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## Changing generations bring changes to matrimony

The generational divide between baby boomers and millennials has been hallmarked by countless stark differences, many owing to the unprecedented advances in technology and communication over the past several decades.

Just think of all of the monumental changes brought about by the development of computers followed by the creation of smartphones, the advent of the internet and emergence of social media. As society changes over time, generations develop differences in opinion as well as in beliefs and values.

Recent studies show that one interesting and significant difference between these generations is their view on marriage and divorce. Traditionally, baby boomers — born between 1945 and 1964 — married at an early age, divorced and then entered into second (and sometimes third or more) marriages.

Notably, the boomer generation also coincided with the advent of no-fault divorce during the 1970s and early 1980s, which eliminated the need to plead grounds such as cruelty or adultery as the reason for the split. Taking the “fault” out of a divorce made it not only easier to obtain, but also more socially acceptable.

Boomers have continued their affinity with divorce, as high rates continue within this group even though many are now into their 60s and 70s. A study conducted by the National Center for Family and Marriage Research revealed

that between 1990 and 2015, the divorce rate doubled for those between ages 55 and 64 and it tripled for those over age 65.

This phenomenon — known as “gray divorce” — marks a high point for divorce of those later in life with many seeking divorce for a second time in their “golden” years.

Now, many of the children of divorced boomers count themselves among the millennial generation — those born between 1981 and 1996 — and they hold views of marriage and divorce that are in sharp contrast to those of their elders.

Recent studies indicate that their firsthand knowledge of the adverse impact of divorce — including the resultant financial and emotional instability — combined with fear of repeating those same mistakes in their own lives, have led millennials to marry at a later age, after prioritizing education, financial stability and the establishing of a career.

Because financial problems between couples are often the first step to a divorce, millennials are delaying marriage in an effort to reduce financial and emotional stress and to do what they can to avoid future disputes over finances and debt.

Statistics reveal that the current median age of first marriage in the United States is 27 for millennial women and 29 for millennial men; compare this to figures from between 1950 through the late 1970s, when the average ages for first



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to get to know and understand each other; it is only once they believe that the other party is “the one” that they then move toward considering marriage.

Indeed, the rate of millennial cohabitation before marriage is now as much as six times more than that of their elders. Living together is viewed as an accepted precursor to marriage.

Again, perhaps as a result of being eyewitnesses to the practical and legal consequences of divorce on their families, millennials are looking to premarital agreements (commonly referred to as “prenups”) as one way to prepare for a split should it occur.

These agreements are viewed as an opportunity for the couple to discuss the division of assets and their future finances in the event of divorce, thereby setting their expectations from the outset. Prenups are also an outgrowth of parties having more time to acquire their own separate assets as a result of delaying marriage.

In a 2016 survey conducted by the American Academy of Matrimonial Lawyers, roughly one-half of respondents reported an increase in premarital agreements among millennials and nearly two-thirds saw an increase in such agreements overall between 2013 and 2016.

According to an analysis by Philip Cohen, a professor of sociology at the University of Maryland, these fundamental changes in the views of those

marriages was 20 for women and 23 for men.

In addition, studies show that millennials are waiting nearly five years on average after the start of a relationship to get married. Rather than follow the traditional norm of marrying first and then living together, millennials view cohabitation as an opportunity

under age 45 have resulted in a drop in the U.S. divorce rate by 18% from 2008 to 2016, leading some researchers to conclude that today's marriages have an increased chance of lasting longer than those in the past.

However, although marriage in the future may prove to be more enduring, Cohen's analysis reveals that marriage may at the same time be evolving into a more exclusive institution.

According to Cohen, it is likely that roughly one-fourth of millennials will never marry. Indeed, those who have less education and lower financial means are now opting to perpetually live together rather than to ever tie the knot, leading Cohen to conclude that marriage is becoming "more and more an achievement of status, rather than something that people do regardless of how they're doing."

So, although the declining

divorce rate is "good for people who are in happy marriages and people who plan to be or aspire to be in happy marriages," the decline in divorce is also, in his view, a sign that "marriage is becoming rarer and more rarified."

As those who get married are more likely to be college graduates — who are often now also marrying each other — the fact remains that, overall, married couples and their

children enjoy advantages over those who are not married, including higher standards of living and increased stability.

There can be no doubt that falling divorce rates are socially beneficial, as divorce is difficult for all involved. It remains to be seen, however, how future generations will view marriage — and divorce — and whether the current trends will continue or abruptly change once again.