

## Coping With Divorce In Later Life

Divorce is happening more and more frequently among older people, yet few are willing to discuss it or believe that it could happen to them. As with divorce among other ages, each divorce is different. Some are amicable and are an opportunity for growth and new beginnings. Others are devastating to every aspect of a spouse's life.

Divorce after 50 has unique emotional and financial consequences. Seniors, more than many younger people, have lived for 50 or more years believing that marriage should be "till death do us part." Thus, a divorce in later life is not only a personal rejection by an individual, but a shattering of long-held values and one's self-image as someone who honors sacred commitments. When older adults were growing up, relatives and neighbors who were divorced may have been talked about as disgracing their families and communities. Older adults who are experiencing a divorce need to acknowledge that these attitudes are long held and may contribute to emotional distress.

In addition, those who are divorcing may want to consider that they must actually undergo two separate divorce processes. The first is the emotional divorce. This separation may have in fact taken place many decades ago or it may be the most shattering process if the attachment of one member of the marriage is still strong. Older adults need to remember that this emotional divorce is the severing of a relationship that may have begun before they were even truly adults and been the focus of their entire adult lives. For most people, the emotional divorce can take between two and five years. It can encompass feelings ranging from anger to euphoria. These highs and lows are part of the process and need to be accepted by oneself and one's family and friends.

Older people who are divorcing must also sever a longstanding relationship of love but also one of trust. Many times the spouse who is being divorced will refuse to believe that their husband or wife would, after forty or fifty years of marriage, betray them by having an affair or leave them without enough money to live. Some people believe that hiring their own lawyer is a sign of betrayal even though this is essential to protect financial security. Learning not to trust the one person who has been the focus of trust all one's adult life, then relearning to trust others is a major task for older divorced people.

Support groups and mental health counseling can be essential to successfully navigating the emotional divorce, especially when the "lows" turn into depression or the "highs" and continuation of unearned trust result in behavior that can endanger financial, emotional, or physical well being. The Bedford Council on Aging offers a support group for older divorced people each Tuesday evening at 7:30 p.m. that is free and confidential. All those experiencing or who have experienced a divorce are welcome. More intensive individual counseling and information and referral about mental health services is available from Bedford Youth and Family Services, which may be reached at 781-275-7727.

The second divorce process, the legal and financial divorce, generally hit women hardest. Frequently the income of divorced older women decreases markedly because their financial security was based on the assumption that they would remain married for life. In fact, national surveys show that the average divorced woman loses 73% of her income after divorce. Two steps that newly or soon-to-be divorced older women need to

take are opening a checking account and establishing credit in their own name, perhaps by obtaining a credit card. Those who find that their income is not sufficient should call the Council on Aging at 781-275-6825 to find out about the Wiser Worker Senior Employment Program and receive information about applying for income supports like fuel assistance and food stamps.

A significant challenge for many older women is learning to handle their own financial affairs, including such basic tasks as balancing a checkbook or cashing a check at a bank. For those who simply need some help with handling household money, asking for assistance at their local bank branch is good way to get started. Those whose financial difficulties are severe may wish to call the Money Management Program of Minuteman Senior Services at 781-272-7177.

Social Security, military retiree, and pension benefits can become extremely complicated after a divorce. Each party will need to investigate for themselves what they are entitled to. For more information about Social Security, call the Social Security Administration at 1-800-772-1213. For more information and assistance, call the Retiree Activities Office of Hanscom Air Force Base at 377-2476.

A final step of the divorce process is rebuilding lives. Each partner will need to find new friends, become engaged in activities to take the place of time formerly spent with the spouse, and become responsible for their own health and financial well being. The Council on Aging can provide information, support, and referral to assist with the complicated legal and emotional aspects of divorce, trips and social events to make new friends, activities to introduce newly divorced people to new hobbies and interests, help obtaining public benefits, and health programs to reduce stress and maintain well being, among many others. Call the COA at 781-275-6825 and get started on the road to a new life today.