

September 20, 2013 /**24-7PressRelease**/ -- The media is chock-full of news about the increasing rate of [divorce](#) among baby boomers, senior citizens and even the elderly. This means that certain legal and practical issues are receiving more attention in divorce settlement negotiations and trials. Facing an unexpected future as a single person looks different at 55, 65 or even 75, than it would have at 35.

### **The Bowling Green findings**

A [major study](#) out of Ohio's Bowling Green State University looked at U.S. Census data from 1990 to 2008 to learn just what has been going on with so-called "gray divorce" across the country. Some of the researchers' main findings are startling:- From 1990 to 2008, the divorce rate for people at least 50 years old has more than doubled.- In 2008, more than 600,000 people in the U.S. at least 50 years old got divorced.- In 2008, more than one-quarter of people divorcing were at least 50 years old; in 1990, the fraction of divorcing people at least 50 years old was less than one-tenth of the total number of divorcing people.

### **Possible explanations**

The study's authors looked closer at numbers than at the reasons for those numbers, but they did point out these possible explanations:- Longer life expectancy.- More social acceptance of divorce.- Women are more likely to have worked and be more self-sufficient.- Remarriage has become more common and second or subsequent marriages more often end in divorce.

Another reason often cited in the literature is the increasing emphasis on self-fulfillment in our society. In other words, people in unhappy marriages may be more willing to walk away in pursuit of contentedness, and the thought of being alone and happy is more appealing than the opposite.

### **Unique issues and needs**

The looming issues seem to fall into two main buckets. The first holds the practical and logistical issues of planning for the aging process. No longer will there be another person there to automatically help if health or mobility is negatively impacted by age. New ideas may surface about where to live since proximately to extended family may be more important than it

otherwise may have been.

The second bucket of issues holds all things financial. The marital estate that was going to finance one household in retirement will be split into two smaller estates, each of which must support an individual household into the future.

Given these gray-divorce concerns, these issues may be particularly important:- **Property and debt division** :

all marital property and marital debt must be carefully accounted for in order to [equitably divide](#)

each between the spouses; especially crucial can be real estate and retirement accounts, which can represent significant assets and future income to be shared.-

**Alimony or spousal support**

: for both the spouse who pays support and for the recipient spouse, alimony can be crippling in older age, or critical to financial survival, respectively. In setting alimony, the length of the marriage and the parties' roles in that marriage, as well as looming medical issues, may influence what is fair to older spouses.-

**Insurance**

: the ability to maintain insurance is essential, especially medical, long-term care and life insurance.

### Get sound legal guidance

Anyone in Ohio contemplating a divorce or dissolution of marriage in his or her older years or faced with this decision by a spouse should speak to an experienced Ohio divorce attorney about the particular issues that will be important to resolve favorably given the unique circumstances of a gray divorce.

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