



# Divorce GOES GREY

Ending a marriage later in life is no longer a social disgrace as divorce rates rise for those people 50- or even 60-plus. Here's why some long-married couples call it quits | by Lisa Bendall

**W**hen 65-year-old Margaret Lewis used to imagine her senior years, she saw herself outside a pretty bungalow shared with her husband, tending peonies in a big straw hat while her grandchildren frolicked in the garden. Instead, she lives in an apartment, all alone but for a dog. When she's outside, she's not clipping garden flowers but strolling along the nearby southern Ontario lakeshore and reflecting on her future.

A year ago, Lewis walked out on her 35-year marriage and turned her life on its ear.

"We always think that when you get to a certain age, you have it all together, and you just live out the rest of your life," says Lewis (not her real name). "Sometimes, I frighten myself because something inside me has changed."

Lewis's decision to leave her marriage later in life might be considered a bold move, even a scandalous one, by generations before her. But society's increasing tolerance of separation and divorce is one reason why men and women her age are much more

likely to end a bad marriage than they used to be.

The fact is the divorce rate among couples over the age of 50 has been steadily rising in the last 10 or so years. Divorce in other age groups fell or went up only slightly in the same time period. Pauline Lake, a counsellor who works with separated and divorced people in St. John's, N.L., says over half the people in the divorce and separation groups she leads are now over 50. And most of them, she says, have come from long-term marriages.

Why are these men and women waiting so long to pull the plug on their marriages? After all, they're about to enter their golden years. That around-the-world dream cruise is within reach at last. The kids are grown and gone, and retirement is just around the corner.

That is actually a big reason why these couples decide to call it quits, says Barbara Mitchell, a sociologist at B.C.'s Simon Fraser University. "The children have grown up and left home, so there's less incentive to stay together for their sake." Couples may finally

feel they are free to do something about marital problems that have been brewing for years.

That's essentially what happened in Lewis's marriage. "We drifted terribly apart," she says. "Our value systems changed, our expectations in a relationship. Suddenly, after we were all alone, it was like a light came on. Hey, we don't have anything." These differences can be exacerbated if husbands have spent years in the workforce while wives raised the children and developed their own personal interests.

The division hasn't always happened over decades, however: In this age group, some of these breakups are second marriages, which tend to have a higher divorce rate than first-time unions.

With the slackening of social stigma in our society, many older people no longer consider divorce to be such a disgrace. And declining religious values may mean there's also less faith-based pressure to stay in a miserable marriage. The result: a new surge in what's being called "grey divorce."

With retirement around the corner, "this is the worst point in time for separating, from a financial perspective," says Sachs

### HEAR THE WOMEN ROAR

Who's idea is it, anyway? We've heard of men leaving longtime partners in pursuit of younger non-menopausal nymphs. That's no old wives' tale: it happens. But increasingly, these later-life divorces are led by women who want out.

What's changed? Women are more economically independent now because they're more likely to have experienced the workforce, says Mitchell. If they're unhappy with their husbands, if he's cheating or he's drinking or he just won't pick up his own socks, they're walking away. "As women are becoming empowered, they don't put up with that. In the past, women turned a blind eye to it because the costs were too great."

"His behaviour, my decision. That sums it up," says Barbara Bunce Desmeules of Montreal, Que., who asked her husband for a divorce when she was 54. "I knew what I wouldn't stand for anymore."

And after years of putting their family first, women are finally focusing on their own best interests. "Women have been answering to children and husbands for all of their adult life," notes Gwen Martin of Yoho, N.B., who broke up with her common-law husband at 53. "There's that small window of opportunity before your parents are really going to need you, when you are out on your own and you can really kick up your heels and do what you want, when you want and indulge in all those creative pursuits that you didn't have a chance to do when you were

answering to everyone else's whims."

That doesn't mean these ex-wives aren't stricken by conscience. "When you make this kind of a move, the guilt is horrific," admits Lewis. "You're leaving an older man to fend for himself." And in a generation where traditional roles still sometimes rule, that may mean the husband is helpless in the kitchen or laundry room. It doesn't stop there. Lake adds, "There's also the guilt of hurting the adult children and hurting the grandchildren."

### THE EFFECT ON FAMILY

Hurting the children, really? Indeed, it turns out these couples who've toughed it out for the kids aren't exactly shielding them by winding up the marriage later. Sure, there aren't matters of child support, custody and step-parenting to struggle with when these parents finally separate. But adult children can still suffer a sense of loss after the family structure they've known all their lives has splintered. They may worry about their own young marriages – after all, if Mom and Dad couldn't stick it out, what does that mean for them?

And although the parents won't have to work out who gets the kids for summer vacation, there are other logistical sticking points. "There will be issues like what are we going to do at our children's wedding?" says Anne Bolton, a family mediator in Winnipeg.

Bolton also points out that pulling kids into the middle of conflict can be just as damaging when those children are grown. Older divorced parents often open up about their problems and vent about their ex-spouses, forcing adult children to take sides. "I think some of the issues like vying for affection play out with grandchildren as well," Bolton adds.

Couples who've been married a long time also find their divorce has an impact on extended families. Often, deep attachments have developed over the decades. And while some manage to keep those relationships alive, bitterness or divided loyalties make it impossible for others. "The whole in-law thing, that's all gone," says Bunce Desmeules, whose 34-year kinship with one of her ex-husband's relatives was completely cut off. "That disappointed me." It's salt in the wound for women and men who are already reeling from the loss of a spouse.

### MOURNING THE LOSS

There's no question that late-life breakups provoke a myriad of feelings: grief, shock, loneliness, depression, shame, anger, fear. Even the spouse who initiates the split may mourn the relationship or feel betrayed by the other's behaviour. "It was the loss of common memories I found hardest," remembers Martin, who felt a great sadness after she left her partner.

Both parties may fret about the future, which has suddenly morphed into a big question mark. "The older they are, the more they will voice concern, 'What happens when I'm sick?'" says Lake. "There's this fear of being alone at this stage of life where there may be health concerns." And even if they seek remarriage





(58 per cent of divorced women remarry, as do 70 per cent of divorced men), they face a shrinking selection of eligible singles. Many of the good ones are already taken.

### FACING THE FINANCIAL FUTURE

Divorce at this age can also present significant financial challenges. Barbara Florio Graham's husband split when they were both 59 years old. "He filed for divorce a month before our 30th wedding anniversary," recalls the Gatineau, Que., woman. She describes herself at the time as "off guard, unaware and very unprepared." She'd been left out of some household financial decisions and had been out of the workforce for decades. "That's true of many women in my age group. We are the ones who took our husband's name, who put our careers on the back burner. I gave up a job to be the traditional stay-at-home wife." After the divorce papers were signed, Florio Graham's lifestyle quickly shifted from financially comfortable to financially squeezed.

"Women over the age of 50 may not have handled the family finances," says Eva Sachs, a Toronto financial planner who specializes in divorce. "In many cases, they've never seen their own tax returns." The shame they feel often spurs them to keep their heads in the sand, signing the first settlement sent their way instead of negotiating.

Sachs helps her female clients to understand their financial reality. She guides them in gathering important records, from bank statements and insurance policies to pension information – and then she helps them make heads and tails of it all. "Women walk in feeling so confused, not knowing where to turn. Then, armed with just a little bit of information, you can see they're feeling better."

Even so, with retirement around the corner, "this is the worst point in time for separating from a financial perspective," says Sachs. Both parties are likely to experience an initial drop in their standard of living although men bounce back faster.

Despite the many challenges of grey divorce, it does have a silver lining or two. For one thing, there are no bitter court battles over who gets the kids (although it may make sense to set a fair schedule for visiting grandkids). And when it comes to marrying again, the maturity of advanced age means the union has a better shot compared to second marriages among younger folk.

Many divorced people over 50 look at the experience as an opportunity for personal growth. After all, they shape their own futures. Gwen Martin meditates on what matters to her while connecting with nature. "In the woods, I'll see a tree that has been through storms, maybe even fire, but has somehow survived," she says. "We are part of nature and we have the capacity to survive everything." ●

### COUNSEL FOR COPING

A divorce is a colossal life change and emotional process. Consider these survival suggestions.

- Allow yourself time to go through the grief process and adjust to your lifestyle changes.
- Don't neglect your needs. Eat well, exercise and get a good sleep.
- Reclaim your identity as an individual and pursue personal interests.
- Explore personal growth: face your fears, remember your successes and boost your self-confidence.
- Consider joining a support group.

### PREVENTING FINANCIAL FIASCO

After the divorce dust settles, will you be struggling? Here are seven tips for maintaining your financial health.

- Even if you aren't divorcing, you should be familiar with all bank records, retirement plans, tax returns and assets. Be aware of beneficiaries and property ownership.
- If you are considering a split, start tracking your spending. It'll help you figure out where to make cuts if you need to later.
- Calculate how much a divorce will cost so you can budget for it if possible instead of incurring debt.
- Let banking and investment firms know your marital status will be changing and consider closing joint accounts.
- If you've never had a credit card in your own name, now's the time to get one. A credit history will come in handy in the future.
- If you're paying or receiving support, learn what that means for your income tax.
- Even if you're tempted, don't go on a spending spree to spite your partner. You'll only end up with more debt.

### RECOMMENDED READING

Canada's not the only country seeing a spike in grey divorce. American author Deirdre Bair interviewed over 300 divorced men and women for her new book, *Calling It Quits: Late-Life Divorce and Starting Over* (Random House, 2007). Bair, herself divorced after 43 years of marriage, explores why the divorce rate among older couples has exploded. She describes people in their 50s, 60s, 70s and even 80s who suddenly realized they'd prefer to be apart. (One woman in her 80s, who left her husband after surviving an organ transplant, told Bair: "I don't know how many years I have left. I just know I don't want to live them with him!") This book examines the specific coping techniques of older divorced people, and how their lives change after breaking it off.