Q. Why is the divorce rate so high in recent years?

A. With all the talk of eroding family values and news of severed celebrity marriages, you may find it hard to believe that the U.S. divorce rate has actually been declining since its peak in 1981. That’s right – the national rate of divorce is now at its lowest level since 1970, the same year “The Partridge Family” debuted on TV and “Let It Be” topped the pop charts (and about the same time The Beatles cited their own irreconcilable differences).

Behind this trend is the fact that more Americans are waiting to tie the knot – on average five years longer than back in 1970 – and many aren’t marrying at all. Even when they do meet Ms. or Mr. Right, many couples are choosing to live together unmarried for the long-term, resulting in ten times the number of Americans co-habitating or “shacking-up” compared to 1960 levels.

As you would expect, there are as many reasons to explain these shifts as there are experts. Are young adults afraid to dive into marriage because many of them saw divorce first-hand as children? Are relaxed societal views on sex and dating and better job opportunities for women making marriage less attractive? Or are people simply being more careful about picking that soul mate with whom they can go the distance?

Whatever the reasons, one thing is clear. Research shows that education can be the difference between “happily ever after” and “splitsville”, since more affluent, better educated couples tend to divorce less. As if a good career, more earning potential and self edification weren’t enough, the degree of your choosing just might help make your first marriage your last.

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