# Splitsville, U.S.A.

#### The Best and Worst States for Getting Divorced

Forget Reno. For a quick divorce, New Hampshire is the place to go, according to a Bloomberg Rankings analysis, even though the state's annual divorce rate is well below Alaska's leading level of divorce for 14.4 of every 1,000 residents.

Bloomberg Rankings rated the 50 U.S. states and the District of Columbia on the obstacles they pose to obtaining a divorce. These include court filing fees, mandated separation periods, residency requirements, waiting periods, and the minimum time required to complete the divorce process. Following is how the states rank, from easiest to most difficult.



# New Hampshire (1)

Filing fee: \$180\*

Minimum processing time: 0 days\*

Divorce rate: 9.9\*\*

You can't stay in a hotel for one night and go home single the next, but getting divorced in New Hampshire is almost that easy. There's no minimum processing time or minimum residency. "Say you're both living in Massachusetts," said Cathryn Nunlist, associate professor of law at Vermont Law School. "You both move to New Hampshire. You can file the next day, not a problem. There is a requirement that you are a resident. You can establish residency just by crossing the border and staying there."

# Wyoming (2)

Filing fee: \$70

Minimum processing time: 80 days

Divorce rate: 10.5

Wyoming has both the highest marriage rate, at 29.7 per 1,000 residents (versus the lowest, Maine, at 12.9), and the longest median length of a first marriage, at 23.7 years. It also has the states' second-lowest filing fee for divorce.

### Alaska (3)

Filing fee: \$150

Minimum processing time: 30 days

Divorce rate: 14.4

It makes sense that it's easy to get divorced in Alaska, which has the country's highest divorce rate, at 14.4 people annually per 1,000, according to the U.S. Census Bureau. The marriage rate is also high, at 25.4 per 1,000 people. Residency is required to get a no-fault divorce in the state but there is no minimum time of residency.

### Idaho (4)

Filing fee: \$129

Minimum processing time: 62 days

Divorce rate: 8.7

A lot of young people are getting married in Idaho. It offers the youngest median age of a first marriage, at 24.4 years, and a high marriage rate of 25.5 per 1,000 residents. If your spouse is a boozer and you're fed up, the Potato State could grant you a fault divorce with cause as "habitual intemperance."

### South Dakota (5)

Filing fee: \$95

Minimum processing time: 60 days

Divorce rate: 9.9

It costs \$95 to untie the knot in South Dakota. That relatively low fee could one day prove helpful to the young people who get married in the state, which features a low median age of 25.8 years. Of course, hopefully it won't come to that.

### Nevada (6)

Filing fee: \$289

Minimum processing time: 42 days

Divorce rate: 12.3

If you seek a quick no-fault divorce, the state has the nation's third-fastest processing time. "Nevada doesn't mind being known as a divorce mill," said Harry Gruener, head of the Family Law Clinic at the University of Pittsburgh School of Law. "Other states do."

### Maine (7)

Filing fee: \$120

Minimum processing time: 60 days

Divorce rate: 11.1

Among the grounds for a fault divorce in Maine is a provision that requires not one year, nor two, but three years of desertion before filing. (On the bright side, you could spend the time learning to play piano or writing novels.) Perhaps that's one reason Maine has the lowest marriage rate in the nation, at 12.9 people per 1,000 residents.

### Tennessee (8)

Filing fee: \$301.50

Minimum processing time: 60 days

Divorce rate: 11.5

The grounds for a fault divorce in Tennessee include: "Either party has attempted the life of the other, by poison or any other means showing malice." Murder will qualify, while conviction of most lesser crimes is insufficient grounds for divorce, unless the conviction renders the person "infamous." Perhaps the high cost -- \$301.50 -- is driven by the difficulty of getting through the law books.

### Montana (9)

Filing fee: \$200

Minimum processing time: 110 days

Divorce rate: 10.1

Montana is a thoroughly middling state for divorce. It stands in the middle of the pack for its marriage rate, at 18.7 per 1,000 residents, and for divorces, at 10.1 out of 1,000 residents annually cutting ties. Men tend to marry younger women: Montana has one of the widest spreads in the nation, with the median age at first marriage 29 for males and 25.8 for females

### Missouri (10)

Filing fee: \$180

Minimum processing time: 120 days

Divorce rate: 10

It's relatively easy to get divorced in Missouri, where there's just a one-month waiting period after filing, plus a three-month minimum residency before filing. The typical first marriage lasts 22 years, with a median age of 26.8 for those who get married.

#### Iowa (11)

Filing fee: \$185

Minimum processing time: 90 days

Divorce rate: 10.5

lowa is near the middle in both divorce and marriage rates. Residents have a median first-marriage age of 26.4.

### **Connecticut (12)**

Filing fee: \$225

Minimum processing time: 90 days

Divorce rate: 8.7

It's sort of like common law marriage, with divorce. In Connecticut, you have to wait seven years, "during all of which period the absent party has not been heard from," before being granted dissolution of marriage to satisfy an abandonment cause for a fault divorce. Residency is required to get a divorce, although there is no minimum residency if cause for the divorce happened within Connecticut's borders.

### Kansas (13)

Filing fee: \$180

Minimum processing time: 120 days

Divorce rate: 10.4

Marriages tend to last longer in Kansas, where a typical first marriage endures 22.2 years versus the national median of 20.8 years. The marriage rate is also high compared to other states, at 21.5 per 1,000 residents, compared with 12.9 in Maine.

### North Dakota (14)

Filing fee: \$80

Minimum processing time: 180 days

Divorce rate: 8.2

Among the causes for a fault divorce in North Dakota is willful desertion, a term that can be defined as "persistent refusal to have reasonable matrimonial intercourse." North Dakota has one of the lowest filing fees of any state, at \$80. (Florida has the highest, at \$409.). The marriage rate is 27 per 1,000 residents, compared with national leader Wyoming, at 29.7.

## **Washington (15)**

Filing fee: \$280

Minimum processing time: 90 days

**Divorce rate: 10.3** 

Residency is required to get a divorce in Washington. There is no minimum period, though a 90-day cooling-off period awaits those filing for divorce. The median age at first marriage is 27 and the median length of that marriage is 20.7 years.

### **New Mexico (16)**

Filing fee: \$137

Minimum processing time: 180 days

Divorce rate: 10.2

Calling the issue "alienation of affection," New Mexico is one of seven states that explicitly gives residents the right to sue someone who has an affair with their spouse. Once common, the law has been abolished in most states.

### Massachusetts (17)

Filing fee: \$215

Minimum processing time: 120 days

Divorce rate: 7.4

As residents of one of the Eastern states with low rates both for divorce and marriage, people in Massachusetts wait to get married -- 29.6 years, to be exact. The state also has the third-longest waiting period after filing for divorce: four months. Residency is required, but there is no minimum time of residency if both people lived in the state while married and the cause of divorce happened in the state.

# Oklahoma (18)

Filing fee: \$186

Minimum processing time: 190 days

Divorce rate: 13.5

Among the oddities on the list of grounds for a fault divorce in Oklahoma is a line that says a husband can get a divorce if the bride was pregnant by another man at the time of their marriage.

### Arizona (19)

Filing fee: \$321

Minimum processing time: 150 days

Divorce rate: 11.4

In 1998, Arizona followed in Louisiana's footsteps and enacted what is known as covenant marriage, by which couples agree to premarital counseling and accept fewer options for divorce. Those who choose a covenant marriage must prove fault if there is no agreement about dissolving it.

### Alabama (20)

Filing fee: \$154

Minimum processing time: 210 days

Divorce rate: 13.3

Grounds for a fault divorce in Alabama include addiction to "opium, morphine, cocaine or other drug." The state has a relatively high processing time for divorce papers, taking at least seven months.

### Hawaii (21)

Filing fee: \$175

Minimum processing time: 210 days

Divorce rate: 8.1

Hawaii is one of seven states with a law granting residents the right to sue the lover of an unfaithful spouse for damages. The state's median age of first marriage is 28 and 8.1 out of every 1,000 residents get divorced every year.

### Ohio (22)

Filing fee: \$175

Minimum processing time: 210 days

Divorce rate: 9.8

The median age at the time of first marriage in Ohio is 27.8 years. Marriages tend to last 21.6 years in the Buckeye State.

### Georgia (23)

Filing fee: \$218.50

Minimum processing time: 210 days

Divorce rate: 11.6

Among Georgia's unusual grounds for granting a fault divorce: pregnancy at the time of marriage and habitual intoxication. Both the marriage rate and divorce rate are above the nation's average, with Georgia's median marriage age at 27.1.

### Minnesota (24)

Filing fee: \$402

Minimum processing time: 180 days

Divorce rate: 7.6

Minnesota is one of just two states charging a filing fee of more than \$400. The state has the sixth-lowest marriage rate in the country and a similarly low divorce rate. The median age at first marriage is 27.6 years, with marriages lasting a median 21.2 years.

### Colorado (25)

Filing fee: \$230

Minimum processing time: 180 days

Divorce rate: 10.5

Colorado's marriage rate is among the top 10 states, while its divorce rate places among the top 20. The median age of first marriage is 26.9 and those marriages tend to last a statistical 20.3 years.

### Mississippi (26)

Filing fee: \$52

Minimum processing time: 240 days

Divorce rate: 11.8

If someone steals your spouse, Mississippi is one of seven states giving you the right to sue the interloper for damages. The state has the lowest filing fee for divorce. If you seek a fault divorce in Mississippi, you might try to prove "idiocy" at the time of the marriage. If that's too challenging, you can try to establish habitual use of opium and morphine. (These are old, old laws.)

### Kentucky (27)

Filing fee: \$148

Minimum processing time: 180 days

Divorce rate: 13.1

In Kentucky, you can continue to live together during the two-month required separation period before filing for a divorce, so long as you abstain from sexual activity. As the state puts it: "Living apart shall include living under the same roof without sexual cohabitation." The median age at first marriage is 26.1 and those marriages tend to last 22.8 years.

### Delaware (28)

Filing fee: \$150

Minimum processing time: 180 days

Divorce rate: 8.8

During Delaware's mandated six-month separation time before a divorce can be obtained, a couple must live in different bedrooms if they dwell together. Sex is only allowed, according to state law, during "efforts to achieve reconciliation."

### **Utah (29)**

Filing fee: \$310

Minimum processing time: 180 days

**Divorce rate: 10.5** 

Utah has a high marriage rate and the country's second-youngest median age at first marriage, at 24.9 years. Utah is also one of seven states with a law that allows an irate spouse to sue a mate's lover.

# Michigan (30)

Filing fee: \$150

Minimum processing time: 240 days

Divorce rate: 9.3

As with numerous other states in the Midwest, Michigan's statistics tend to land in the middle. The median age at first marriage is 27.6. Divorce and marriage rates are about average.

# Washington, D.C. (31)

Filing fee: \$80

Minimum processing time: 180 days

Divorce rate: 7.3

Perhaps many in the nation's capital are too career-oriented to pay close attention to marriage. Residents delay marriage longest, with their median age of first marriage coming at 30.6, and marriages tending to end far earlier, at just 12.8 years. Still, Washington has the third-lowest divorce rate. It's not particularly easy to get one: Couples must live separately during the six-month required time before filing.

### Virginia (32)

Filing fee: \$84

Minimum processing time: 180 days

Divorce rate: 9.6

Grounds for a fault divorce in Virginia include "adultery; or for sodomy or buggery committed outside the marriage." (The Commonwealth keeps some very old laws on the books.) Those who want to divorce face six months of mandated separation, with no cohabitation allowed. The median age at the first marriage is 27.3 and marriages tend to last 20.5 year

### Indiana (33)

Filing fee: \$157

Minimum processing time: 240 days

Divorce rate: 10.9

Grounds for a fault divorce in Indiana include a two-year period of "incurable insanity." The state has a median age at first marriage of 26.6 and a first-marriage median length of 22.4 years.

### Illinois (34)

Filing fee: \$337

Minimum processing time: 180 days

Divorce rate: 8

Couples in Illinois must live apart for six months before filing for divorce, except when trying to reconcile. That period of time can count toward the two years of habitual drunkenness that are needed for a fault divorce from the state. The state has the 16th-lowest marriage rate in the country, with a correspondingly high median age of 28.4 at first marriage.

### Florida (35)

Filing fee: \$409

Minimum processing time: 200 days

Divorce rate: 9.2

At \$409, Florida charges the highest fee to process a divorce. The median age of a first marriage is 28, higher than those of most Southern states.

### **Texas (36)**

Filing fee: \$235

Minimum processing time: 240 days

Divorce rate: 11

Texans stand at the younger end of the spectrum for getting married. The median age for first marriage is 26.4 and those first marriages tend to last 21.4 years. A two-month waiting period is mandatory after filing for divorce and at least one of those seeking divorce must have resided in Texas for six months.

### West Virginia (37)

Filing fee: \$135

Minimum processing time: 360 days

Divorce rate: 11.4

Newlyweds in West Virginia are some of the nation's youngest, with a median age at first marriage of 25.8 years. There is no minimum residency requirement for couples who marry in West Virginia, but anyone seeking to divorce there must first dwell in the state for a year

### Louisiana (38)

Filing fee: \$324.50

Minimum processing time: 180 days

Divorce rate: 10.5

In 1997, Louisiana passed a law giving those who marry the option to embrace so-called covenant marriage. The state's divorce statutes were already tough, requiring that a couple desiring no-fault divorce must live apart for six months before filing. That period stretches to two years for those who opt for covenant marriage. At the time, it was expected that many states would pass covenant laws. Although numerous states have debated doing so, only three others have authorized the practice.

## Oregon (39)

Filing fee: \$260

Minimum processing time: 270 days

Divorce rate: 10.9

Oregon used to have the country's highest filing fee, at \$418, but the state recently lowered it to \$260. The median age at first marriage is 27.4 years and those marriages typically last 20.9 years.

### Pennsylvania (40)

Filing fee: \$316.98

Minimum processing time: 270 days

Divorce rate: 7.6

Pennsylvania has the third-lowest marriage rate in the country, at 14.3 residents per thousand, compared with 12.9 for the lowest, Maine. Grounds for a fault divorce include "such indignities to the innocent and injured spouse as to render that spouse's condition intolerable and life burdensome."

### Wisconsin (41)

Filing fee: \$188

Minimum processing time: 300 days

Divorce rate: 7.9

In order to get a no-fault divorce, those living in Wisconsin must cool down for four months, the country's third-longest waiting period after filing. They also face a six-month residency requirement. Median age at first marriage is 27.4 years and marriages tend to last 21.6 years.

# Maryland (42)

Filing fee: \$135

Minimum processing time: 360 days

**Divorce rate: 8.5** 

There is a one-year mandatory separation time before filing for a no-fault divorce in Maryland, during which time the couple must live apart. Maryland courts mandate that couples "not engage in sexual intercourse with your spouse for the entire period of the separation through the date the divorce is granted." Once the year has passed, couples face no waiting period after filing.

### New Jersey (43)

Filing fee: \$250

Minimum processing time: 360 days

Divorce rate: 6.1

New Jersey requires a six-month minimum separation time before filing, defined as a "breakdown" in marriage. After filing, no cooling-off period is mandated. The state has the second-lowest marriage rate and the lowest divorce rate in the country. It may be because the citizens wait so long: Median age at first marriage is 29.1 years.

### North Carolina (44)

Filing fee: \$225

Minimum processing time: 360 days

Divorce rate: 10.1

A minimum one-year separation time is mandated in North Carolina before you can file for divorce. The ordeal isn't quite set in stone. As the state puts it: "Isolated incidents of sexual intercourse between the parties shall not toll the statutory period required for divorce predicated on separation of one year."

# Nebraska (45)

Filing fee: \$157

Minimum processing time: 420 days

Divorce rate: 9.3

A year of residency is required to file for divorce in Nebraska, unless a couple married and lived there. There is a two-month waiting period after filing for divorce. The median age at first marriage is 26.5 years and those marriages typically last 22.9 years.

# New York (46)

Filing fee: \$335

Minimum processing time: 360 days

Divorce rate: 7

The divorce trade served as bread and butter for New York's private eyes through 2010, when the Empire State became the nation's last state to embrace no-fault divorce. Like New Jersey, New York requires a "breakdown" in marriage for six months, but no physical separation. The state has a low marriage rate and the country's second-lowest divorce rate, with a correspondingly high median age for first marriage, at 29.5.

## California (47)

Filing fee: \$395

Minimum processing time: 360 days

Divorce rate: 8.5

Governor Ronald Reagan signed the nation's very first no-fault divorce law on Jan. 1, 1970. California is the only state with a six-month mandatory cooling-off period after filing. Anyone filing for divorce must have resided in the state for six months. California's filing fee towers above those of most states, at \$395.

### Arkansas (48)

Filing fee: \$165

Minimum processing time: 540 days

Divorce rate: 13.2

Clocking in with the longest processing time, Arkansas makes it tough to get a no-fault divorce. During the mandatory 18-month period of separation, living together is prohibited. Arkansans tend to marry young, at a median age of 25.6.

### South Carolina (49)

Filing fee: \$150

Minimum processing time: 450 days

**Divorce rate:** 8

South Carolina has a one-year minimum separation time before filing for divorce, during which time the couple must live apart. Residency is required -- from three months, if both members of the couple are residents, to an entire year, if only one resides in South Carolina. The state is tied with Vermont for third-longest total processing time.

## Rhode Island (50)

Filing fee: \$120

Minimum processing time: 510 days

Divorce rate: 9.5

Rhode Island has the second-longest wait to get a divorce: After filing, couples must wait five months to let things cool down. Like much of the Northeast, the state has a low marriage rate, low divorce rate, and a high median age at first marriage -- 29.3. Grounds for a fault divorce include "gross misbehavior and wickedness, in either of the parties, repugnant to and in violation of the marriage covenant."

### Vermont (51)

Filing fee: \$262.50

Minimum processing time: 450 days

Divorce rate: 10.6

It's hard to get divorced in Vermont. "When they come to me and say 'let's get divorced,' I say, 'let's do it in New Hampshire because that's the easier one," said Cathryn Nunlist, a professor at Vermont Law School. Nunlist practices divorce law and lives near the border of Vermont and New Hampshire. Couples must live apart during Vermont's six-month mandated separation time. A year of residency is required before a divorce can be granted, and then a three-month "decree nisi" period must pass before a judge's approval becomes absolute.

### Methodology

The preceding ranking applies to no-fault divorces of couples with no minor children. All numbers are statutory minimums and do not reflect waivers or exceptions granted by the courts. The 50 states and District of Columbia accrue points based on the following variables:

Court filing fees (10 points).

Minimum separation period (20 points): This includes whether or not the state requires separation before divorce (5 points), the length of separation required (10 points) and the strictness of the terms of separation (5 points).

Minimum length of residency (20 points).

Minimum waiting period after filing for divorce (20 points).

Minimum number of days required for entire process, from start to finish (30 points).

**Final score:** For each variable, the state with the lowest value received zero points, while the state with the highest value received the maximum number of points. Remaining states were then awarded points on a percentile basis. States were ranked on total points, with a higher score indicating a more onerous divorce process.

[Source: Bloomberg Rankings Joel Stonington and Alex McIntyre article 14 Nov 2011 ++]