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Sixty and starting over

Rise in grey divorce as Boomers call it quits

Sarah Treleaven, Financial Post

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Sylvia was 62 when she decided to walk away from her 38-year marriage. She says that a new job finally gave her the courage to leave. "I'd been thinking about it for a long time, but I just didn't have the strength or the wherewithal to do anything about it, and then suddenly I had the financial independence."

For previous generations, the idea of ending a marriage after several decades may have been unthinkable. But Baby Boomers, particularly women in their 50s and 60s, are advancing a new social trend - the grey divorce.

Barbara Mitchell, associate professor of sociology and gerontology at Simon Fraser University, says that the overall divorce rate declined about 11% between 1993 and 2003. However, it increased by 34% for those aged 50 to 54, about 50% for those aged 55 to 59, by about 30% for those aged 60 to 64, and about 9% for those aged 65 and older.

Deidre Bair, author of *Calling it Quits: Late-Life Divorce and Starting Over*, interviewed more than 400 men, women and adult children for her book. "It's what people call the 'last chance divorce,' " says Ms. Bair. "People say 'if I don't do it now, I never will.' "

The catalysts are as varied and complicated for older couples as they are for anyone else. But Ms. Bair did find that

one common motivator was simply the steady buildup of the same kind of behaviour over a long period of time until one day, one of the partners snaps.

Ms. Bair spoke to a woman who was getting ready for Passover when she realized her marriage was over. "As she put it, she was up to her elbows in chopped chicken liver. She needed a spatula she couldn't reach and she asked her husband to get it for her, and he yelled at her to be quiet because he was watching television. And she said 'that's it.' There are these little things that push people over the edge."

Late-life divorces are largely initiated by women, many of whom are searching for greater personal freedom. A number of Boomer women seem to straddle two irreconcilable worlds, living out a traditional familial role while harbouring more modern aspirations.

"Many of these women married very young, out of high school or just out of college, and they never really were on their own," says Ms. Bair. "They would tell me how brave they felt when they [left]."

Eva Sachs, a financial planner and founder of Women in Divorce Financial, says that 80% of her clients are over the age of 45 and are coming out of 20-to 25-year marriages. "The classic case is we stayed together for the kids, but now they're more independent and we have the opportunity to face the issues of separation," she says.

The increase in late-life divorces among Boomers may also relate to shifting attitudes about retirement. Kris Vikmanis, head of the retirement market for BMO Financial Group, says that this generation has a unique perspective. "[They] use words such as freedom, flexibility and opportunity to do new things."

Ms. Mitchell says that expanding lifespans might also contribute. "If you're not in a happy relationship, a lot of older people are saying 'why would I want to spend the last 20 or 30 years with someone I'm not happy with?' "

The manner in which Baby Boomers have managed their money can complicate a late-life divorce -- particularly in a more traditional arrangement, where a woman has been largely dependent on her husband to organize the family finances. "A lot of clients come to me and say, 'Well, I don't know what he has. I've never asked,' " says Ms. Sachs.

David Jarvis, who practises family law in Toronto, says that his clients who divorce later in life sometimes pay a

higher financial price. "The nest eggs that were being accumulated jointly, be it pensions or RRSPs -- all of a sudden you're looking at a very different financial future," says Mr. Jarvis. "In so many cases, I've got the man saying that with the amount of spousal support I now have to pay, I cannot now afford to retire."

Ms. Sachs often meets clients when they are simply curious about what their life might look like if they pursue a divorce. "Sometimes, when they find out the financial aspect, they decide to go back to counselling because the cost is too great."

It's not easy to budge people out of their comfort zones, and 30 years of financial and emotional habit can be tough to break. But Ms. Bair says that she spoke to a number of men and women who were more than willing to make the necessary sacrifices in exchange for their freedom.

"Women would say, 'Even though I had to give up a four-bedroom house in a wonderful suburb and I'm living in a tiny studio apartment, it's my apartment and if I want to have crackers and cheese and an apple and a glass of wine for dinner, I can do it.' "