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Husbands, Wives and Hard Times

By [THE EDITORS](#)

(Photo: Naum Kazhdan/The New York Times)

With rising unemployment and dwindling retirement nest eggs, many people, even those who have jobs and relative economic stability, say [they are gripped by anxiety and fear](#). In hard times, marital relationships are subject to a lot of stress. Are they likely to be threatened? Or possibly strengthened? What are the factors that might determine how a marriage will fare?

Unlucky in Labor, Unlucky in Love

Betsey Stevenson is an assistant [professor of business and public policy](#) at the Wharton School at the University of Pennsylvania. She has designed a [calculator](#) for judging a couple's [risk of divorce](#), based on [marital history research](#).

Economic and marital instability both tend to hurt the same folks — those with less education.

Recent data suggest that nearly half of those men with only a high school degree who had married by age 21 had divorced within a decade of marrying. By contrast, only 10 percent of those marriages involving male college graduates over age 32 had dissolved within the same period.

Unlucky in love, and also unlucky in labor: the unemployment rate of male high school and college graduates for this past February reveal similarly stark differences: 11.4 percent versus 4.5 percent. Those with only a high school degree also experience higher unemployment rates while married simply because they are much more likely to be married while in their early 20s — an age with recent unemployment rates that are nearly twice that of those over 25.

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While the economically vulnerable are in less stable relationships, there is little evidence that the economic cycle drives divorce. The big swings in marriage and divorce follow dramatic social, rather than macroeconomic change. Blame the wars, the sexual revolution and changes in the meaning of marriage, rather than cyclical ups and downs.

The divorce rate grew rapidly through the 1960s and 1970s and has been falling ever since. Despite booms and busts this declining trend has been steady for the past 27 years, and I suspect

that it will continue into 2009. And this isn't so surprising: what better way to weather the storm of a tough economy than to share a household with someone who's committed, for better or for worse?