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## Late-life breakups like Al and Tipper Gore's even harder on women

When a long marriage like Al and Tipper Gore's ends, women often take more of a financial hit. Retirement, health care, and long-term financial stability can be thrown off balance.



Former Vice President Al Gore (2nd I.), his wife Tipper (c.), son Albert Gore III (r.), and his daughter Kristin Gore arrive at the 79th Academy Awards in Hollywood, Calif., in this Feb. 25, 2007, file photo. Al and Tipper Gore have said they will separate after four decades of marriage.

Timothy A. Clary/AFP/Newscom

By Gloria Goodale, Staff writer / June 2, 2010

The conventional wisdom that men do better financially in divorce than women is even more true when long-term marriages – such as the 40-year union of Al and Tipper Gore – break up, say legal and relationship experts.

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Divorcing at a late age can sometimes leave women struggling to make up for lost retirement plans and health-insurance policies at a time when it is difficult to reenter the workforce. Yet, in certain circumstances, it can also be freeing, allowing women fresh independence.

While money is no doubt less of an issue in the Gore separation, for most people it becomes even more important in a late-life divorce. “Divorce so close to retirement can really blow a retirement plan to pieces,” says author and former attorney Brette Sember via e-mail.

A couple might have had enough money stockpiled to provide for the two partners together, but that does not always translate to providing adequately for two people living separate lives, with separate homes, cars, and lifestyles.

Another issue women face is health insurance, Ms. Sember adds. A woman who has been on her husband's policy and not worked is in

an difficult position. If unable to join the workforce and not yet eligible for Medicare, “that leaves her with a huge gap during which she will be uninsured,” Sember says.

## Regaining financial stability

This can leave the man in a better position to bounce back from a divorce. In most cases, the man is the main earner and can add to his wealth after divorce. Women entering new jobs late in life – if they can even find them – face daunting odds against recovering income lost in a divorce.

While this is changing as younger generations of two-income families alter the traditional divorce, women still make roughly 75 percent of what their male counterparts do. The lifestyle of many divorced women is 30 to 40 percent less than it was during their marriage, says financial strategist Jeffrey Landers, who writes in an e-mail that many women end up living below the poverty level or actually running out of money in their later years.

Divorce, he adds, is one of the major causes of bankruptcy.

“While there are other important non-financial issues such as self-fulfillment, etc., it is very hard to become self-fulfilled and happy if you are struggling to pay your bills or put food on the table,” says Mr. Landers.

## Who remarries faster?

Moreover, men tend to remarry faster after they divorce – usually within two years, says sociologist B.J. Gallagher. That means they have a new support system in place, enabling them to stay focused on their careers and earning.

“They may also marry a woman who works, so they are back in a two-income situation fairly rapidly,” she adds.

Women, on the other hand, do not find new husbands as quickly, and sometimes not at all. “They suffer a loss in social status, income, and financial security,” she says, adding, “it is harder to find another husband in the same financial bracket, since men tend to want younger wives the second time around.”

Despite these challenges, a late-life divorce can provide many women with a new lease on life at a time when they have left behind child-rearing and other social obligations, says author and lifestyle management expert Debbie Mandel.

“Women, especially, take off at this time,” she says in an e-mail. “The kids are grown up and they have come into their own personal empowerment – venturing out past their comfort zone of people pleasing and most importantly, feeling responsible for everyone’s happiness. This is the time they bloom and accomplish for themselves.”

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