

1 The Coming Tidal Wave of Gray Divorce

DIVORCED FINALIZED, DECEMBER 2015—MARRIED
FOR 19 YEARS

Melanie Griffith, 58 years old, divorced Antonio Banderas, 55 years old, after almost two decades of marriage. At the time of the divorce, the couple had one 18-year-old daughter named Stella. The official cause of the divorce as cited in their petition was irreconcilable differences, but there were also whispers of infidelity on Banderas's part. As per their divorce settlement, Banderas was able to retain the profits from some of his films, such as *The Mask of Zorro*, *Spy Kids*, and *Desperado*. However, the couple had to split money made in many of his other films, among which were *Shrek 2*, *Puss in Boots*, *Machete Kills*, and *Expendables 3*. They agreed to sell and divide the proceedings from their Los Angeles home, and Griffith, perhaps best known for her Golden Globe-winning performance in *Working Girl*, as well as her notable roles in *The Bonfire of the Vanities*, *Paradise*, and *Shining Through*, was able to keep their Aspen home. The court also had to divide their other major assets, including Pablo Picasso and Diego Rivera paintings. Finally, the court awarded Griffith with \$65,000 per month in alimony. This was the second divorce for Banderas and the fourth for Griffith.

DIVORCE FINALIZED, JANUARY 2004—MARRIED
FOR 20 YEARS

Blockbuster movie star Harrison Ford, 61 years old, divorced Melissa Mathison, 53 years old, after two decades of marriage. Harrison met Mathison while working on the movie *Apocalypse Now* in 1976. They had two children together, both of whom were teenagers when they decided to call it quits. The media reported that the cause of the divorce was Ford's promiscuous behavior. Gossip columnists noted that late in the marriage, Ford moved out of the couple's New York City apartment and started frequenting bars and strip clubs. Even though they tried to reconcile after a long period of tense relations, after a while both Ford and Mathison decided together that they had endured enough. Ford was best known for his featured roles in *Star Wars*, *Indiana Jones*, *Blade Runner*, and *The Fugitive*. Mathison was also significantly accomplished, writing with Steven Spielberg the screenplay for *E.T. the Extra-Terrestrial*, for which she received an Academy Award nomination. She also had screen writing credits for the films *The Black Stallion*, *The Escape Artist*, and *Twilight Zone: The Movie*, among others. Mathison reportedly received \$90 million at the time of the divorce, as well as a percentage of future earnings from some of Ford's earlier movies. This was the second divorce for Ford and the first for Mathison.

DIVORCE FINALIZED, DECEMBER 2011—MARRIED
FOR 31 YEARS

Mel Gibson, 55 years old, divorced his wife, Robyn Moore, 55 years old. They had had seven children and had been married for over three decades. At the time of the divorce, only one of their children was a minor. They originally had met when she was a dental nurse and he was a struggling actor in Australia. Later, Moore dedicated her life to raising their children, and the couple acquired enormous wealth through his films, such as the *Mad Max* and the *Lethal Weapon* series, *Braveheart*, and *The Passion of the Christ*. Gibson reportedly cited a lack of religious compatibility as the reason for his highly visible split; he was a devout Catholic, while she was an Episcopalian. But others attributed the breakdown to Gibson's alcohol-

ism and his other erratic behavior. As part of the divorce settlement, the couple had to split their \$850 million fortune, consisting not only of cash but also of significant real estate holdings in Australia, Fiji, California, and Costa Rica. This was a first divorce for both Gibson and Moore.

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For a long time before their divorces, these well-known, A-list couples seemed to have “made it work” with their soul mates by their sides. They were the standout exceptions to almost all Hollywood marriages, which tend to end almost immediately after they begin. True, they had amassed extraordinary wealth and lived lifestyles that most people could only dream about. But they were over the age of 50, and it seemed as though they had settled into their marriages for the long run as they moved into mid-life with their beloved partners. So even though they were Hollywood marriages, they were “one of us,” dedicated and devoted aging partners.

Then, suddenly, the cracks seemed to appear out of nowhere, and their marriages folded. The immediate public thirst for the details of their breakups was deep as both men and women all over the country asked, how could this be? This is not the way divorce is supposed to work! Divorce is painful enough the way it “normally” comes about, when the dreams of a young, in-love couple somehow run off course. But divorce in mid-life? That does not make any sense. What could make couples in this age group—and at this stage in their lives—go off the rails?

This is the mystery called gray divorce—defined as a divorce occurring at or after the age of 50. Many of these divorces take place after 20, 30, and even 40 years of marriage. They tend to shock the consciences, both near and far, of those who witness the implosion. The questions simply go on and on. Why would couples in mid-life want to make such a drastic change in their marital status? Haven’t they seemed to deftly maneuver through the ups and downs of typical married life so far? Don’t they care about the time that they have already invested in each other? Haven’t they already successfully raised children to adulthood—or close to it—together? What could possibly go wrong at this stage in their lives? Aren’t they with their soul mates by now?

These are the questions that drive this book. More specifically, this book aims to explore the dynamics surrounding an important societal

trend that has been emerging across the American landscape in recent years: married couples splitting up when, by social convention and expectation, they should be planning and enjoying their retirement years together. The statistical forecasts for this aging Baby Boomer generation are dire. Almost everyone is aware that American society is aging. In 1990, as table 1 details, there were approximately 63.7 million Americans ages 50 and older. By 2010, the size of this population reached 99 million Americans. Meanwhile, as table 2 indicates, during the years 1990–2010, the divorce rate for all those aged 15 and higher dropped slightly from 19 to 17.9 divorces per 1,000 married persons. But the divorce rate for adults aged 50 and over moved in the opposite direction, doubling from 4.87 to 10.05. Put in other terms, this means that approximately one in four divorces in the United States is now “gray.”

Numerically, this translates into about 643,152 older individuals obtaining a divorce in 2010 alone, as table 2 also illustrates.¹ More recent data show that the divorce rate for those aged 50 and over has remained stable into 2015, leading some to project that by 2030, 828,380 individuals will experience a gray divorce in that year alone.² Given current population growth trends, which predict that 158.5 million individuals aged 50 and older will be residing in the United States by 2050, this splitting-up trend implies that a growing percentage of both men and women will be living as divorced individuals in their mid-life years.³ But will both sexes experience similar post-gray divorce lives? That is, will they have the same challenges and opportunities as they undergo these family transitions?

Simply put, the answer is an emphatic no. This book argues that there is a gray divorce penalty for both women and men divorcing at or after the age of 50, but the exact nature of the penalty is different for each sex. For women, we will see that it is an *economic* gray divorce penalty, and for men, a *social* divorce penalty.

Before exploring these penalties, we must first understand the emergence of gray divorce as a particularly recent phenomenon. More specifically, the explosion of gray divorce in contemporary America can be thought of as the combination of three macrolevel, societal trends, all interrelated. First and probably most important is the proliferation of a “divorce culture.”⁴ A country with a divorce culture has citizens with certain expectations about the likely rewards of marriage, and when these

Table 1 An Aging America

CURRENT AND PROJECTED POPULATION BY AGE GROUP, IN THOUSANDS

<i>Population</i>	<i>Years</i>							<i>Percent Change in Population, 1990–2050 by Age Group</i>
	<i>1990</i>	<i>2000</i>	<i>2010</i>	<i>2020</i>	<i>2030</i>	<i>2040</i>	<i>2050</i>	
Total	248,710	281,422	308,746	334,503	359,402	380,219	398,328	60.2
Under 5	18,354	19,176	20,201	20,568	21,178	21,471	22,147	20.7
5 to 9	18,099	20,550	20,349	20,274	21,347	21,632	22,158	22.4
10 to 14	17,114	20,528	20,677	20,735	21,182	21,842	22,171	29.5
15 to 19	17,754	20,220	22,040	21,048	21,060	22,190	22,516	26.8
20 to 24	19,020	18,964	21,586	22,059	22,299	22,866	23,615	24.2
25 to 29	21,313	19,381	21,102	23,722	23,179	23,377	24,646	15.6
30 to 34	21,863	20,510	19,962	23,168	23,878	24,302	25,004	14.4
35 to 39	19,963	22,707	20,180	22,060	24,898	24,507	24,813	24.3
40 to 44	17,616	22,442	20,891	20,568	23,840	24,668	25,190	43.0
45 to 49	13,873	20,092	22,709	20,204	22,351	25,274	24,995	80.2
50 to 54	11,350	17,586	22,298	20,638	20,506	23,844	24,781	118.3
55 to 59	10,532	13,469	19,665	21,879	19,777	22,023	25,023	137.6
60 to 64	10,616	10,805	16,818	21,141	19,799	19,880	23,275	119.2
65 to 69	10,112	9,534	12,435	18,194	20,397	18,704	21,054	108.2
70 to 74	7,995	8,857	9,278	14,882	18,830	17,940	18,294	128.8
75 to 79	6,121	7,416	7,318	10,112	15,013	17,143	16,042	162.1
80 to 84	3,934	4,945	5,743	6,527	10,737	13,924	13,634	246.6
85 to 89	2,060	2,790	3,620	3,964	5,747	8,867	10,492	409.3
90 to 94	769	1,113	1,448	2,024	2,464	4,320	5,951	673.9
95 and over	250	337	424	738	920	1,447	2,528	911.2
50 and over	63,739	76,852	99,047	120,099	134,190	148,092	161,074	152.7

SOURCES: 1990 Census of Population, General Population Characteristics, United States (1990 CP-1-1); US Census Bureau, Census 2000 Summary File 1 and 2010 Census Summary File 1; Projections of the Population by Sex and Age for the United States: 2015 to 2060 (NP2014-T9), table 9, US Census Bureau, Population Division. Release Date: December 2014.

NOTE: Column totals vary slightly due to rounding.

Table 2 The Gray Divorce Revolution

Year and Age Group	Number of Divorces per 1,000 Married Persons Ages 15+	Number of Persons Who Divorce	Percent Increase in the Number of People Who Divorce from 1990 to 2010
1990: All Ages: 15+	19.0	2,364,000	.2%
2010: All Ages: 15+	17.9	2,369,454	
1990: All Older Ages: 50+	4.87	206,207	211.9%
2010: All Older Ages: 50+	10.05	643,152	
1990: Ages 50–64	6.9	175,954	201.13%
2010: Ages 50–64	13.05	529,842	
1990: Ages 65+	1.79	30,053	277.03%
2010: Ages 65+	4.84	113,310	

SOURCES: Brown, Susan L., and I-Fen Lin. “The Gray Divorce Revolution: Rising Divorce among Middle-Aged and Older Adults, 1990–2010.” *Journals of Gerontology Series B: Psychological Sciences and Social Sciences* 67, no. 6 (2012): 731–41; Clarke, Sally C., and National Center for Health Statistics. *Advance Report of Final Divorce Statistics, 1989 and 1990*. US Department of Health and Human Services National Center for Health Statistics, 1995; American Community Survey, various years.

expectations are not met, divorce becomes permissible. In the early part of the twentieth century, marriage involved a set of public obligations between couples. In particular, American marriages were partnerships that focused on pooling resources to provide children and other dependents with the tools deemed necessary to move them up the ladder of opportunity. The institution of marriage was also the bedrock of community life as families frequently looked to one another within their own neighborhoods for assistance in times of need.

Beginning in the second part of the twentieth century, Americans began seeing marriage through a different lens, the direct result of a seismic shift in individual priorities. Men and women had believed that living a satisfying life meant fulfilling the duties and obligations of the broader social world, a world where the values of mutual aid and cooperation were paramount. The personal revolution that took place mid-century, however, embodied a reorientation toward satisfaction with one’s own life over communal duty. This did not mean that individuals no longer worried about the common good. It did mean, however, that both sexes started

caring much more than ever before about their own individual well-being as they sought purposeful meaning in their lives.

This movement toward fulfilling personal goals had important consequences in the context of American marriage. As part of this revolution that emphasized self-satisfaction, men and women started to look at marriage as a site for their own inner growth. As a result, the formal commitment of marriage became a promise between both members of the couple to help each other meet individually based goals. In this new arrangement, the success of a marriage became measured by each person's level of contentment as part of a couple. If a certain baseline of happiness could not be obtained, either the husband or the wife now had the socially acceptable option of exiting the marriage through divorce. In other words, divorce became widely approved as a suitable termination of a contract between two people who were no longer happy together.⁵

The second factor propelling gray divorce has been the dramatic growth in life expectancy among Americans. According to the Centers for Disease Control and Prevention, in 1950, the average life expectancy of all Americans was 68.2 years.⁶ Men lived until approximately 65.6 years, and women lived for about 71.1 years. By 2014, life expectancy had increased dramatically, to 78.8 years, on average, for all Americans. Men now live to 76.4 years, and women live approximately 81.2 years. As life expectancy continues to grow, the risk of losing a spouse to death decreases, while the risk of losing a spouse to divorce in later life increases. In addition, as the chance of divorce increases, a larger part of this older population has the potential to get remarried.⁷ Indeed, table 3 illustrates the significant prevalence of remarriage in the United States today, with a substantial percentage of couples divorcing then remarrying twice, three times, or even more frequently. Americans who divorce in later years are not necessarily giving up on the institution of marriage; instead, in many cases, they are forming new marital units with other partners as they age.⁸ Second, third, and even additional marriages are more likely to fail than first marriages; as the number of remarriages increases over time, we can potentially expect this trend to produce an increase in the number of older Americans experiencing a gray divorce as well.⁹

The third contributing factor to the rise in gray divorce has been the spread of no-fault divorce laws in the United States.¹⁰ Throughout most of

Table 3 Marital History for People 15 Years and over by Age and Sex: 2008–2012

Characteristic	Total, 15 Years or Older	50–59 Years	60–69 Years	70 Years and Over
MALE				
Total	115,969,884	19,970,679	13,830,810	11,237,095
Percent				
Never Married	33.6	11.6	6.2	3.7
Ever Married	66.4	88.4	93.8	96.3
Married Once	49.9	60.5	60.3	69.4
Married Twice	13.0	21.6	24.4	20.4
Married Three Times or More	3.5	6.3	9.1	6.5
FEMALE				
Total	124,129,728	21,342,984	15,324,558	15,472,080
Percent				
Never Married	27.9	9.6	5.9	3.9
Ever Married	72.1	90.4	94.1	96.1
Married Once	54.5	61	64	74.1
Married Twice	14	22.3	22.4	17.3
Married Three Times or More	3.7	7	7.6	4.7

SOURCE: Lewis, Jamie M., and Rose M. Kreider. “Remarriage in the United States: American Community Survey Reports.” 1–27: United States Census Bureau, 2015. Adapted from table 1.

American history, one party seeking a divorce had to establish “cause” for it to even be considered by the judicial system.¹¹ Commonly cited causes were cruelty, abandonment, or adultery. Establishing cause and assigning blame were particularly critical in divorce actions as they often dictated the terms of the settlement. For example, individuals who were proven as having committed adultery could receive a smaller percentage of the asset split as a penalty for their bad behavior. In addition, judges often determined the amount and duration of alimony awards based on who was at fault in causing the divorce. Because so much was at stake, each party to the divorce aimed to paint his or her spouse in the worst possible light, often fabricating charges along the way. These claims and counterclaims clogged up the judicial system with lies, delays, and character assassinations.

As a result, over time, observers of the court system started to advocate for cleaner and swifter procedures for divorce actions, whereby evidence of wrongdoing would not be important in establishing settlements. In this reformed system, the primary goal of the divorce process would be to separate the husband and wife as quickly and fairly as possible. Pursuant to these ends, in the 1970s and 1980s, reformers set into motion the no-fault divorce system, which does not mandate the assignment of blame for divorce actions.¹² The no-fault model quickly proliferated throughout most of the United States, although most states still permitted “cause-based” actions. Nevertheless, as a result of this no-fault revolution, divorce proceedings overall have become less investigatory and more private as the two members of the couple do not necessarily have to publicly lay out the reasons for their split. Overall, then, a growing divorce culture, the rise in life expectancy, and the emergence of no-fault laws created a fertile environment for the gray divorce phenomenon not only to take root but also to feverishly spread across the fifty states into the twenty-first century.

THE CONSEQUENCES OF GRAY DIVORCE

While there is no doubt that gray divorce is becoming a force to be reckoned with all over the United States, is it experienced in different ways by women and men? One way to think about the consequences of such a mid-life divorce is that a marital split represents a breakdown of a very important protective institution. Within the context of marriage, two people pool economic and social resources together in their interactions with the world. If one half of the couple is struggling for whatever reason in one of these areas, the other half can keep them both afloat until their problems are resolved. A divorce destroys this partnership, and now each individual must go it alone. When we think about the potential for post-gray divorce hardships, then, we must consider the distinct challenges facing single, mid-life women and single, mid-life men as they begin to restructure their new lives on their own.

First, let us consider economics. What is the relative financial position at mid-life for women and men? Undoubtedly, women have seen their

economic power increase over time. The women's movement of the 1960s and 1970s helped them to use a singular voice in calling for greater financial equality with their male counterparts. As a result of their political efforts, women began to be more significant players in the paid labor market. In fact, over the course of the period 1975–2014, *all* women's labor force participation—from women 16 years old through women ages 75 and older—grew from 46.3% to 57%.¹³ Of course, women below the typical retirement age have traditionally participated at much higher rates. In addition, it is important to note that it was not just women entering the labor force as single or married childless individuals. Women were also entering the labor force as mothers. In fact, mothers with children up to the age of 18 increased their labor force participation during this same time period from 47.4% to 70.8%.¹⁴ In addition, excluding mothers of infants and toddlers who were more likely to be at home, mothers of children from the ages of six to 17 were most likely to participate in paid work over this period. Their labor force participation rate grew from 54.9% to 75.8%.¹⁵

Women also made inroads in terms of their earning power. While they still lagged behind their male counterparts in terms of total income, women became responsible for a greater share of their families' household earnings in the latter half of the twentieth century. More specifically, during the time period 1970–2013, wives moved from providing a median percentage of 26.6% of all household income to 37.3% of all household income.¹⁶ Women were also successful in at least partially closing some of the pay gap with men. In 1979, they earned only 62.3% of male earnings, but by 2014, they made 82.5% of male earnings.¹⁷ Over time, then, women have been advancing in the economic arena. Indeed, these two trends of increased labor force participation and higher earnings indicate that over time, women are more likely to be financially autonomous adults than they ever have been in the past. This also means that with their own occupational experiences and the ability to generate independent income, they increasingly have the capacity to leave unhappy marriages.¹⁸

However, women's gains have not been experienced uniformly, and some of their relative disadvantages compared to men only become more apparent as they age. For instance, married women are more likely than men to stay at home as homemakers, and this is especially true if the couple has children.¹⁹ Some of these women remain at home for their entire marriage,

leaving them without any easily marketable skill sets or retirement savings if they divorce in mid-life. Others reenter the labor market as their children grow older.²⁰ But, because these formerly employed women may have left the paid labor market at the height of their careers, they will likely earn less than similarly situated men when they return to jobs for which they are qualified. In addition, during their time away from paid employment, they are unlikely to be contributing to any type of retirement savings funds or to their social security accounts, further reducing their pool of future financial holdings. They are also unlikely to be able to catch up financially upon workforce reentry, no matter how hard they try, since women at this age have a good chance of facing significant age discrimination in finding, securing, and retaining employment.²¹ And even if women work throughout their entire marriage, their lower wages relative to men will ultimately result in lower savings relative to men, and lower levels of social security benefits once they qualify.

Mid-life women also must face the realities of health care expenses and health insurance costs. In the United States, individuals can obtain privately sponsored health care insurance through their place of employment or through their spouses as dependents. If the latter is the case, prior to the passage of the Patient Protection and Affordable Care Act of 2010 (PPACA), a divorce meant that the half of the couple who was considered a dependent on the other spouse's health plan—typically the wife—could only receive temporary coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA). After this temporary coverage expired, these newly divorced individuals had to secure coverage either through their own employer if it were offered or through private purchase in the open market. These private plans were often especially costly, thus inhibiting enrollment. In addition, these plans might be unwilling to accept new applicants if those applicants had preexisting conditions. Fortunately, under the PPACA, there are new health insurance marketplaces promising lower rates, rules prohibiting discrimination based on sex and medical need, and tax credits and subsidies for those with low incomes to help them purchase insurance.

Besides private insurance, those experiencing a gray divorce will likely be eligible to receive Medicare for their health care needs, beginning at the age of 65. Medicare has several distinct parts, including coverage for

hospital stays and doctor visits, but the program still leaves many of these costs to the individual, including prescription drugs.²² It is also critical to note that Medicare does not cover nursing home stays beyond a limited time frame. If an individual has a low income, has few assets, and falls into one of a select set of eligible groups—parents and children with little means of support, people with disabilities, and the elderly—then he/she might qualify for the means-tested program Medicaid, which provides payments directly or indirectly to health care providers for these Americans' medical care, though it might not represent the highest quality of services.

Without a doubt, women facing a gray divorce are much more vulnerable than men confronting a gray divorce when it comes to health care costs and health insurance. Women under the Medicare-qualifying age of 65 are far more frequently dependent on their husbands' health insurance policies than vice versa. In fact, research has indicated that being a dependent on a husband's health insurance policy is a protective factor against a divorce.²³ This means that if women feel they must choose between adequate health care and an unhappy marriage, they are more likely to choose the unhappy marriage than women whose health care isn't dependent on their marriage. If women in this position do finally pursue a divorce, they lose their dependent coverage and must seek out a new insurance policy on their own.

At one end of the spectrum, such women might be fortunate enough to obtain employment-based coverage. However, others might not be able to find a job that offers such benefits. Many part-time and low-paying jobs that are female-dominated, for example, do not offer health benefits, and individual purchase of such policies might well be too expensive. At the opposite end of the spectrum, some women divorcing in mid-life might have such low incomes that they qualify for Medicaid.²⁴ In the middle of the spectrum, however, are the many people whose income is not high enough to afford private insurance, and is not low enough to qualify for Medicaid. Many of these Medicaid-ineligible divorced women become uninsured, often for long periods of time.²⁵ Moreover, the final impact of the PPACA on reducing insurance costs and thus bridging these insurance gaps is still unfolding.

Women over the age of 65 have Medicare coverage, but as described earlier, not every service is covered and premiums can be high. In addition, women are more likely than men to need long-term care, since they

will outlive their male counterparts by an average of about five years.²⁶ Indeed, research demonstrates that women are more likely than men to enter a nursing home facility; they also tend to stay there longer than the opposite sex.²⁷ Recall, however, that Medicare does not cover nursing home stays beyond a short duration, and Medicaid steps in only after one's personal assets have been exhausted. To cover these costs, Americans are expected to purchase private, long-term health care insurance policies on their own. However, research has shown that a variety of factors prevent potential consumers from obtaining these long-term health care insurance plans.²⁸ Besides their incredibly high costs, consumers are doubtful about the fiscal viability of such plans. Companies come and go in this market as health care costs are increasingly volatile. There are also psychological barriers to making these purchases; weighing the pros and cons of long-term care forces people to think about the possibility of their own health deterioration, a subject many people want to avoid. As a result of these factors, only about 10% of American men and women over the age of 60 have such policies in place.²⁹

While the harsh realities of economics tend to shape women's prospects as individuals after a gray divorce, social support is more likely to diminish for men after a gray divorce. The composition, breadth, and depth of men's friendships tend to be very different from women's friendships. Men are more likely to engage in activities with other men than to discuss their feelings.³⁰ If, then, they are facing a gray divorce, men are less likely to feel comfortable relaying their complex emotions to other men. In addition, married men often make and retain friendships with other coupled men in which the women in each couple are primarily responsible for making contact. In other words, the wives make plans, schedule events, and make phone calls on behalf of both halves of the couple, and the men assume the follower role. If there is a marital breakup, these friends have to decide which member of the divorcing couple—or both members of the couple—they are likely to support. If their consistent point of contact has been with the wives, they will be more likely to support and side with the wives after a breakup. Moreover, if their wives maintained the network of adult family relationships, men might lose these as well.

Relationships with children also change in the wake of a divorce.³¹ In an intact, traditional family unit, mutual support between parents and

children is commonplace. When children are young, parents are of course responsible for their overall care. As children age, parents move from providing basic needs, such as food, clothing, and shelter, to offering emotional and sometimes financial support. Yet the distribution of caregiving responsibilities between fathers and mothers is not equal. While fathers have increased the time that they spend taking care of their children over the past several decades, they still do much less of this work than mothers. Indeed, it is mothers who often have to struggle with balancing paid work and child care responsibilities.³² Because of this more intensive time investment, children tend to establish stronger bonds with their mothers and less intense bonds with their fathers. If their parents divorce, children's attachments to their fathers may weaken even more, especially if these men become their noncustodial parents.³³

Perhaps most noteworthy for the discussion here are the relationships that older divorcing men have with their adult or almost-adult children. Aging adults often need assistance with the tasks of daily living. For example, older adults require increasing levels of medical attention if they develop physical or mental health-related ailments. There are doctors' appointments to set up, drugs to administer, and health insurance claims to sort out. Aging adults also often require transportation, help with housing repairs, and companions for other errand-running activities. In married couples, partners typically care for each other. However, when couples experience a gray divorce, they immediately lose the care that they used to have from their former spouses.³⁴ To fill in this gap, divorcing mothers are often reliably helped by their adult children due to their strong, caregiving bonds and histories, but fathers might not be so lucky. At the time of a gray divorce, then, when aging fathers are most in need of various types of social support from their adult children, they might not be able to count on it.

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Gray divorce, as has been highlighted here, is a complex, multifaceted process. It often affects mid-life men and women in very different ways. To understand these gender-based dynamics, I interviewed 40 men and 40 women who had experienced at least one gray divorce (divorce at or over

the age of 50) in their lives. None of these individuals had been married to each other. All were heterosexual marriages, although gray divorce will likely emerge as a growing trend among gay and lesbian couples as they marry in greater numbers over time as well. These in-depth interviews took place over the phone from 2014 to 2015 and were typically one hour in length. I recruited these study participants using targeted advertising on Facebook.

It is important to emphasize, then, that all of these respondents self-selected into this study. Ultimately, the men and women who volunteered for participation tended to be more socioeconomically advantaged and white than a nationally representative sample of all individuals who have ever experienced a gray divorce.³⁵ This study, therefore, does not claim to speak for all Americans undergoing such a mid-life breakup. In many ways, in fact, because of their privileged socioeconomic status, these respondents are cushioned against some of the most severe consequences of mid-life divorce. Indeed, I broaden the discussion to the harsher penalties facing those from less-advantaged backgrounds in the conclusion of this book. Nevertheless, the lives of the central respondents captured here still provide us with rich detail and insight into the phenomenon of gray divorce as it is currently unfolding in the United States.

I also used an open-ended questionnaire—and never prompted potential answers—that enabled individuals to expand on any topic that they desired during the course of the interview. It is critical to note that all of their stories are told from their own point of view, with the biases emanating from lapses in memory, lack of information, and the desire to present socially desirable answers all potentially shaping their responses. In addition, and undoubtedly, their former partners, who are not interviewed in this book, might also contest parts or the entirety of their narratives. Nevertheless, the aim of this book is to present these respondents' voices as meaningful reflections on how they have processed their own personal gray divorces. The ultimate hope is to gain as much knowledge as possible about the multidimensional transition of gray divorce from these very personal reflections. Further information about the representativeness of the sample and the overall methods used in this study can be found in the data appendix.

As table 4 illustrates, the men and women who ended up participating in the study shared many similar characteristics. The average age of the

Table 4 Descriptive Statistics on Study Sample

<i>Characteristic</i>	<i>Men</i>	<i>Women</i>	<i>Total</i>
Average Age	58.5	59.2	58.8
Average Age of Ex-Spouse	54.4	59.0	56.7
Average Years Married before Gray Divorce	22.4	26.1	24.2
Average Number of Total Divorces	1.5	1.5	1.5
Average Years between Gray Divorce and Interview	2.1	2.7	2.4
Number of Respondents Who Lived Together before Marriage	21	25	46
Number of Respondents Who Initiated Divorce*	14	29	43
Number of Respondents with Biological/Adopted Children from This Marriage?	28	30	58
Average Number of Children from Focal Marriage	1.7	1.8	1.7
Number of Respondents Who Have Remarried	1	0	1
Number of Respondents Who Have Health Insurance Now	37	39	76
Number of Respondents Who Have Long-Term Care Insurance	1	5	6
Average Number of Persons in Household**	1.4	2.0	1.7
Political Party Identification***			
Republican	13	12	25
Democrat	10	15	25
Independent	5	5	10
Other	12	7	19
Average Household Income****	\$99,036	\$76,905	\$88,402
Education			
Less Than High School	2	0	2
High School Diploma	3	4	7
Some College	7	8	15
Associate's Degree	1	5	6
Bachelor's Degree	10	16	26
Graduate or Professional Degree	17	7	24
Religion			
Roman Catholic	8	6	14
Non-Roman Catholic Christian	19	21	40
Jewish	2	5	7
Spiritual	7	4	11
None	3	4	7
Other	1	0	1
Race			
White	37	36	73
African-American	2	1	3
Hispanic	1	2	3
Native-American	0	1	1
TOTAL	40	40	80

NOTES: *Initiated Divorce: 2 men reported the divorce decision to be mutual. **Average Number of People in Household: 1 man reported this number as varying. ***Political Party Identification: 1 woman refused. ****Average Household Income: 3 women refused.

respondents was 58.8 years at the time of their interviews, and the average age of their ex-spouse was 56.7. Throughout this book, I will cite their ages as reported at the time of their interviews, not at the time of their divorces. The respondents represented in the study had been married for an average of 24.2 years before their gray divorce. Over the course of their lifetimes, respondents reported being married, on average, 1.5 times, and were interviewed about 2.4 years after their gray divorce. A little over half, 46 out of 80, had lived with their spouses before they got married. About half of the total sample initiated the divorce, with women more likely to do so than men. Approximately three-quarters of the total had biological or adopted children from their former marriages, with an average of about two. Only one man and no women had remarried after their gray divorce, but most respondents lived with at least one additional person, usually another family member, in their homes. Almost all respondents had health insurance at the time of their interviews, but only six had long-term health care insurance, with five being women. Most respondents were either Republicans or Democrats, with the remaining interviewees either claiming “other” party identifications or calling themselves “Independent.” With respect to household income, these respondents were relatively advantaged; they made \$88,402 on average, with male respondents reporting a much higher income than female respondents. They were also highly educated, with a total of 50 out of 80 of the interviewees having a bachelor’s degree or a graduate or professional degree. In terms of religion, most were non-Roman Catholic Christian or Roman Catholic. Finally, 73 out of 80 of the respondents were white.

THE GRAY DIVORCE PENALTY

In developing the themes outlined earlier, this book argues that divorce in mid-life produces what I called a “gray divorce penalty.” *The key point here is that women and men experience very different gray divorce penalties. Women face an economic gray divorce penalty.* For the reasons already briefly mentioned, as a result of their childbearing responsibilities and labor force participation patterns, as well as the structure of social policies in the United States, women are much more likely than men to struggle

with financial problems if they divorce at or after the age of 50. But men do not emerge unscathed. *In particular, men face a social gray divorce penalty.* Again, as explained in the brief overview laid out earlier, men start out with weaker social networks before their divorces, and they suffer further friendship and adult family member relationship losses if they experience a marital breakup at or after the age of 50. They also face hardships because their adult children are less likely to offer them support in old age.

These gray divorce penalties are extremely difficult for the women and men who live through them. From the outside looking in, it is not easy to see a woman after a gray divorce worry about her long-term finances and ability—or inability—to retire. It is also disturbing to witness a man after a gray divorce deal with the emotional roller coaster of his life without a solid circle of friends, adult family members, or adult children offering support. But there are larger, macrolevel problems to consider as well. The impact of gray divorce extends well beyond the boundaries of the immediately affected couples into society at large.³⁶ For women, if they or their ex-husbands have had a work history, they will receive social security benefits, but this income might well not be enough to sustain them. Confronting the stark realities of deprivation or even poverty, these women might need to turn to the government for other types of income, food, or shelter needs. They also might require medical assistance in the form of Medicare or Medicaid. Costs for these programs are exploding at what many would argue is an unsustainable rate. The public economic expenses of gray divorce are thus clear. Taxpayers will be pressed to do more and more in response to women's economic vulnerability in the event of a gray divorce.

Men who lose social supports after a gray divorce can also impose significant costs on society. As men age, they may need a variety of services from friends, adult family members, and their adult children. This could involve a whole range of caregiving tasks, from help with basic chores such as paying bills to more complex duties, such as assistance with the activities of daily living. When these responsibilities are provided for by family members, they do not affect the public purse. However, if the links between older, divorcing men and their social networks weaken, they might find themselves nearly or even completely alone. They then might have to turn to publicly funded institutions for care, such as emergency rooms. In addition, if they require more intensive levels of long-term care,

they might need to apply for Medicaid to cover the costs of nursing home stays if they deplete their own personal resources. In all of these cases, then, we can see that private, gray divorce penalties create public, gray divorce problems.

MOVING ON

The story of these Baby Boomers, of course, does not have to end there, with gray divorce penalties inflicting serious harm on both partners and society overall. In fact, for many individuals, just like the mid-life Hollywood couples we met at the beginning of this book who shocked us by splitting, seeking a gray divorce can open their lives to new worlds of hope. They can learn more about themselves as they build inspiring lives by themselves or with the companionship of new partners. They can, in essence, really start over after the age of 50.

The public costs of gray divorce are not inevitable and everlasting either. Poverty and overall economic strain among older women, and particularly those who are divorcing, can be prevented. Smart public policies in the areas of retirement income funding and health care reform can go far in meeting these needs. Similarly, socialization practices and cultural expectations around how men interact with their friends, family members, and adult children can change to strengthen these relationships. Support groups funded by a variety of sources can set men back on the course of personal growth and recovery. None of these goals is easy to achieve, but none is impossible either. This book ends with an aspirational road map for new beginnings for both couples and society at large facing the inevitability of gray divorce as it transforms social life across the United States.