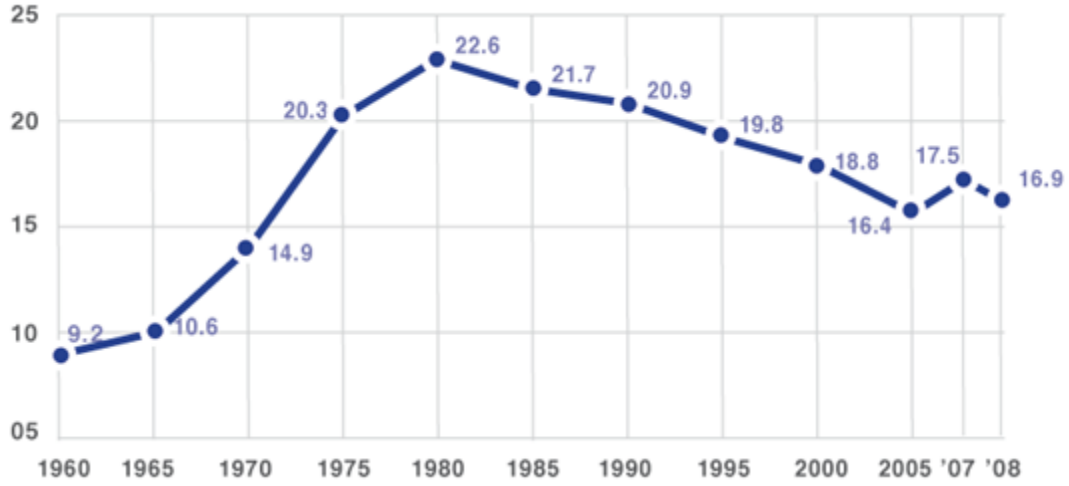
Figure 1

Number of Divorces Per 1,000 Married Women Age 15 and Older, by Year, United States



(Wilcox, 2009, p. 75)

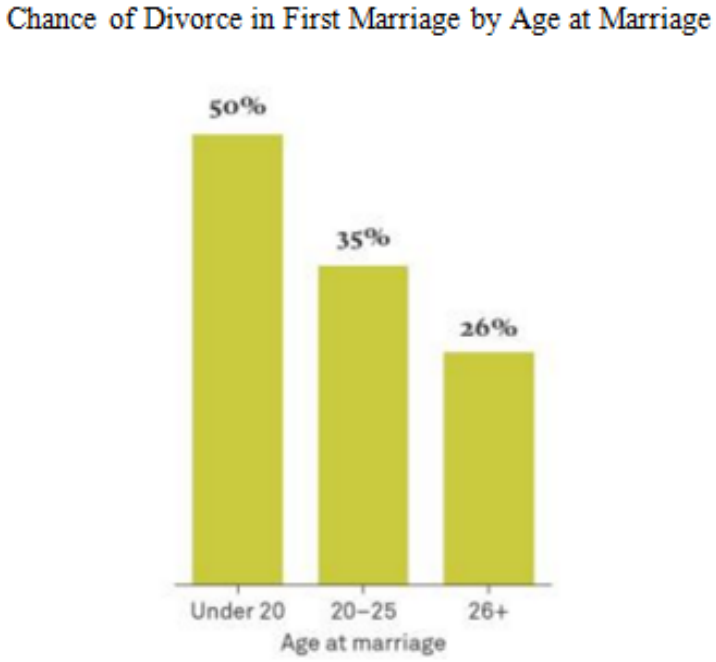
Figure 2

Marital Life Cycle: Outcomes by Age 45 Across Cohorts, Time, Education and Race

	Born 1940-45	Born 1950-55						
	By Cohort		By Gender		By Race		By Education	
	All	All	Men	Women	Black	White	College grads	<College
%Ever married	93.1%	89.5%	88.2%	90.7%	77.6%	91.0%	89.5%	89.5%
Among those ever married:								
Average Age at First Marriage	22.6	23.6	24.7	22.6	24.7	23.3	24.9	22.8
%Still in first marriage	64.5%	56.6%	59.1%	54.3%	52.7%	56.1%	63.3%	52.6%
% of first marriages ending in divorce	32.7%	40.8%	39.4%	42.0%	42.9%	41.5%	34.8%	44.3%
Among those who divorced								
Average duration of marriage (yrs)	10.3	9.0	8.7	9.3	9.7	8.9	9.0	9.1
%Remarrying	70.5%	68.9%	71.3%	66.8%	56.8%	70.6%	67.8%	69.4%
Among those remarrying after divorce								
Average time to remarriage (yrs)	3.9	4.2	3.9	4.5	4.7	4.2	4.2	4.2
%Still in 2nd marriage	70.7%	62.5%	64.1%	61.0%	58.6%	63.0%	70.2%	59.0%
% of 2nd marriages ending in divorce	26.5%	35.7%	35.3%	36.2%	36.1%	35.7%	28.7%	39.0%
Among those whose 2nd marriage ends in divorce								
Average duration of 2nd marriage (yrs)	6.7	6.0	6.1	5.9	6.4	6.0	5.7	6.1
%Remarrying	49.2%	53.0%	55.8%	50.5%	49.1%	54.1%	49.9%	54.1%

(Stevenson & Wolfers, 2007, p. 41)

Figure 3



(Cohen, 2014, p. 356)

Table1: Summary Statistics

	Full Sample				Edu<16				Edu>=16			
	Mean	Std. Dev.	Min	Max	Mean	Std. Dev.	Min	Max	Mean	Std. Dev.	Min	Max
Education of the husband	13.676	(13.734)	0	17	12.265	(1.92)	0	15	16.409	(0.491)	16	17
Difference in education[a]	-0.2811	(-0.293)	-11	15	-0.9719	(2.195)	-11	9	0.9412	(1.7)	-1	10
Age of the husband	48.236	(48.201)	18	99	47.911	(14.929)	18	99	48.729	(14.635)	23	90
Difference in age[a]	2.0643	(2.034)	-17	39	2.0324	(4.736)	-15	39	2.0378	(4.24)	-17	39
Income of the husband	5.5196	(5.566)	0	630	3.6319	(5.285)	0	200	9.0873	(24.62)	0	630
Difference in income[a]	2.811	(2.843)	-60.9	630	1.3797	(5.634)	-34.94	197	5.5074	(25.095)	-60.9	630
Hours worked by the husband	34.164	(34.135)	0	112	32.886	(20.676)	0	112	36.409	(18.872)	0	112
Difference in hours worked[a]	10.957	(10.83)	-100	112	9.6771	(24.681)	-100	110	12.929	(23.821)	-55.4	112
Number of marriages of the husband	1.2842	(1.289)	1	5	1.3339	(0.62)	1	5	1.2098	(0.4955)	1	4
Number of children in the family unit	0.9922	(0.987)	0	7	1.0202	(1.25)	0	7	0.9292	(1.194)	0	7
Both husband and wife are black	0.1914	(0.199)	0	1	0.2562	(0.436)	0	1	0.095	(0.293)	0	1
Husband and wife are of different races	0.0635	(0.066)	0	1	0.069	(0.253)	0	1	0.0606	(0.238)	0	1
Religious affiliation of the husband	0.8656	(0.863)	0	1	0.8564	(0.35)	0	1	0.877	(0.328)	0	1
Religious affiliation of the wife	0.9062	(0.904)	0	1	0.9002	(0.299)	0	1	0.9126	(0.282)	0	1
N	7,297				4,710				2,587			

[a]Difference means husband's - wife's outcome

Table 2: Probit Estimation

	Full Sample		Edu<16		Edu>=16	
	Coef.	P>|t|	Coef.	P>|t|	Coef.	P>|t|
Education of the husband	0.00388***	0	0.00383***	0.005	0.00953***	0.01
Difference in education[a]	-0.00203**	0.013	-0.00131	0.314	-0.00337***	0
Age of the husband	0.00041***	0.007	0.00066***	0.006	-0.00006	0.696
Difference in age[a]	-0.00069**	0.035	-0.001**	0.049	0.00019	0.556
Income of the husband	0.00407***	0	0.01121***	0	-0.00027	0.501
Difference in income[a]	-0.00214**	0.024	-0.00675***	0.001	0.00034	0.348
Hours worked by the husband	-0.00042***	0.005	-0.00093***	0	0	0.998
Difference in hours worked[a]	0.00042***	0.001	0.00078***	0	0.00012	0.27
Number of marriages of the husband	0.00443	0.161	0.00971**	0.048	-0.00104	0.733
Number of children in the family unit	-0.00079	0.59	-0.00071	0.753	-0.0011	0.508
Both husband and wife are black	0.00058	0.889	0.00194	0.749	0.00574	0.291
Husband and wife are of different races	-0.02364***	0.001	-0.04092***	0	0.00735	0.204
Religious affiliation of the husband	0.0184***	0.001	0.01605**	0.044	0.0307***	0
Religious affiliation of the wife	0.02052***	0.001	0.02566***	0.007	0.00646	0.293
N	7,297		4,710		2,587	
Pseudo R2	0.0772		0.0711		0.1209	

* Significant at the .1 level
** Significant at the .05 level
*** Significant at the .01 level
[a]Difference means husband's - wife's outcome