



The rise and rise of the silver separator

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Seminar Series



The International Longevity Centre - UK (ILC-UK) is an independent, non-partisan think tank dedicated to addressing issues of longevity, ageing and population change. It develops ideas, undertakes research and creates a forum for debate.

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Summary

The trend

- From 1990 to 2012, the number of men and women experiencing divorce in England and Wales aged 60 or above has risen by over 85%.
- An increasing number of people over the age of 60 as well as a rise in the proportion of older people getting divorced account for the rise.
- Since 1982, the divorce rate amongst men aged over 60 has risen by 0.6 per 1000 marriages while it has fallen by over 1 per 1000 marriages across the total male married population.
- We estimate, based on current marriage and divorce rates by age, that the total number of people over the age of 60 experiencing divorce, will increase from 15,700 in 2012, to over 22,000 by 2037 – a 41% rise.
- This means that by 2037, almost 1 in every 10 people experiencing divorce will be aged over 60.

What is driving the trend?

- With people marrying later in life, they are more exposed to the risk of divorce at older ages because their marriage is still relatively fresh.
- Rising employment amongst women equates to more financial independence as women do not have to rely on their spouse to provide income through work.
- Given that there is a small chance of divorce during each year of marriage, with people living longer, more marriages are likely to end in divorce and less likely to end in the death of a spouse.
- Changes in social attitudes towards divorce mean that many no longer see it as a taboo. This is particularly likely to be the case for the growing numbers of people who are remarrying after a previous divorce at older ages. In 2011, 6,927 men over the age of 60 got married who had previously been divorced, compared with just 3,905 a decade earlier.

Some possible implications

- Divorce may lead to financial difficulties, especially for women who may have been stay at home mums who do not have much by way of long-term savings of their own.
- Those who are divorced do not have a spouse to rely on at times of illness or disability which means that caring responsibilities may increasingly have to be taken on by people's children or by paid carers.
- Divorced older men are more likely to rely on institutional care than divorced older women, who are more likely to be able to rely on their children. This also has implications for isolation among older men.

Given some of the adverse implications of divorce, the rising prevalence of divorce amongst the over 60s is something that policymakers, charities and services providers should factor-in when considering the potential vulnerabilities facing older people.

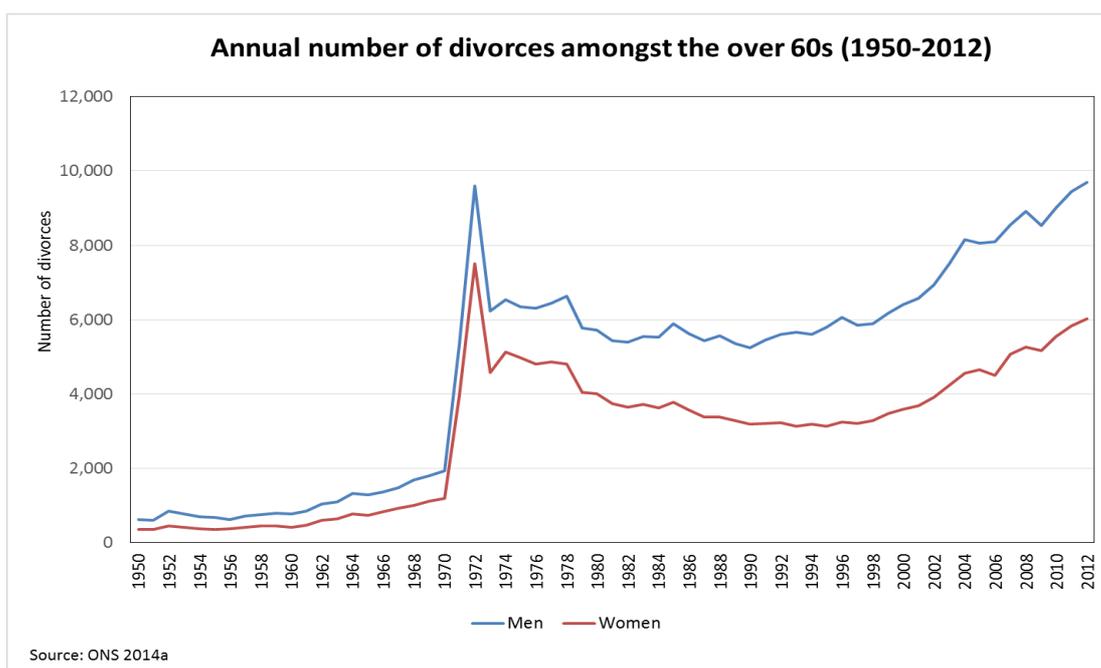
About this report

Population change alongside changing behaviours and attitudes amongst older people is permeating into every corner of society. The Population Patterns Seminar series, in association with Partnership, has explored some of the megatrends and key facts related to population change and examined what some of the implications for the economy and society might be.

With this latest in the series, we take a more intimate look at one trend that has, as yet, received relatively less mainstream attention - divorce amongst the over 60s – a growing phenomenon which some have labelled the rise of the Silver Separator. This trend, coinciding with the Babyboomer generation reaching retirement age, highlights why there is growing interest in this age group. Not only do their ranks continue to swell in terms of sheer numbers, but their more liberal attitudes and relative level of financial independence are challenging traditional norms and stereotypes about our older population. In this short report we look at the rise in more detail with regard to England and Wales, seek to understand what has been driving it and what some of its implications might be.

How extensive has the rise in the Silver Separator been? (for details about the data sources for our analysis of divorce and marriage trends please see appendix)

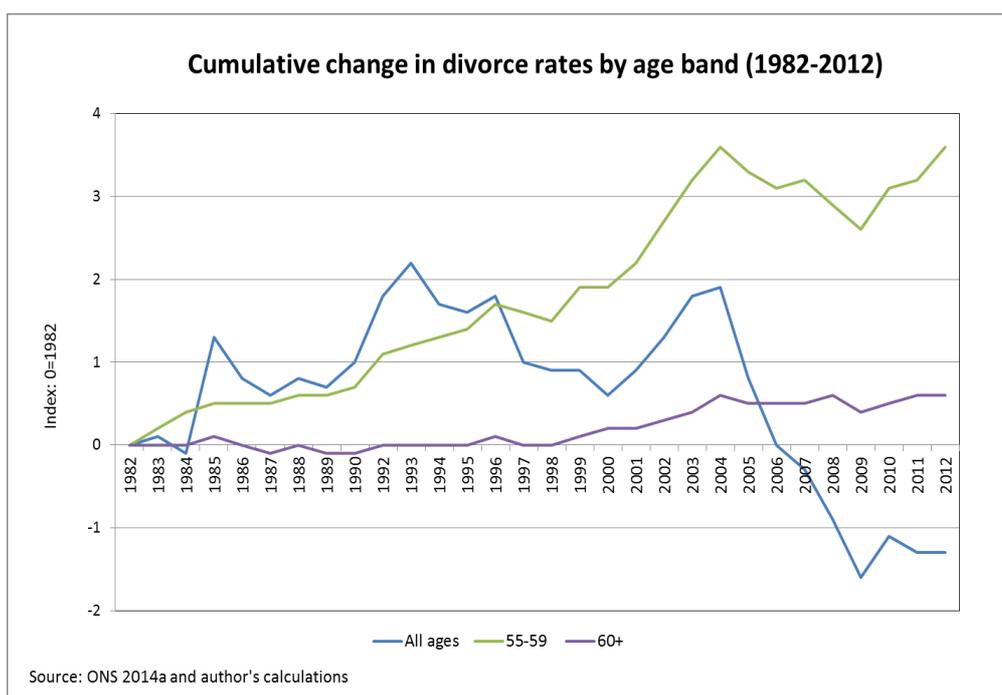
- Looking over the long term, we can see that the number of divorces amongst the over 60s in England and Wales has fluctuated significantly over time¹.
- The big game-changer occurred in 1971 when legislation was passed which made divorce easier – allowing couples who had been effectively locked into an unhappy marriage the chance of separation.
- This resulted in a sudden year on year spike in the number of divorces amongst the over 60s before numbers settled down in the 1980s.
- Over the last two decades the number of divorces at older ages has significantly picked up for both men and women. From 1990 to 2012, the number of men and women experiencing divorce aged 60 or above has risen by over 85%.



¹ All data relates to England and Wales unless stated otherwise

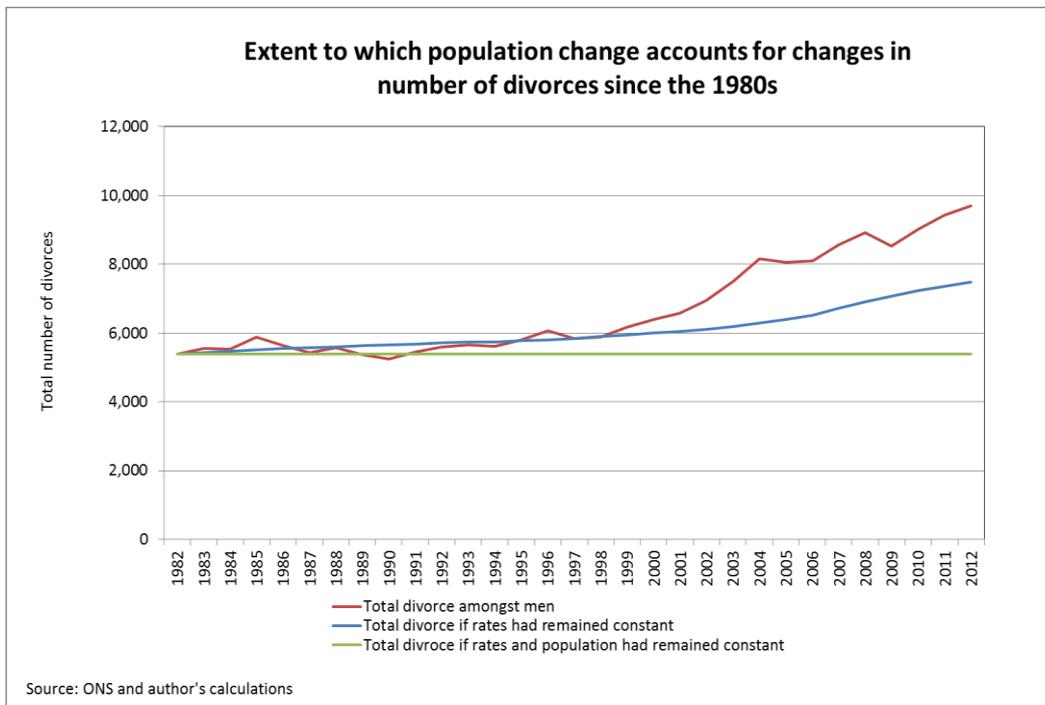
The rise of the silver separator is not just down to population change

- The increase in the number of people over the age of 60 has not been the only driving factor behind rising numbers of divorces at older ages.
- Divorce rates – that's the number of divorces per a set number of marriages, have also risen amongst the over 60s.
- A constant time series of official data on divorce rates by age band stem back to 1982. Since this time, the divorce rate amongst men aged over 60 has risen by 0.6 per 1000 marriages while it has fallen by over 1 per 1000 marriages across the total male married population.
- Divorce rates for men in their 50s has also risen over this time – increasing by more than 3 per 1000 marriages since 1982.



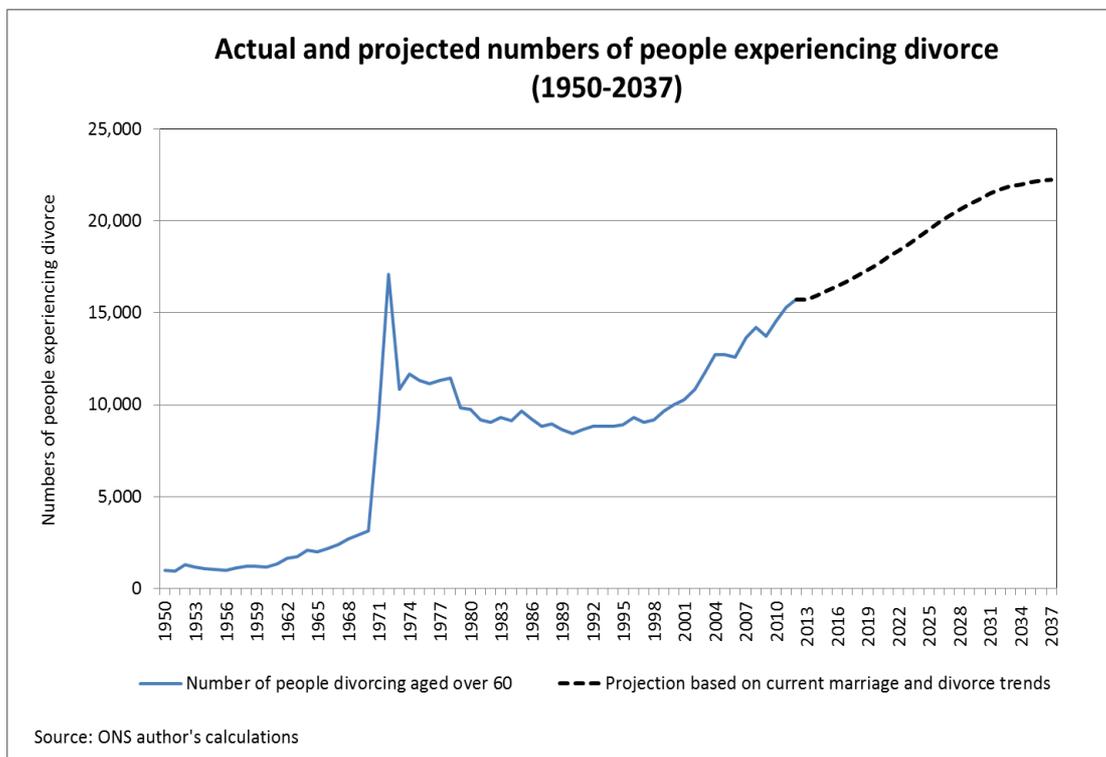
How much of the rise is due to population change

- According to our estimates, population change has accounted for roughly half of the increase in number of divorces amongst men aged over 60 since 1982.
- The below chart shows the impact that rising divorce rates have had amongst this group – accounting for 2,200 more divorces or 51% of the increase in number of divorces since 1982.



Future trends in number of divorces

- Even according to conservative estimates, the over 60s will account for an increasing number and proportion of divorces over the coming decades.
- We estimate, based on current marriage and divorce rates by age, that the total number of people over the age of 60 experiencing divorce, will increase from 15,700 in 2012, to over 22,000 by 2037 – a 41% rise.
- During this time, the proportion of total numbers experiencing divorce accounted for by this age group will increase from around 6% today to over 8% by the end of the projected period. This means that by 2037, almost 1 in every 10 people experiencing divorce will be aged over 60.
- We think these estimates are likely to err on the conservative side because divorce rates amongst the over 60s, are, on balance, more likely to rise than fall over the next 30 years given the trend since the 1990s.

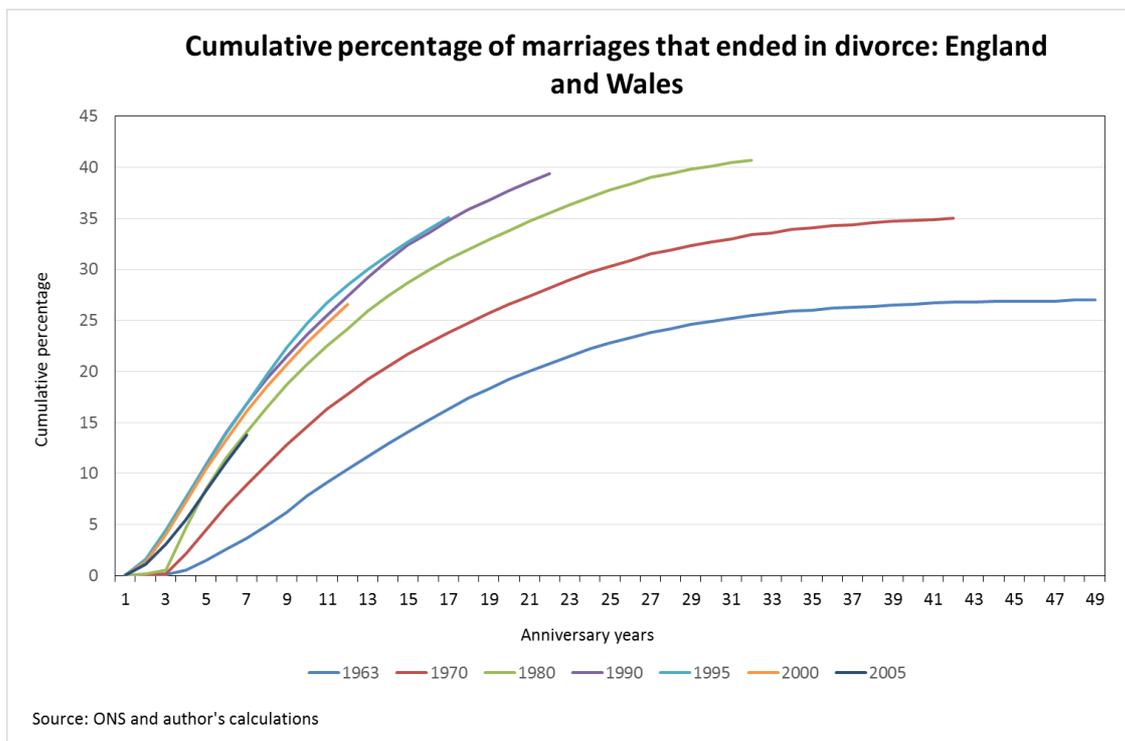


What is driving the rise in divorce rates?

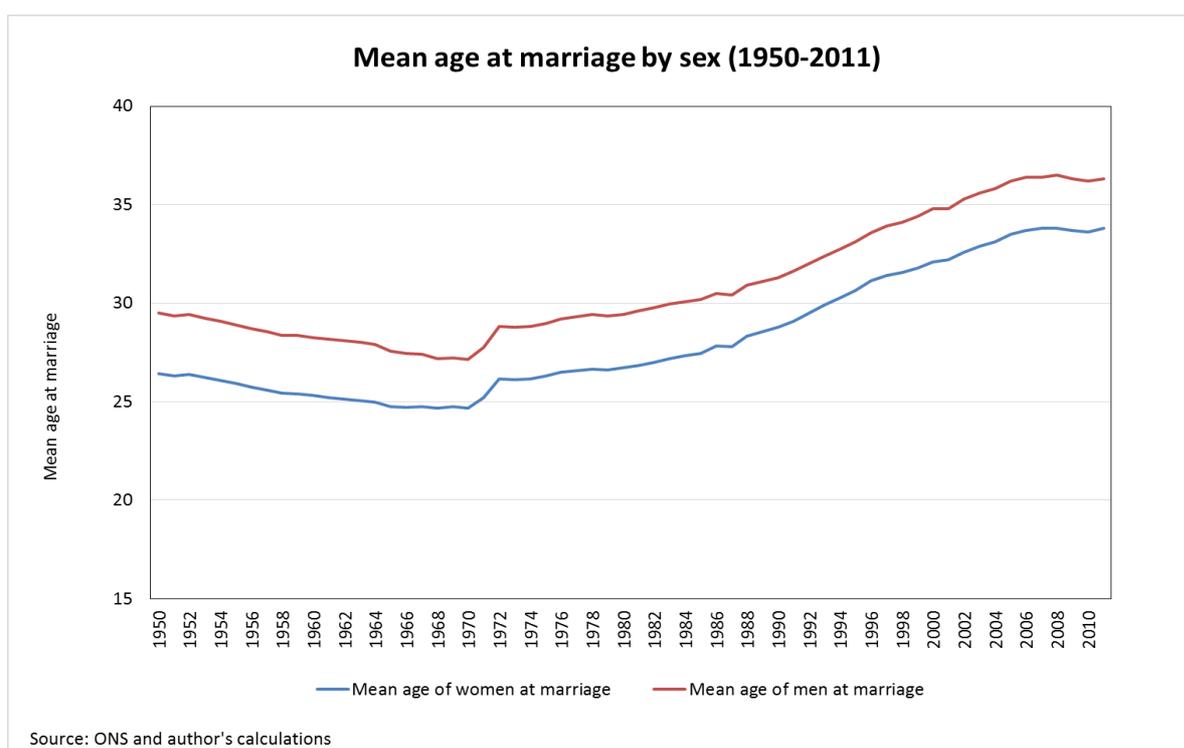
- A number of factors have been driving the increase in divorce rates amongst the over 60s including “hard” socioeconomic factors as well as “softer” social and cultural factors which are harder to measure. We look at each in turn:

1. *People are getting married at a later date:*

- On balance, the earlier on a couple are in their marriage, the more likely it is that they will get divorced. As the below chart shows, the cumulative percentages of marriages which end in divorce increase more rapidly in the first 10 years of marriage than the 10 years after that and once the 20th wedding anniversary is reached, the cumulative percentages increase less rapidly.
- To illustrate this point, for those married in 1990, nearly a quarter had ended in divorce by the 10th wedding anniversary. But by the 20th anniversary, the proportion of marriages that had ended in divorce had risen less sharply to 38%.

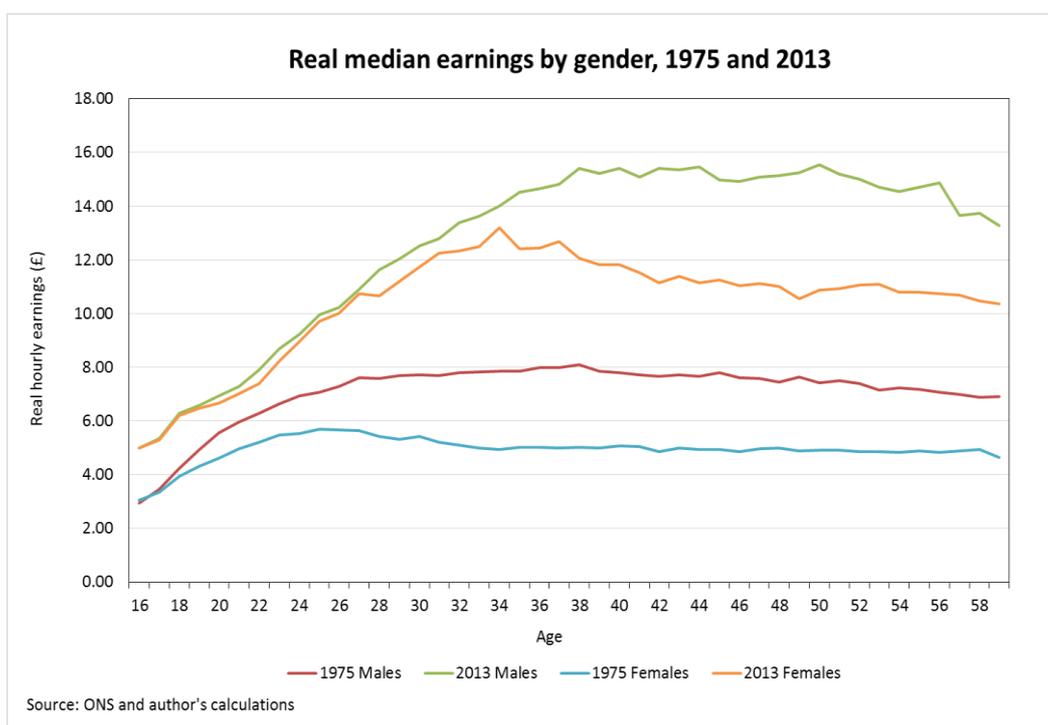


- With people marrying later in life, they are more exposed to the risk of divorce at older ages because their marriage is still relatively fresh.
- Over the last 65 years, the average age of marriage for men across England and Wales fell to a low of 27.2 in 1970 and 24.7 for women in the same year. But by 2011, the average age of marriage had risen to 36.3 for men and 33.8 for women.
- In line with the average age of marriage rising, there are an increasing number of older people marrying too. Across England and Wales in 2011, there were 10,811 marriages amongst the over 60s, by comparison to 7,607 in 2001 – a 42% increase.



2. Rising female labour force participation

- Rising employment amongst women equates to more financial independence as women do not have to rely on their spouse to provide income through work. In addition, rising employment amongst women should lead to increased private savings and assets including private pensions required to fund living costs in retirement.
- According to ONS statistics, the employment rate of women aged 16 to 64 rose from 53% in 1971 to 67% in 2013².
- Over this period, the pay gap between women and men has shrunk so that by 2013, up to the age of 34, real hourly earnings were almost equal across genders. But there is still a large gap between women and men at older ages with it being widest amongst those in their early 50s³.

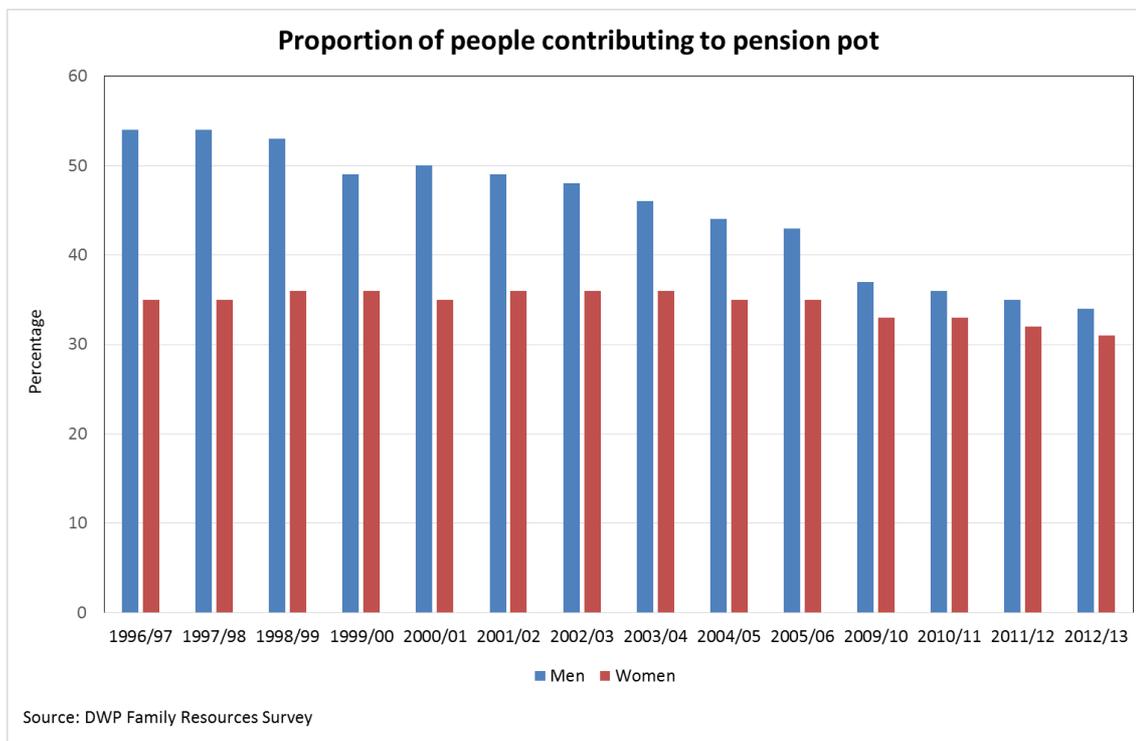


- In addition, while there is evidence that the proportion of men and women saving money into a pension has been equalising over the last two decades, this is largely because the proportion of men contributing has been falling while the proportion of women has remained the same⁴. In 2012/13, only 30% of women were saving into a private pension pot.
- So while rising labour force participation has helped to reduce the financial dependence of women on their spouse, the story is complicated with evidence of a continuing gender divide between men and women in terms of pay, particularly at older ages, and a low proportion of women saving for retirement.

² ONS (2014) Labour Market Statistics Dataset <http://www.ons.gov.uk/ons/rel/lms/labour-market-statistics/november-2014/dataset--labour-market-statistics.html>

³ See ONS (2014), UK Wages over the Past Four Decades: <http://www.ons.gov.uk/ons/rel/lmac/uk-wages-over-the-past-four-decades/2014/rep---uk-wages-over-the-past-four-decades.html#tab-UK-Wages-Over-the-Past-Four-Decades>

⁴ See ONS (2014), Pension Trends <http://www.ons.gov.uk/ons/rel/pensions/pension-trends/chapter-7--pension-scheme-membership--2014-edition/art-chapter-7--private-pension-scheme-membership--2014.html#tab-Breakdown-of-total-private-pension-membership>

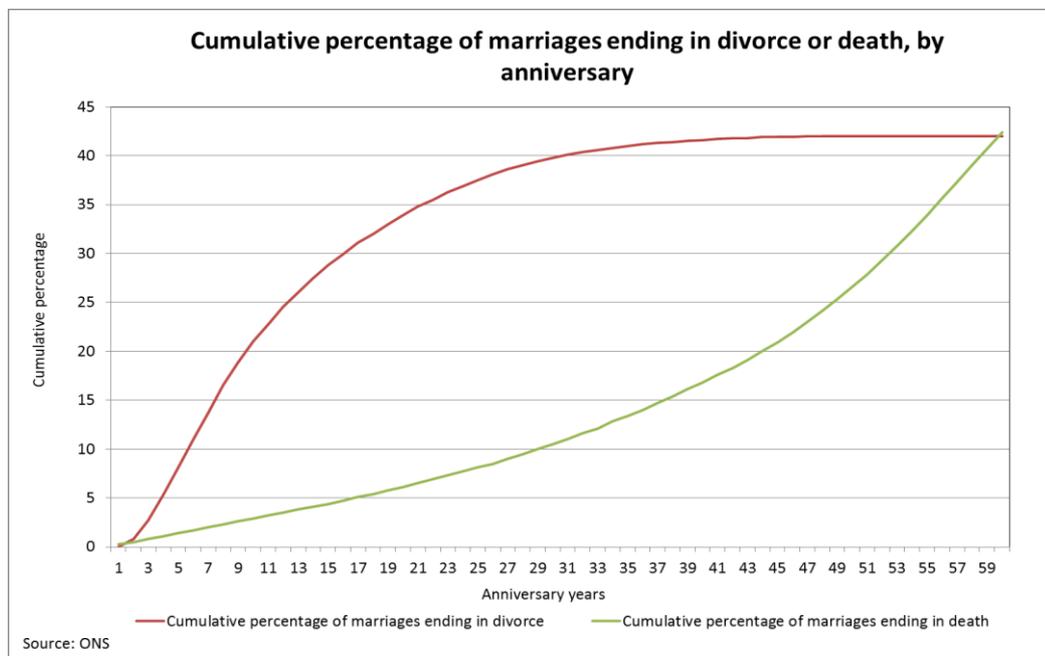


Notes for chart:

1. Data from 1999/2000 onwards are not comparable with earlier data because of the implementation from that date of improvements in government surveys relating to pensions.
2. Figures for 2005/06 and earlier years may exclude members whose only pension contribution came from the National Insurance rebate.
3. Data for 2006/07, 2007/08 and 2008/09 are not available.
4. Data from 2009/10 onwards are not comparable with earlier data because of changes to the pension provision questions more accurately to capture information on active membership.

3. Rising Life expectancy

- According to the ONS life tables, in 1991, men aged 60 in England and Wales were expected to live a further 21 years. This increased to 26 years for men aged 60 in 2010. Similar rises have been observed for women. Given that there is a small chance of divorce during each year of marriage, with people living longer, more marriages are likely to end in divorce and less likely to end in the death of a spouse.
- The below chart from the ONS shows the proportion of marriages ending in divorce or death, by each anniversary assuming that divorce and mortality rates remain unchanged from those in 2010 throughout the duration of the marriage. It indicates that:
 - 34% of marriages are expected to end in divorce by their 20th wedding anniversary.
 - 6% of marriages are expected to end in the death of one partner by the 20th wedding anniversary.
 - Therefore 60% of marriages are expected to survive to the 20th anniversary.
 - The average marriage is expected to last for 32 years.



4. Changes in social attitudes towards divorce

- In 1991, there were 404,000 divorced people aged 60 and over in England and Wales, a figure which increased three-fold to 1.3 million by 2010⁵. Changing social attitudes are, of course harder to measure than some of the other factors listed above, but clearly as divorce becomes more common, it becomes less and less of a taboo. This is particularly likely to be the case for the growing numbers of people who are remarrying after a previous divorce at older ages. In 2011, of 6,927 men over the age of 60 got married who had previously been divorced, compared with just 3,905 a decade earlier⁶.

What are some of the possible adverse implications of rising divorce rates at older ages?

- Divorce may lead to financial difficulties, especially for women who may have been stay at home mums who do not have much by way of long-term savings of their own. Uhlenberg et al. (1990) found women who divorced during midlife in the 1980s often suffered financially as a result⁷.
- Those who are divorced do not have a spouse to rely on at times of illness or disability which means that caring responsibilities may increasingly have to be taken on by people's children or by paid carers⁸.
- Compared with fathers who are married, fathers who are divorced are more likely to experience a decline in co-residence and weekly contact with at least one adult child. However, divorced mothers were more likely than married mothers to report an increase in weekly contact with an adult child⁹.

⁵ ONS (2013) The number of people age 60 and over getting divorced has risen since the 1990s <http://www.ons.gov.uk/ons/rel/family-demography/older-people-divorcing/2011/sty-divorce.html>

⁶ Author's calculations based on ONS marriage data – see Appendix for data source

⁷ Uhlenberg P., Cooney T., Boyd R. (1990). Divorce for women after midlife *Journal of Gerontology* 45 S3–S11

⁸ Brown and I-Fen Lin Editor's choice: The Gray Divorce Revolution: Rising Divorce Among Middle-Aged and Older Adults, 1990–2010 *Journal of Gerontology* first published online October 9, 2012

⁹ Shapiro, A. (2003). Later-life divorce and parent-adult child contact and proximity: A longitudinal analysis. *Journal of Family Issues*, 24,264–285.

- This means that divorced older men are more likely to rely on institutional care than divorced older women, who are more likely to be able to rely on their children. This also has implications for isolation among older men¹⁰.
- More generally, Koropecj-Cox (1998) found that divorced parents were more susceptible to loneliness and depression than married parents in later life¹¹.
- In addition, divorce has been shown to have a negative effect on mental health. Richard and Hardy (1997) found that 'Divorce and separation were associated with increased anxiety and depression, and increased risk of alcohol abuse. This was the case after adjusting for educational attainment, age at first marriage, parental divorce, childhood aggression and neuroticism, and current financial hardship, lack of a confidante and frequency of social contact with friends or family¹².
- Finally, some studies find that divorce has a negative effect on physical health in the long term. A study on women in Iowa by Lorenz et al (2006) found that in the years immediately after divorce divorced women reported significantly higher levels of psychological distress than married women but no differences in physical illness. A decade later the divorced women reported significantly higher levels of illness, even after controlling for age, remarriage, education, income, and prior health¹³.

¹⁰ For more details about isolation and loneliness amongst older men please see: Beach and Bamford (2014) Isolation: the emerging crisis for older men, report by the International Longevity Centre-UK and Independent Age

¹¹ T. Koropecj-Cox (1998) Loneliness and Depression in Middle and Old Age: Are the Childless More Vulnerable? *Journal of Gerontology*

¹² M. Richards, R. Hardy and M. Wadsworth (1997). The effects of divorce and separation on mental health in a national UK birth cohort. *Psychological Medicine*, 27, pp 1121-1128.

¹³ Lorenz et al (2006) The Short-Term and Decade-Long Effects of Divorce on Women's Midlife Health. *Journal of Health and Social Behavior* June 2006 vol. 47 no. 2 111-125

Concluding Remarks

The rise in divorce amongst the over 60s illustrates the extent to which traditional views about the attitudes and behaviours of older people are increasingly out of date. This short report has demonstrated that the rise of the Silver Separator is not just a function of an increasing number of older people, but also due to an increasing proportion of this age group actively seeking separation. In some ways, the rise in divorce rates stems from factors that are broadly speaking positive – such as the growing financial independence of women and rising life expectancy, but divorce can still carry with it a number of risks including isolation and loneliness, financial hardship and the lack of a partner to provide care at times of need. Ultimately, however, the counterfactual is unknowable - i.e. would they have been better off staying in a relationship that they were unhappy with - and this makes it difficult to truly quantify the adverse impacts of divorce amongst this age group. Suffice to say, that the rising number of divorces amongst the over 60s is something that policymakers, charities and services providers should factor-in when considering the potential vulnerabilities facing older people.

Appendix: Key sources for data on divorce and marriage:

All data on divorce and marriage used in this report is taken from ONS sources, in particular:

ONS (2014a) Number of divorces, age at divorce and marital status before marriage

<http://www.ons.gov.uk/ons/rel/vsob1/divorces-in-england-and-wales/2012/rtd-divorces---number-of-divorces-age-at-divorce-and-marital-status-before-marriage.xls>

ONS (2014b) Age at Marriage and Previous Marital Status 2011

<http://www.ons.gov.uk/ons/rel/vsob1/marriages-in-england-and-wales--provisional-/2012/rtd-age-at-marriage-and-previous-marital-status.xls>

ONS (2014c) Age at marriage, duration of marriage and cohort analyses

<http://www.ons.gov.uk/ons/rel/vsob1/divorces-in-england-and-wales/2012/rtd-divorces---age-at-marriage-duration-of-marriage-and-cohort-analyses.xls>

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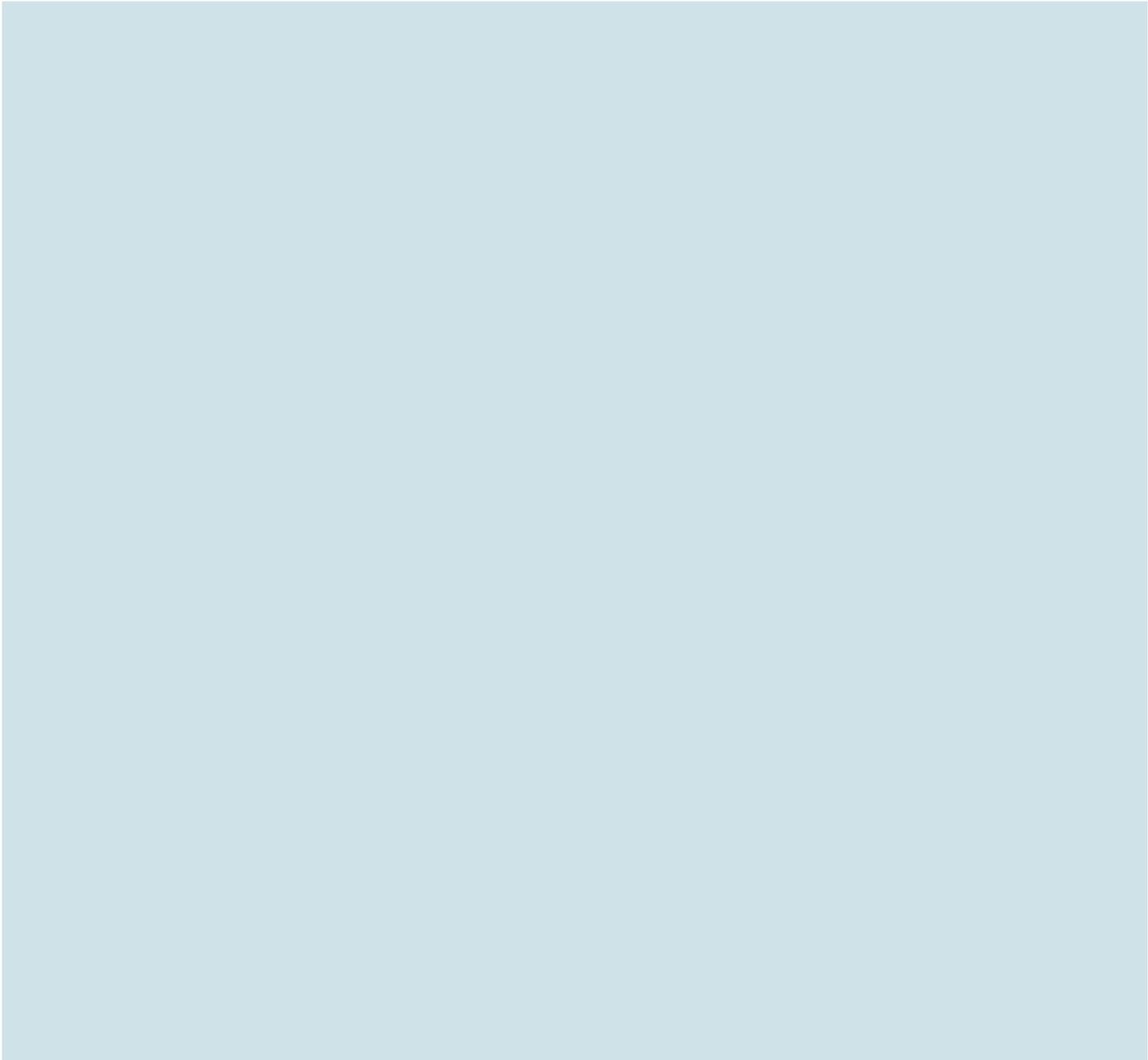
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