

Three Selfish Reasons Not to Divorce in 2019

Americans have just celebrated Christmas and we're about to celebrate New Year's Eve. But did you know there's an unofficial holiday coming up on January 7? It's called Divorce Monday. That's the first Monday after New Year's, and every year it has the dubious distinction of seeing a spike in the number of divorce filings. The [rate of divorce filings](#) typically stays high throughout January and February and only returns to normal levels in early March.

It's not hard to figure out why the demand for divorce surges in January. Most likely a couple has been having problems for awhile but they've been hanging in there. However, the stress of the holidays makes it all boil over. There's the disruption to normal routines, the pressure to have a perfect celebration, the fights over money caused by extra spending, the strain of visits from the in-laws.

Have you reached a point where you think filing for divorce is your only option? Many factors come into play. You could think of the pain you will cause other people, first your spouse and your kids, and then there's your extended family and your friends. But, right now, let's focus exclusively on you and your needs. Here are three selfish reasons to hold off on joining the Divorce Monday frenzy.

First. It's Devastating for Your Finances

Are you prepared to move back in with your parents to get your divorce? That's a serious question because it is likely to happen. If you're getting health insurance through your spouse's job, how much would you have to pay for your own

policy? If you don't know, you'd better find out.

Divorce is catastrophic for your finances, particularly if you're a woman. One out of five women falls into [poverty](#) after divorce. The cost of divorce varies significantly per couple but [many estimates](#) put the average cost in the range of \$15,000 to \$20,000, mostly spent on lawyer's fees. Take a deep breath and calculate whether getting rid of your spouse is worth ruining your financial security.

Second. You Will Have to Date Again

Maybe at this moment you feel like joining a convent or monastery. But the reality is that you will eventually want a new relationship. And that means you will need to date again. It's human nature to glamorize the past, but try to honestly remember your years in the dating scene. Admit it. That was an awful time. You were thrilled to escape and get married. Now consider that that was how you felt back when you were a fun, thin, twentysomething who wasn't divorced, dating other young people who had also never been married before.

Divorce is not a time machine that will take you back to your pre-marriage days. You will be an older, divorced person looking for love in a much smaller pool populated mainly by weirdos. Most of the good people are married now. Sure, a few of them are still available but odds are they'll be carrying a lot of baggage—just like you.

Third. You Won't Find Anyone Better

Sometimes divorces are caused by terrible behavior like adultery or abandonment. However, in the divorces I've observed up close, the reason usually came down to some variation on "I don't love my spouse anymore" or "my spouse does not fill my emotional needs." If that's your motivation, you should ask yourself: "Can I find someone better?" It's an

embarrassing question, but it's entirely legitimate. In most cases, the answer is a resounding "no!"

All human beings are flawed. You will be trading in your current spouse's bad qualities for someone else's bad qualities. And you'll have lost \$15,000 along the way (see point 1). Nothing illustrates this better than the fact that [divorce rates](#) for second marriages are much higher than for first. These couples learned the hard way that the grass isn't greener on the other side.

So there you have it: three selfish reasons to re-consider filing for divorce in January. No matter how miserable the holidays were, it's a good idea to step back, take a deep breath and think hard. It might take a lot of work to save your marriage. But, ultimately, it's in your own best interest to try.

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