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FP-16-01 Divorce Timing and Economic Well-being

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Divorce Timing and Economic Well-being



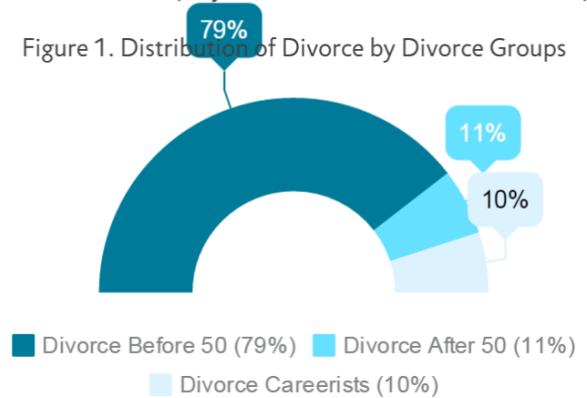
Ashley Spangler, Susan L. Brown, I-Fen Lin, Anna Hammersmith, & Matthew Wright

The timing of divorce in the life course may have important economic implications for older adults. Prior research has shown that gray divorce, which occurs after age 50, is associated with fewer financial resources compared with divorce that occurred at younger ages, at least among women (Lin, Brown, & Hammersmith, in press). In this study, we not only compare people who divorced before versus after age 50, but also include individuals who experienced a divorce both prior to and following age 50, hereafter referred to as “divorce careerists.” Using data from the 1992-2012 Health and Retirement Study, we examine all respondents who had ever experienced a divorce and were respondents in 2012. From this sample of divorcees, we compared these three divorce groups across multiple economic indicators, including total assets, employment status, and homeownership.

Divorce Groups

- The majority (79%) of divorced older adults (i.e., aged 50 and older) experienced divorce before age 50.
- In contrast, only 11% of older adults who are divorced experienced a gray divorce.
- Divorce careerists comprise 10% of those who have ever divorced.

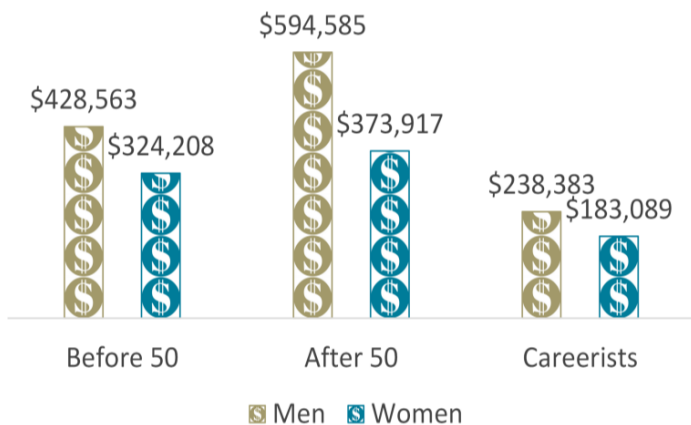
Figure 1. Distribution of Divorce by Divorce Groups



Total Assets by Divorce Group and Gender

- Divorce careerists have the fewest assets on average, suggesting that experiencing a divorce both before 50 and after 50 takes a toll on the financial well-being of older adults.
- On average, adults who divorce before 50 tend to have lower assets than adults who experience a gray divorce.
- Overall, men tend to have more assets than women across all divorce groups.

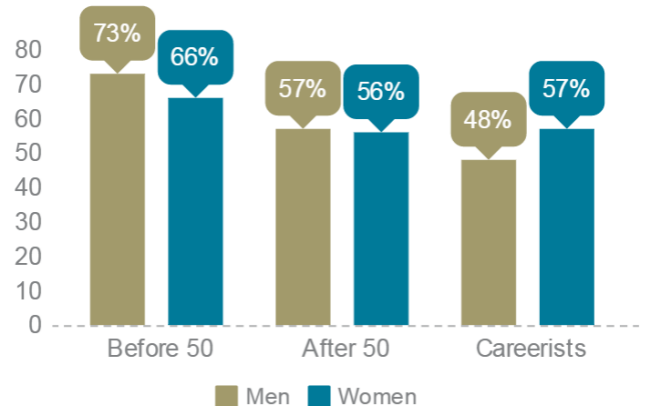
Figure 2. Value of total Assets by Divorce Groups & Gender



Percentage Homeowners by Divorce Group and Gender

- Homeownership is more common among adults who divorce before 50 compared to the other two divorce groups.
- For adults who divorced before age 50, men (73%) are more often homeowners than women (66%).
- Women who are divorce careerists are more often homeowners (57%) than men who are divorce careerists (48%).

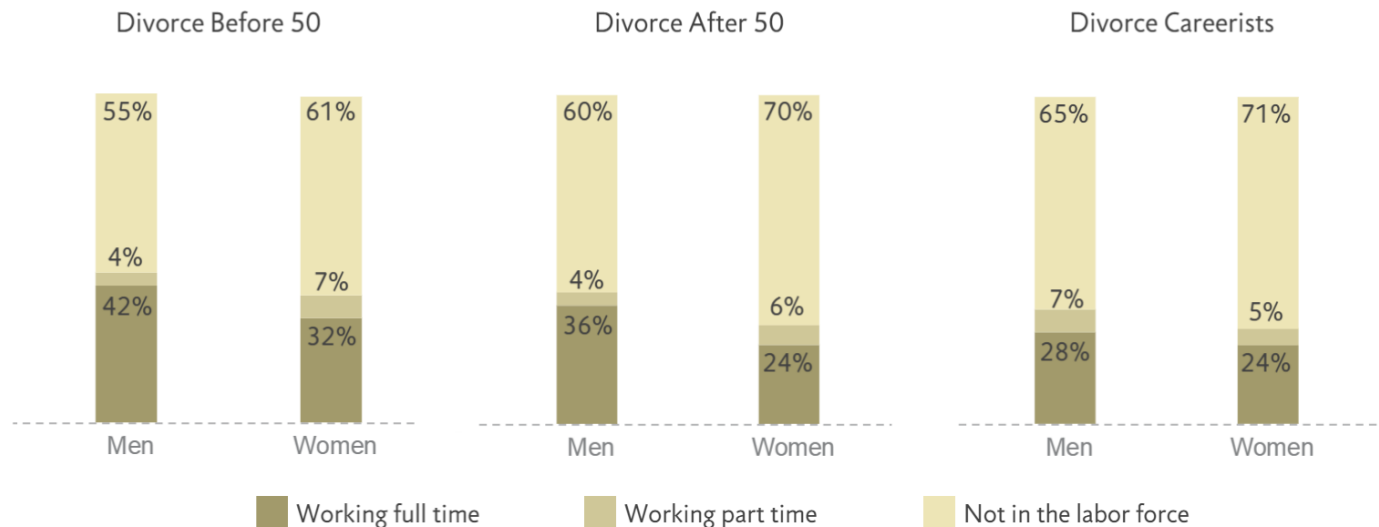
Figure 3. Homeownership by Divorce Groups & Gender



Employment Status by Divorce Group and Gender

- For older men who divorced before 50, 42% are working full time compared to 32% of women who divorced before 50.
- Not being in the labor force is more common for women who divorce before 50 (61%) than men who divorce before 50 (55%).
- For older adults who experience a gray divorce, men are more often working full time (36%) than women (24%), and women are more often working part time or not in the labor force (6% and 70%, respectively) compared to men (4% and 60%, respectively).
- There are no significant gender differences for divorce careerists, but the results suggest that men are more often working full time or part time compared to women, whereas women are more often not in the labor force.

Figure 4. Employment Status by Divorce Groups & Gender



Note: Column totals equal 100%

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