

# How Does the Change of Marriage Quality Affect Divorce Decisions?<sup>\*\*</sup>

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## Abstract

This paper provides the first empirical study on how the perceived changes of marriage quality affect marital stability, using a unique data set obtained in Hong Kong. It is found that while the change of marriage quality due to extramarital affairs clearly increases the probability of divorce, it is not the only determinant of marital instability. In particular, the presence of dependable children in a family and good marital quality before the discovery of extramarital affairs would lower the probability of divorce. Meanwhile, although not consistently statistically significant, the empirical results show that divorce rate decreases with age, religion and educational level.

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# 1. Introduction

Once the rock on which society was founded, marriage has been becoming increasingly unstable in many developed countries for the past few decades. For example, Lillard and Waite (1990) suggest that two thirds of the first marriages in the United States end in divorce and that remarriage with new partners are not less prone to dissolution. Indeed, divorce is one of the salient features of modern life that has important implications for many areas of social sciences and public policy.

Economists and other social scientists suggest a variety of socio-economic factors that determine marital disruption.<sup>1</sup> Among others, the existing literature that is most related to this paper includes Weiss and Willis (1997) and Boheim and Ermisch (1999), who extend Becker et al. (1977) and investigate how marital dissolution may result from the deviation between expected and *ex post* realization of uncertain events. In particular, they find that an *unexpected* increase in the husband's earning capacity reduces the divorce hazard, while an *unexpected* increase in the wife's earning capacity raises the divorce hazard.

Weiss and Willis (1997) also show that couples sort into marriage according to the characteristics such as similar religion, ethnicity and education to enhance their marriage quality and stability. Indeed, the marriage quality in modern societies stems mainly from a couple's "spiritual consumption"<sup>2</sup>. For example, Posner (1992, p.435) describes the modern norm of marriage as "companionate marriage" with the following characteristics: "... *In which the husband and wife are best friends, social and emotional intimates, close companions....*" This description clearly indicates that the non-pecuniary aspects of marriage life are of utmost importance for modern couples.

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<sup>1</sup> For example, these variables include no-fault divorce laws (Allen, 1998), cohabitation (Walters and Ressler, 1999), government benefits (Moffitt, 1990; Ellwood and Bane, 1985; Hoffman and Duncan, 1995), age at first marriage (Becker et al., 1977), religion (Berggren, 1997), high sex ratio (Trent and South, 1989), marital and premarital births (Morgan and Rindfuss, 1985), economic independence (South, 1985; Hiedemann et al., 1998), and women's economic status (Aghajanian, 1986; Hiedemann et al., 1998).

<sup>2</sup> Fogel (1999) has a lengthy discussion on "spiritual consumption" and its importance in modern world in his Noble Prize speech.

However, largely due to the lack of data, the existing economic literature hasn't examined explicitly the quantitative relationship between marriage quality and divorce. Using a unique data set from Hong Kong, we try to complement the existing literature by studying how the change of marriage quality may affect divorce decisions. In this paper, the change of marriage quality is caused by extramarital affairs. Researches conducted by sociologists show that fidelity is a very important factor to a good marriage. And, due to social and psychological reasons, extramarital affairs may have different impact on the mental well-being and marriage quality for different couples (e.g. Scott et al., 1993; Lee and Lu, 1997).

The data set used in this paper was collected by Caritas Family Service, a social welfare agency with financial support from the Hong Kong Government. In recent years, a large number of families in Hong Kong have been affected by extramarital affairs, especially with the increasing economic integration and social interactions between Hong Kong and Mainland China. In response to this increasingly serious social problem, Caritas Family Service provided counselling services to many families affected by extramarital affairs. A by-product of this Working Group is the data set that we use, which documents detailed information about the affected couples. In particular, it gives us the information about an individual's assessment of marriage quality before and after her/his partner extramarital affairs were revealed.

Following Weiss and Willis (1985, 1997), we first set up a simple model in which marriage quality enters a couple's utility function. Then, in a framework of rational choice, an individual will choose to divorce if and only if one's expected utility from one's future alternatives after divorce is greater than one's utility from remaining married. An individual's future alternatives include one's perspectives of remarriage; the utility from the current marriage depends on the damage to the quality of marriage due to her/his spouse's extramarital affairs.

Then, we test several hypotheses based on our model and the existing theory. In particular, the regression analysis indicates that while the change of marriage quality due to extramarital affairs clearly increases the probability of divorce, it is not the only determinant of marital instability. For example, the number of children and the marriage quality before the revelation of extramarital affairs also have statistically significant impact that cause divorce less likely to occur.

In what follows, Section Two presents a simple model that guides our empirical analysis; Section Three describes the data; Section Four presents the empirical estimations; and Section Five concludes our discussions.

## 2. Determinants of Divorce: A Logit Model

In the data set used in this paper, the participants of extramarital affairs are mostly men. So, for simplicity, throughout this section we assume that only husbands are involved in extramarital affairs. However, similar analysis will be applied to the cases where wives are involved in extramarital affairs.

When a wife discovers that her spouse has an extramarital affair, she may feel betrayed and hence her perception of her marriage quality may be reduced. So, divorce will occur when the utility from current marriage is less than the expected utility of future alternatives such as remarriage. A married individual obtains utility from both material and emotional factors, which may include her consumption, the quantity and quality of her children, and the quality of her marriage match (e.g. Weiss and Willis, 1985). Given the quality of her marriage match, the household bargaining models (e.g. Lundberg and Pollark, 1993) show that an individual's utility increases with her spouse's income as well as her own income. Thus, if an individual continues with her current marriage, her indirect utility function can be expressed as

$$u(I_w, I_h) + q(X) \tag{1}$$

where  $I_w$  and  $I_h$  denote her own income and her spouse's income respectively; the indirect utility function,  $u()$ , is strictly increasing with respect to its variables.  $X$  denotes some personal characteristics of herself and her partner.  $q()$ , which is a function of  $X$ , denotes the quality of her marriage match.

If an individual chooses to divorce, she will either remarry or remain single. In a (re)marriage market, assortative mating implies that people tend to end up with marriage partners of similar attractiveness (e.g. Becker, 1973). An individual's attractiveness may have several dimensions,

such as wealth, age, looks, personality, etc. We denote the set of elements that determines one's attractiveness by  $\mathbf{Z}$ . Then, the quality of an individual's future marriage match and her future partner's income, which are denoted by  $\mathbf{q}_f$  and  $I_f$  respectively, both depend on  $\mathbf{Z}$ . Meanwhile, note that one often receives alimony from her previous partner after divorce, which generally increases corresponding to the difference between her previous partner's income and her own income. Thus, if an individual divorces, her expected indirect utility function can be expressed as

$$E[v(I_w + A(I_h - I_w), I_f(\mathbf{Z})) + \mathbf{q}_f(\mathbf{Z})]$$

where  $E()$  is the expectations operator,  $v(.)$  is a strictly increasing function of both of its variables.  $A()$  denotes the alimony that she receives from her previous partner, which increases with  $I_h - I_w$ . Finally, if one remains single after divorce, then, clearly,  $I_f = 0$ . Meanwhile, in this case, we normalize  $\mathbf{q}_f$  to be zero.

Then, an individual will choose to divorce if and only if

$$D = E[v(I_w + A(I_h - I_w), I_f(\mathbf{Z})) + \mathbf{q}_f(\mathbf{Z})] - [u(I_w, I_h) + \mathbf{q}(\mathbf{X})] > 0 \quad (2)$$

$D$  is unobserved, but we can observe an indicator: divorce or remaining married. Thus, our empirical analysis will be based on a *Logit* model, in which  $I^* = 1$  (i.e. divorce) if  $D > 0$  and  $I^* = 0$  (i.e. remaining married) if  $D < 0$ .

While an individual's divorce decision is influenced by many factors, we identify several factors that seem to affect an individual's current or future welfare most significantly. Specifically, we consider

$$\mathbf{X} = \{\text{Marriage quality, Religious beliefs, Education}\}$$

$$\mathbf{Z} = \{\text{Age, Dependent Children, Income}\}$$

Then, based on this model and the existing theory of divorce, we generate the following hypotheses.

### 1. Marriage quality

Clearly, the more the marriage quality deteriorates, the more likely a couple will choose to divorce.

### 2. Age

Age seems to be particularly important for a woman in the marriage market (e.g. Wu, 1994), not only because it is an important determinant of the attractiveness of her looks, but also because it greatly affects her fecundity (Siow, 1998). Thus, an older woman may face worse perspectives of remarriage, and hence be less likely to choose to divorce.

### 3. Dependent Children

Because the children from the current marriage can be a financial burden to a prospective future marriage partner and a source of disputes in a future marriage, those with more dependent children may face worse perspectives of remarriage. Meanwhile, parental divorce significantly decreases the “quality” of children from previous marriage by the measure of educational attainment and various other indicators, no matter whether the divorced parents remarry or not (e.g. McLanahan and Bumpass, 1988). Thus, the number of dependent children is negatively associated with the probability of divorce.

### 4. Wife’s income

From (2), we have

$$\frac{dD}{dI_w} = E[v_1'(I_w + A(I_h - I_w), I_f(Z))(I - A') + v_2'(I_w + A(I_h - I_w), I_f(Z)) \frac{\partial I_f(Z)}{\partial I_w} + \frac{\partial q_f(Z)}{\partial I_w}] - u_1'(I_w, I_h)$$

On the one hand, a higher income increases one's attractiveness in the re-marriage market, which implies  $\frac{\partial I_f(Z)}{\partial I_w} > 0$  and  $\frac{\partial q_f(Z)}{\partial I_w} > 0$ . On the other hand, a higher income is associated with higher utility from current marriage and less alimony after divorce. Thus, the impact of a woman's wage rate on her divorce decision is ambiguous.

### 5. Husband's income

On the one hand, a higher husband's income is associated with a higher utility from the current marriage. On the other hand, she may receive more alimony after divorce if her husband's income is higher, particularly in the case that the cause of divorce was that her husband has had an extramarital affair. Formally, from (2), we have

$$\frac{dD}{dI_h} = E[ v_1'(I_w + A(I_h - I_w), I_f(Z))A' + \frac{\partial q_f(Z)}{\partial A} A' ] - u_2'(I_w, I_h)$$

Thus, the impact of the husband's income on the probability of divorce is theoretically ambiguous.

### 6. Religious beliefs

On the one hand, the Catholic religion discourages divorce; on the other hand, those who have a serious belief in Christianity may have less tolerance toward their spouses' extramarital affairs. So, the net effect of religious beliefs on divorce probability is ambiguous.

## 3. A Unique Data Set

The data set used in this paper was collected by Caritas Family Service, a social welfare agency with financial support from the Hong Kong Government. In recent years, a large number of families in Hong Kong have been affected by extramarital affairs, especially with the increasing economic integration and social interactions between Hong Kong and Mainland China. A direct consequence of increasing extramarital affairs is that the divorce rate rose rapidly. In response to this increasingly serious social problem in Hong Kong, Caritas Family

Service set up a “Working Group on Extramarital Affairs” in December 1993 to provide counselling services to the families affected by extramarital affairs. These counselling services were very valuable because private counselling services largely didn’t exist in Hong Kong.

A by-product of this Working Group is the data set that we use in this paper. The samples of this data set were randomly chosen from those receiving counselling on extramarital issues in the Caritas Family Service between January 1, 1994 and April 1, 1995, when extramarital affairs, as a social problem in Hong Kong, seemed to be at its worst.

**As discussed in the introduction, although the spiritual aspects of marriage life are of utmost importance for modern couples, the existing economic literature hasn’t examined explicitly the quantitative relationship between marriage quality and divorce. This negligence is largely due to the lack of reliable data. For example, as pointed out by Fair (1978), people are generally reluctant to tell the truth about their private lives to surveyors. Thus, an important contribution of this paper is that we provide a data set with accurate and reliable information, because people tend to tell the truth about their private lives to their psychologists particularly at the difficult time.**

In this paper, we use a logit model to analyse the determinants of divorce decision. The dependent variable is the dichotomous variable of divorce. The explanatory variables include age, number of dependent children, monthly income, religious belief, educational attainment, and marriage quality before the revelation of the extra-marital affairs. We ran two sets of logit regressions for both participating and non-participating groups. As some interviewees refused to reveal their personal data to the interviewers, there were a lot of missing data. Consequently, the valid sample size varies according to the choice of explanatory variables. Mean characteristics of the sample are presented in Table 1.

**Insert Table 1 here**

The total sample size of the data set in this paper is 421 couples. As in most (Asian) societies, the majority of the participants of extramarital affairs (EMA) are men. In this data set, 395 cases or 93.8% of the participants of EMA are men; only 26 cases or 6.2% are women. We divide the sample into two groups, namely, the participating spouses and the non-participating

spouses. Participating spouses refer to those involved in extramarital affairs. The first column of Table 1 shows the characteristics of participating spouses whereas information of non-participating spouses is shown in the second column.

In the data set, each couple had an average of 2.4 children. On average, participating spouses were older and slightly more educated than non-participating spouses. As the first group mainly consists of men, their average log income was higher than that of the other group. In the data set about one-half of women were non-working and the reported income was zero. To correct for this sample selection problem, we follow the widely used Heckman's (1978) two-stage procedure to estimate the income of non-working women. Basically, this method involves two equations, one determines an individual's market wage; and the other one is a probability equation which deals with labor force participation.

## **4. Empirical Findings**

This empirical study is to examine whether a change in marital quality due to the discovery of extramarital affairs of one's partners affects the probability of divorce. The results show the perceived change in marriage quality is an important determinant in making divorce decision. Since the dependent variable is a dichotomous variable — a divorce dummy, we use a *Logit* model for the estimation. The regression results for non-participating spouses are reported in Table 2.

### **Non-Participating Spouses**

In Table 2, models 1 to 4 correspond to 4 Logit models with different sets of independent variables. Model 4 can be regarded as a full model where all relevant independent variables are included in the Logit model. The variable "marital quality" represents the level of marital satisfaction before the discovery of his/her spouse's extramarital affairs. The variable "religion" is an individual's devotion to a religion. Dummy variable "CHANGE" indicates whether an individual considers his/her spouse's extramarital affairs would adversely affect one's marital satisfaction. The variable "educated" refers to those who received formal education beyond secondary school level. In the data set, 60.0% of the respondents

considered extramarital affairs would adversely affect one's marital satisfaction. Moreover, only 12.2% and 6.5% participating and non-participating spouses were classified as educated respectively.

### **Insert Table 2 here**

In Model 1, we exclude characteristics of the participating spouses. The regression results show that only the dummy variable "CHANGE" and the number of children are statistically significant. As expected, the divorce decision is inversely related to the number of children in a family. On the other hand, the perceived change of marriage quality due to extramarital affairs would significantly increase the chance of making a divorce decision. By adding variables relating to participating spouses' characteristics do not materially change the results of the Logit models. In Models 2 and 3, the coefficient estimate of marital quality is negative and significant. It means that if one's marital quality before the discovery of extramarital affairs was good, one was less likely to divorce. This result confirms with our intuition.

Even though statistically insignificant, the signs of the estimated coefficients of other independent variables should not be neglected. In fact, the signs of the estimated coefficients indicate the direction of the relationship between the dependent and the independent variables. The results in Table 2 suggest that divorce rate decreases with age, religion, and educational level. When one gets older, one's chance for a second marriage after divorce will decrease. If individuals are rational, we should expect divorce rate decreases with age. Other things being equal, more educated persons are more likely to make a rational choice. The empirical results confirmed our conjecture and are in line with the basic economic assumption that economic agents are rational.

The empirical results presented above largely confirm with our first four hypotheses discussed in Section 2. Yet, the impact of income on the probability of divorce is somewhat ambiguous. Moreover, most non-participating spouses were selected to be economically inactive. Although we used the two-stage Heckit to impute the income for non-working women, the standard errors of the relevant coefficient estimates are rather large. Hence, it does not give us a clear direction of the impact of income on divorce rate. Moreover, a popular newspaper

reported that a majority of women were unable to collect the alimony after divorce. Unlike those in the Western countries, these divorced women seldom go to the court for assistance in collecting their alimonies.

In Chinese societies like Hong Kong, people are exposed to a variety of religions, notably Confucian and Buddhism. Hence, whoever chooses to be a Catholic or Christian, he or she is unlikely to be unaffected by Confucian and Buddhism. It is not surprising that the standard errors of the relevant coefficient estimates are large.

### **Participating Spouses**

Having studied the determinants of divorce decision for non-participating spouses, we now turn to the determinants of divorce for participating spouses. Since these people were personally involved in extramarital affairs, they should have a higher dissatisfaction of the current marriage. However, we have no *a priori* expectation whether they have a different set of determinants of divorce than those of non-participating spouses. Table 3 presents Logit regression results for participating spouses.

**Insert Table 3 here**

All the three Logit results presented in Table 3 suggest that the dummy variable “CHANGE” is an important predictor of divorce. In other words, those couples with marriage quality adversely affected by extramarital affairs were more likely ended up with divorce. As expected, those with higher number of children were less willing to divorce. The Chinese culture considers single parent families are bad. People may even discriminate children brought up in single parent families. Hence, it is natural to expect that those with more children in a family are less likely to make a divorce decision. Similar to those in Table 2, the better marital quality before the discovery of extramarital affairs, the less likely a couple ended up with divorce.

## **5. Conclusion**

This paper provides the first empirical study to examine the impact of the change of marriage quality due to extramarital affairs on marital stability. We employed a unique data set obtained by a social welfare agency in Hong Kong. We first set up a simple model, in which marriage quality enters a couple's utility function and individuals are rational and forward looking in their response to their spouses' extramarital affairs. An individual will choose to divorce if and only if her expected utility from her future alternatives after divorce is greater than her utility from remaining married.

Based on our model and the existing theory, we empirically test several hypotheses. The regression analysis indicates that 60% of the respondents considered extramarital affairs would adversely affect the marital quality and they were more likely to divorce. Moreover, couples with more children in a family were less willing to make a divorce decision. This is in line with Chinese cultural value and children brought up in single parent families are sometimes discriminated by their peers. On the other hand, good marital quality before the discovery of extramarital affairs would lower the chance of getting divorce. Finally, although statistically insignificant, the empirical results show that divorce rate decreases with age, religion and educational level.

With a unique survey data set from Hong Kong, we presented stylised facts relating to divorce decisions of those couples involved in extramarital affairs. Yet, there are a lot of questions remain unanswered. Most problems with the empirical analysis rest with the limitation of the data set. We would encourage other researchers to conduct dedicated surveys to collect suitable data for analysis.

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**Table 1**  
**Mean Characteristics of the Sample**

<b>Variable</b>	<b>Participating Spouse</b>	<b>Non-Participating Spouse</b>
Female (%)	6.18 (421)	93.82 (421)
Age	39.1 (411)	37.5 (417)
Log Income	9.3484 (294)	8.7735 (209)
Number of Children	2.14 (405)	2.14 (405)
Educational Level (%)		
Primary	39.0	38.8
Secondary	46.6	52.1
Matriculation	1.9	1.5
Post-Secondary	3.8	2.5
Degree	6.5 (369)	2.5 (399)

Note: Number of valid observations are reported in parentheses.

**Table 2****Determinants of Divorce — Spouses Not Participated in Extramarital Affairs**

<b>Variable</b>	<b>Model 1</b>	<b>Model 2</b>	<b>Model 3</b>	<b>Model 4</b>
Age	0.01807 (0.13053)	-0.24578 (0.20876)	-0.16516 (0.20844)	-.07559 (.29504)
Age (Spouse)			0.30595 (0.22160)	0.10618 0.30715
Children	-0.29920* (0.17566)	-0.38316 (0.28903)	-0.36345** (0.18330)	-0.59871** (0.28456)
Educated	-1.22042 (0.79036)	-1.12547 (0.90455)		-1.93433 (1.47203)
Educated (Spouse)				-0.34450 (0.95633)
CHANGE	0.68353** (0.31315)	1.44039** (0.60451)	1.22138** (0.39540)	1.25141** (0.51045)
Female	0.14249 (0.70338)	0.05248 (1.03860)	-0.42578 (0.78543)	3.21472 (4.78741)
Income		-0.20605 (0.33396)		-0.10780 (0.06790)
Income (Spouse)				0.66094 (0.41960)
Marital Quality		-0.51938* (0.28300)	-0.38661** (0.18113)	-0.16990 (0.24548)
Religion	-0.48162 (0.41610)	-0.89466 (0.62951)	-0.45980 (0.46268)	-0.47054 (0.55779)
Religion (Spouse)			0.36942 (0.64144)	0.77374 (0.77231)
Constant	-0.02202 (1.77007)	5.51943 (4.19233)	0.64217 (2.00781)	-12.24521 (10.26344)
Chi-squared	228.8	193.7	209.9	166.6
N	225	199	219	152

Note: Standard errors are reported in parentheses.

\*\* — significant at 0.05 level

\* — significant at 0.1 level

**Table 3****Determinants of Divorce — Spouses Participated in Extramarital Affairs**

<b>Variable</b>	<b>Model 1</b>	<b>Model 2</b>	<b>Model 3</b>
Age	0.09645 (0.14358)	0.11310 (0.18643)	0.30595 (0.22160)
Age (Spouse)			-0.16516 (0.20844)
Children	-0.26208 (0.17418)	-0.59856** (0.26968)	-0.36345** (0.18330)
Educated	-0.10416 (0.48731)	-1.15801* (0.71220)	
Educated (Spouse)			
CHANGE	0.73699** (0.32041)	1.30373** (0.50217)	1.22138** (0.39540)
Female	-0.10004 (0.70866)	-4.92936 (11.01844)	0.42578 (0.78543)
Income		0.53516 (0.35674)	
Income (Spouse)			
Marital Quality		-0.23023 (0.23379)	-0.38661** (0.18113)
Religion	-0.02320 (0.44926)	0.17192 (0.52510)	0.26942 (0.64144)
Religion (Spouse)			-0.45980 (0.46268)
Constant	-1.09180 (1.54719)	-0.91922 (11.66424)	-0.63515 (1.73397)
Chi-squared	211.525	151.078	209.881
N	211	156	219

Note: Standard errors are reported in parentheses.

\*\* — significant at 0.05 level

\* — significant at 0.1 level