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What's your Divorce Risk?

by divorce360.com, on Tue Nov 25, 2008 8:57am PST | [Read More from This Author >](#)[Post a Comment](#) | [Report Abuse](#)from divorce360.com

Age, Education and Other Factors Can Make or Break a Marriage, Studies Show

If you knew graduating from college, waiting a few years to marry, settling down and having a child would make your marriage last, would you do it? Your answer might be up in the air -- but the statistics are solid as a rock.

They show that your risk for divorce is significantly less if you do those things. While they can't show whether you'll be happy or not, experts say they do show your marriage is more likely to last until death do you part. "People who marry older with more education have the lowest divorce rates," said Betsey Stevenson, assistant professor of business and public policy, University of Pennsylvania Wharton School.

Stevenson, who studies marriage and divorce statistics, recently used the statistics to develop the [Marriage Calculator](#), which allows users to examine their risk of divorce compared to others who married about the same age, have the same education level and have been married for about as long. It also uses historical census data to predict a user's risk of divorce in the next five years. "No one has done this before," she said. "People can use this tool to think about hypotheticals."

Keeping in mind that anything more than 7 percent is a high risk, the Marriage Calculator predicts that "The Hills" stars Heidi Montag and Spencer Pratt have a combined average risk of 12 percent of divorcing within the next five years.

Though most Americans think the divorce rate is at least 50 percent, the good news is that the number of divorces has fallen since 1979. Stevenson, who also studied "Trends in Marital Stability" with Wolfers, said couples who marry today are less likely to divorce than couples in previous generations.

Today's statistics show that a little more than 40 percent of Americans divorce each year. But the risk for divorce can depend on the circumstances, said Stevenson, who studied divorce rates in "Marriage and Divorce: Changes and their Driving Forces," research co-authored with Justin Wolfers. "Different types of people face different divorce rates historically," Stevenson said.

David Popenoe, co-director of the National Marriage Project, said the age of first marriages has increased since the 1950s, when women married at age 19. That's climbed from 23 for men and 21 for women in 1970 to 27.5 for men and 25.5 for women in 2006, said William A. Galston of The Brookings Institution, a non-profit public policy organization.

That's about the age of approval for most parents, according to an as yet unpublished study by Jason Carroll, an associate professor at Brigham Young University. Carroll recently told USA TODAY that college students from 18-25 suggested 25 was the best age to get married, while their parents suggested they should wait another year -- until they were 26 -- to give themselves a better shot at making it work.

New York Attorney Bernard Rothman, author of "Loving & Leaving: Winning at the Business of Divorce" said couples tend to divorce after only a few years of marriage. "...Today, people approach marriage differently. Their philosophy is, 'If it isn't smooth, we'll just get out,'" he said.

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