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Lori Wright
UNH Media Relations

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Infidelity Has Different Economic Costs For Men And Women, New Research Finds

Media Contact: [Lori Wright](mailto:Lori.Wright@unh.edu)
603-862-0574
UNH Media Relations

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EDITORS AND REPORTERS: Bruce Elmslie can be reached at 603-862-3347 or bte@hopper.unh.edu. A high-resolution photo of Elmslie is available for download at http://unh.edu/news/img/UNH_BruceElmslie.jpg. Elmslie's article, "So, What Did You Do Last Night? The Economics of Infidelity," is available at <http://www3.interscience.wiley.com/cgi-bin/fulltext/120779835/HTMLSTART>.

DURHAM, N.H. - The possibility of eternal damnation has no sway over whether men stay faithful to their wives, but the possibility of getting caught sure does. These are among the results found in new research released today by the University of New Hampshire about the economic costs and benefits of cheating on a spouse and how they differ for men and women.

"People make a cost-benefit calculation when considering whether to have an extramarital affair. This calculation has a connection with biological and socioeconomic factors, and men and women calculate the net benefits from having an affair differently," said Bruce Elmslie, professor of economics at the UNH Whittemore School of Business and Economics and lead author of the study, which was conducted with Edinaldo Tebaldi, assistant professor of economics at Bryant University.

Elmslie and Tebaldi present their research in the latest issue of the journal *Kyklos* in the article "So, What Did You Do Last Night? The Economics of Infidelity."

According to the researchers, the behavior of men and women toward infidelity differs substantially, as men and women respond differently to the perceived costs and benefits of an affair. For women, biological and socioeconomic factors - men who are good candidates to father a child and who have the education and financial stability to provide for a family - are significant factors women consider when deciding to have an affair.

These factors do not come into play for men who, overall, are 7 percent more likely to cheat than women. The likelihood of a man having had an affair increases with age and reaches a peak when a man is about 55 years old. It then decreases with age. For women, the peak is 45 years old, which the authors say is logical when considering the biological reasons why women cheat.

"The benefits of female infidelity reduce after the age of 40 because a woman would no longer benefit in terms of improved gene quality from the affair. Men also experience a reduction of sperm quality around the age of 45, but the reproductive benefits of an affair extend further into a man's lifetime than a woman's," the researchers said.

The researchers found that upper-class women are 8 percent more likely to cheat than middle

and lower-class women. In contrast, men from lower, middle and upper classes are equally likely to cheat.

College-educated men are 3 percent less likely to have an affair than men with a high school education or less. However, educational attainment has no impact on the incidence of infidelity for women. The researchers theorize that highly educated men may do better in choosing a mate of similar caliber, which reduces their desire to cheat.

Women whose husbands have a college or graduate degree are 3 percent less likely to have an affair. In contrast, men do not consider their spouse's education level when calculating the cost of having an affair.

"If a couple divorces because of an extramarital affair, a woman married to a highly educated man will lose income and may not be able to find another partner of similar quality. Men act as if this consideration is not important," Elmslie said.

Unhappy people are more likely to cheat. Unhappy men are 13 percent more likely to have an affair, and unhappy women are 10 percent more likely to cheat when compared with very happy women.

Religious women are 4 percent less likely to have an affair than women who are not religious. However, religion has no impact on whether men decide to have an affair.

"The result that religion does not affect male behavior toward infidelity is consistent with expectations based on biology. As with spousal education, men don't weigh the costs - spousal quality or eternal damnation - when deciding whether or not to have an affair," the researchers said.

Even though eternal damnation has no affect on whether a man will have an affair, getting caught cheating does. Men living in rural areas are less likely to cheat than men in cities because of the decrease in anonymity in rural areas. And like men, women living in rural areas are less likely to cheat because they are more likely to get caught.

