"Til retirement do us part"? The divorce risk of seniors in France

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Summary

The share of divorces taking place at older ages, called "gray divorces" or "silver splitters" has recently increased significantly. This increase is partly due to the huge size of the birth cohort of baby boomers, but also to a steadily increase in divorce risks at older ages. Why does divorce occur more at these ages? We investigate how transition to retirement might play a role. Retirement might be a particular period for couple stability as it may affect financial resources, time-allocation and gender norms, in particular if the husband is the first who retires. Using a recently available French administrative database (EDP) and discrete time event history methods, our preliminary findings show that, beyond age effects, retirement transitions are rather protective for the couple stability, except in the situation when the woman retires first. This paper also stresses the importance of the relative timing of partner's retirement transitions. Couples in which partners retire simultaneously are those with the lowest divorce risk.

 Keywords : retirement, divorce, couple, senior

Introduction

  The share of divorces taking place at older ages, called "gray divorces" or "silver splitters" has recently increased significantly. In the US the number of divorces above age 50 has passed from 10% of the total in 1990 to 25% in 2010 (Brown & Lin 2012). In France, divorces above age 60 have tripled since 1995: they involved a woman (men) older than 60 in around 4% (respectively 2%) of cases, they now involve 12% (8%) of total divorces (own computations from Statistics of the minister of justice).

  Previous studies (Brown & Lin 2012) have linked this phenomenon to at least three factors. First, the generation of baby-boomers is now reaching old age. This cohort is very large and had a different life course marital history characterized by higher dissolution rates with respect to previous generations. People of this generation are thus more likely to be in a higher order partnership at the age of retirement and, for this reason, their current union may be less stable. Second, the increased female labour force participation implies that more women have the economic autonomy to support themselves even outside marriage. Third, the extended life expectancy has led to a reduction in the share of marriages ending through the death of one of the partners. Thus couples are more likely to age together, and are more exposed to divorce by this way.

  Retirement marks the end or the reduction of the professional activities and all the benefits (i.e. social status, income, frequent relations with colleagues) or constraints (i.e.

stress, commuting time, work-family balance tensions, and so forth). Retirement transition may affect different other domains of life and in particular time-allocation. Retirees have more time to devote to leisure activities, to their relatives -including partner and grand-children- and to unpaid work. This could change the division of housework between partners. The retirement transitions period is thus an adaptation period for the couple that has to invest more time together, shares differently the domestic tasks, perhaps deviating from previously established gender roles. These changes could affect the relationship either positively or negatively.

Moreover, the event of retirement itself is not necessarily concomitant for both partners. Although there may be a preference for a joint retirement (Hurd 1990, Sedillot & Walraet 2002), partners have not the complete freedom to choose their retirement age. In many European countries recent reforms have strengthened the conditions to reach full rights to retirement, so that people have to wait longer before retiring. When one spouse retires before the other, it is more often the man for two main reasons. First, men are on average two years older than women in France. Secondly, since women have more discontinuous professional careers than men (with inactivity or unemployment periods), they have to work longer to benefit from full pension rights.

This article aims at observing patterns of divorce of seniors, with a special focus on the retirement event and the spouses' relative timing of retirement, particularly the period following the retirement of at least one of the spouses, which has been rarely studied (Doorley and Stancanelli 2014). We aim at answering to the following research questions: Are retirement and divorce associated? Does man's retirement act as woman's retirement on the couple divorce risk? Is the timing of both partners' retirement important?

Using a huge size administrative database merging a census sample to fiscal data, we analyse the probability to divorce according to couple's retirement configurations in terms of status and transition.

A scant literature

There is a large literature that considers retirement as a couple's decision rather than an individual one (Hurd 1990, Ruhm 1996). It provides empirical evidence of joint retirement behaviour (Jackson 2017) or measures to what extent the decision to retire is linked to the spouse's characteristics (Sedillot & Walraet 2002, Denaeghel et al. 2011), especially for dual-earner partners. Most of these studies however consider a stable couple framework and do not consider the divorce risk.

There is more limited literature that explicitly considers the possible links between retirement and divorce. Some economic papers focused on economic aspects of marital dissolution, such as the one of Ono and Stafford (2001) that tests the effect of wife's pension on marital dissolution in the United States. The divorce risk could increase by the increasing financial resources of the women when approaching the retirement age. Doorley and Stancanelli (2014) on French census emphasize a reduction of marriage rates of recently retired men by 4 to 7%. Recently, with an event history analysis on determinants of divorce at older ages, Lin et al. (2016), find no evidence that retirement is a key-turning point for the couple stability in United States. But their result might be country-specific since they found that divorce is more likely among disadvantaged people. Most of these papers consider and sometimes deal with the possible reverse causality issue, by using instrumental variables technics (Doorley & Stancanelli 2014) or simultaneous models (Ono & Stafford 2001).

Potential mechanisms of retirement on couple's stability

How does retirement play on couple's stability? While divorce risk is decreasing in age and couple duration, retirement might be a particular period for the stability of the couple for several reasons. From the newly retired point of view, retirement is the end of working life and thus it means that the job attributes, either negative or positive, disappear. From a time availability perspective, time devoted to both leisure and unpaid work might increase.

The end of working life

The end of professional activity of one partner may have several consequences for the couple. First, as job provides a social status and identity, the period of retirement is a turning point for the retired and possibly for the partner. It has been extensively shown that this social status loss has detrimental effects on couple stability in case of unemployment (Hansen 2005). We expect the retirement effect to have the same direction because of the loss of social status provided by employment, but of a weaker magnitude. Contrary to unemployment, retirement can be considered as a "standard" stage of the life cycle, an achievement of working life, generally planned and often expected. For these reasons, the loss of social status might have less adverse effect than other job interruptions. Second, retirement is also associated to less stress due to poor working conditions or long commuting at old ages and the couple stability may benefit from it. Third, retirement generally implies a decrease in the financial resources. The loss of income is generally only partially compensated by the state and private funds. As any other economic downward shock, the decrease of financial resources is likely to increase marital instability (Weiss & Willis 1997). As the financial resources of retired people are reduced, this could hinder their bargaining power and the possibility of external alternatives. The financial autonomy is indeed often a condition to allow people to live alone if they wish to quit the partnership. Furthermore, the possibility to come back on the labour market to recover from the loss of living standards due to divorce is not possible any more after retirement. The weaker perspectives in terms of living standards in case of divorce might limit union dissolution.

Furthermore, given that the workplace is a frequent location for meeting partners, especially in second or higher rank unions, retirement might provide fewer opportunities to meet people and could decrease the number of potential new partners. Thus, divorce risk could be lower at retirement age because other opportunities of meeting potential partners may be reduced.

To conclude, the loss of potential attributes associated to working status that might play on couple's stability are diverse, but the direction of their effects on dissolution risk is ambiguous.

More time for leisure and unpaid work

By relaxing schedules of one partner, retirement is likely to affect couple's domestic organisation and the time allocation within partners. In a time availability perspective, retirement decreases working time that could be devoted to domestic or leisure activities.

When one partner is retired while the other is still working, the former has necessarily more time to devote to leisure activities that he will spend without his or her spouse, and might offer new meeting opportunities. When both working partners become retired, they will spend also more time together without anyone else, since in many cases the children have already left the parental home. This could be either positive or negative for the partners, depending on whether they are ready to enjoy so much time with each other.

Retirement frees up time that people can use to perform more domestic tasks and caring activities and unload the other partner if he or she is still working. Retirement is the only period of the life-cycle during which the time spent on unpaid work is likely to increase substantially for men (Anxo et al. 2011, Aguiar & Hurst 2005, Stancanelli & Van Soest 2012). It could affect gender norms, in particular if the husband is the first who retires. This is the most frequent situation as the man is generally older and accumulated more pension rights.

However, the literature is still ambiguous about the effect of the gender division of tasks on couple's stability (Cooke 2006). The literature is also ambiguous on the individual well-being and satisfaction after retirement (Smith & Moen 2004) that could affect couple stability.

Therefore, in this study we are addressing this issue taking into account both the combination of partners' retirement status (i.e. whether they are both still active, the man is retired and the woman is not, the woman is retired and the man is not, they are both retired) and the (gendered) timing dimension (i.e., whether the woman's or the man's first transition to retirement is mostly affecting marital stability).

Retirement seems to be the same event for men and women, but not necessarily the same process. Men and women have not invested in work in the same way and with the same intensity, and did not spend the same time on domestic tasks. But interestingly, the timing of retirement tends to moderate the gender norms when the man retires first while it could reinforce the traditional gender roles when the woman retires first.

Hypothesis: we could expect that retirement is a more significant shock when the man precedes his wife and the couple stability is more challenged than when the woman precedes her husband.

The French context

The average age at retirement by sex is shown in Figure 1 and reflects the two usual peaks of legal retirement ages (60 and 65) as well as the changes in the retirement laws occurred during the observed years.

Figure 1 Age at retirement by sex, percentage distribution.
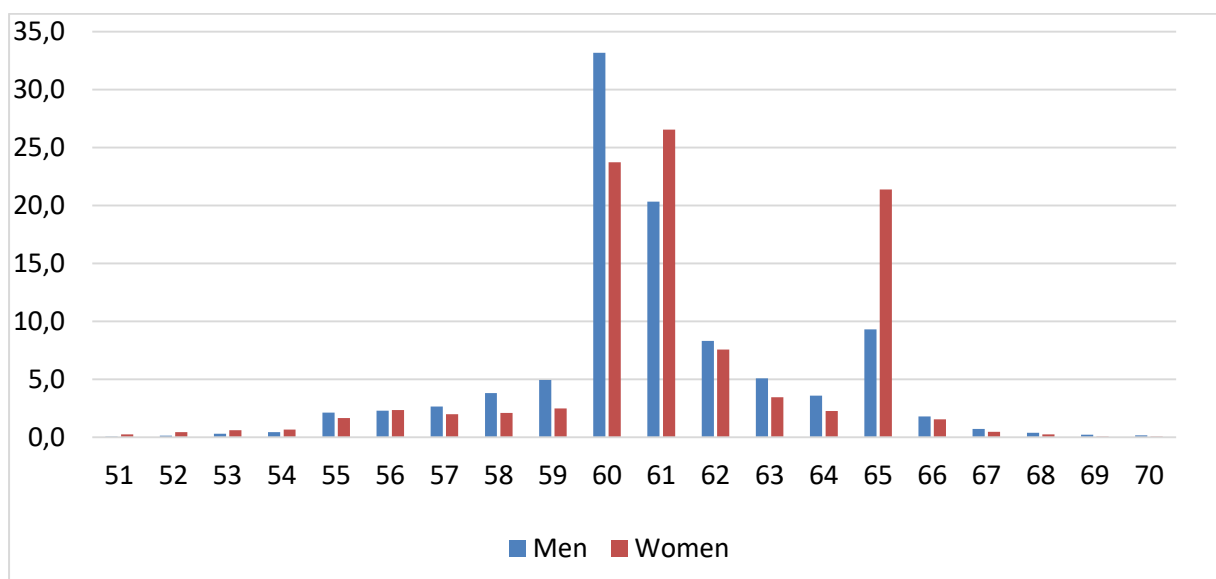
In the observed generation, the divorce was more frequent among highly educated women, because of their different and more progressive values and also more financial autonomy.

Data, sample and methods

To analyse whether retirement might be a turning point for the couple history, we need to observe enough couples around retirement event. Also because of its huge sample size, we use a recently available administrative database, the French Permanent Demographic Sample 2010-2015, which for 4% of the French resident population links censuses, vital events registrations, housing and income tax declarations. The data set makes it possible to track 332,100 married people and people in a civil union with both partners aged between 50 and 70 years in 2010[1]. We observe both their potential divorce -or civil union break- and retirement transition in five subsequent years from 2011 to 2015. We consider death, widowhood and emigration as right-censored observations. In the observation window 5,536 divorces or civil union breaks occur. In the fiscal data, we use the information on different sources of yearly taxable incomes (labour market, unemployment allowances and retirement) to build transitions from activity to retirement. Retirement could be thus defined in three different ways: the year when individual receives a pension (either from Social Security or from private funds) for the first time; when pension is the main source of yearly income; when pension is the only source of income during the year (no other source of labour market income). The differences between these definitions relate to the month of the year when the transition from employment to retirement occurs, and to individuals who continue to work while perceiving their pension. We decided to use the first definition; however findings are robust with every definition used.

As the dissolution risk could be affected by retirement events of both partners, different specifications of retirement are tested. We first focus on the retirement status, a dynamic variable that accounts for whether each partner is retired or not at a given year. This leads to four possible combinations: both partners are still not retired, the man is retired and the woman is not, the woman is retired and the man is not, they are both retired. Afterwards we focus on the timing of both retirement transitions. We consider the couple's relative transition to retirement, distinguishing those where both retire the same year, those where the man retires first and those where the woman retires first. If the analytical sample for the first observed phenomenon also includes couples in which both partners are already retired at the beginning of the observation window, we need to exclude them from the second analysis because we cannot assess who was the first to retire.

The empirical analysis is then structured as follows: we begin by providing descriptive statistics on the distribution of divorce risk according to partners' retirement status (Figure 2) and transition (Figure 3). Next we provide initial sample characteristics for the two observed dimensions of retirement (Table 1).

Next we run discrete time event models in order to assess the main determinants of divorce for seniors all other things being equal. We first introduce an indicator of retirement

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[1] We are aware that the selection of this specific age-group might exclude a non-negligible population for which the age difference between the partners is large and divorce risk might be also different.

status (i.e. whether the man and the woman were already retired) the year before the observation of potential divorce, with or without taking couple's total income and woman's share of couple's income into account (Models 1-2). Then, models 3-4 consider a different dimension: the gendered effect of entering retirement as the first of the two partners. To better clarify the impact of our core variables, we have also plotted predicted probabilities to divorce according to the different categories (Figure 4).

We define divorce by comparing marital status in two subsequent years. We consider that there is separation when a married individual (living with a married partner) became divorced the next year, or that an individual in a civil partnership (living with a partner) became either divorced/separated or single the next year. The data allows us to follow only one of the partners. Death or emigration and widowhood are treated as censoring events: we are thus observing people until the fiscal year before their sample-exiting event and the other observations for these individuals, when available, are removed.

We introduce several controls: Socio-demographic variables, such as man's age, man's age square, age gap between the spouses, man's and woman's education, quintiles of total household income (considered as the sum of partners' individual income); woman's share of couple income; Household and contextual characteristics, such as type of partnership (i.e., marriage or civil union), presence of children in the household (distinguishing between minor and major[2]), marital duration[3], town size and home ownership[4]. Unfortunately, we cannot account for health since we have only partial information: we know about disability based on disability-benefits perception but only in the last two waves of the sample.

Results

First, we should note that the probability to divorce decreases steadily in age and couple duration (Figure 2). As partners are getting (one year) older when they retired, the couple dissolution is mechanically less likely: the probability to divorce decreases of respectively 0.6 and 0.7% for men and women as they get one year older. Women divorce less frequently than men. This is mostly due to the fact that at these ages women become widowed more likely than men. In this framework, we want to measure whether the retirement of one or both spouses is more or less protecting than one additional year, or in others words, whether retirement affects the decreasing trend in age.

Next we provide some descriptive statistics on the analytical sample, according to the two observed dimensions of retirement. As we mentioned above, four different configurations of couple retirement status are observed (Figure 3 and Table 1): when both partners are still active on the labour market, when the woman is retired and the man is not, when the man is retired and the woman is not, and when both are retired. Dual-earner couples represents 37% of the couples yearly observed, while 32% are in the situation in which both partners are already retired, followed by the case where the man is retired and the woman is not

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[2] Note that adult children in the household are those declared as "dependent", either currently student or disabled.

[3] Duration of marriage is derived from both fiscal data (when the variable on the date of last event - either a marriage or a Pacs - is recorded (from year 2000 it is registered), that is in 22% of cases) and the civil status registrations (which themselves are uncomplete, covering 24% of all cases). We first took the fiscal data and we observe date of marriage when available. Then we merge information gathered from the marriage records of the civil status.

[4] Homeownership is known at the household level through fiscal. However, we cannot know, in case of ownership, which partner the dwelling belongs to.

(25%) and by the least frequent case of couples where the woman is retired and the man is not (6%). If we consider the relative timing of partner transition to retirement (Figure 4), excluding couples in which both partner are both active, the most frequent configuration (47%) is when the man retired first, followed by the situation when the woman retires first (14%), while the joint retirement remains rare (1%) in spite of the preference for such a configuration.

Figure 2 Age specific divorce rate in 2011 by sex.
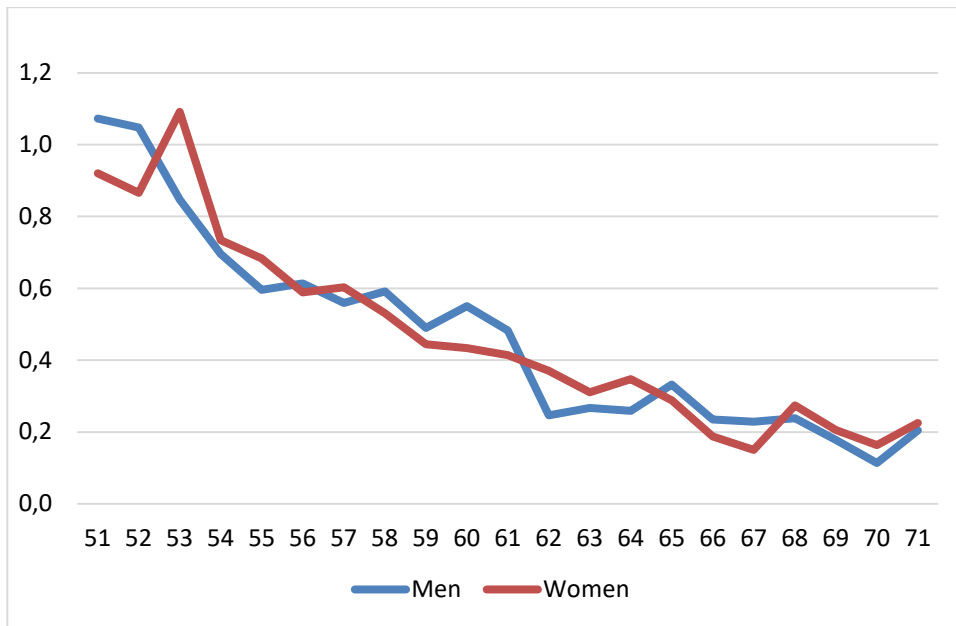
In terms couple stability, the situation in which both partners are already retired is by far the most protective one with a divorce risk of 0,16%, followed by the second most frequent configuration in which he is retired and she is not, where the divorce risk is 0,41%. The two remaining combinations of partners' status (both not retired or only woman retired) are those showing the highest (although very low) divorce risk among seniors. In particular, the situation in which the woman is retired and the man is not leads to the same divorce risk as when both are still not retired. As timing of retirement is concerned, we observe that joint retirement is largely the most protecting instance for the couple (0,09% average yearly divorce risk), followed by man's first retirement (0,34%). The highest risk of divorce concerns when the woman precedes the man (0,56%).

Regarding other key characteristics, not surprisingly, bi-active couples are those youngest and with highest household income, while couple with two retired partners are oldest. While women in couples where she is retired and he is not have atypical characteristics: women more often older than their husbands and they have higher household income. When partners retire simultaneously (the same calendar year), their age gap is small.

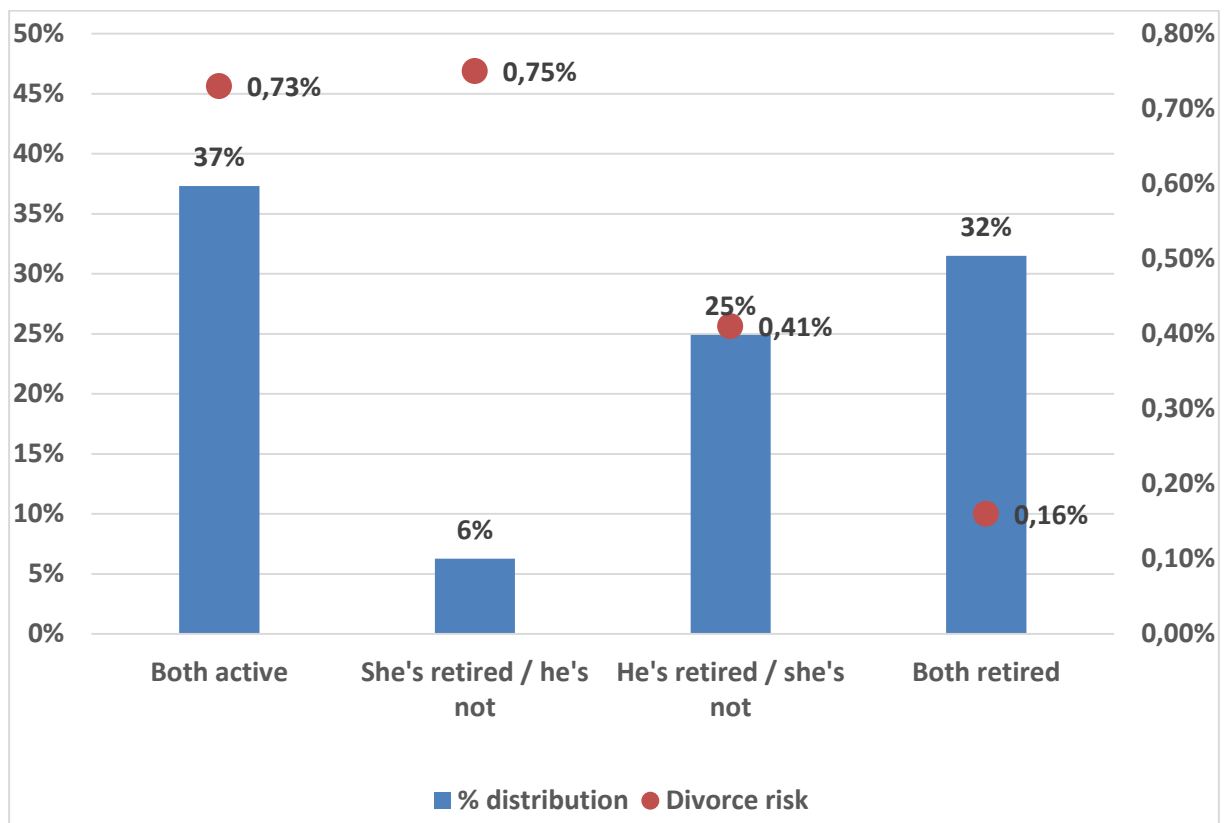**Figure 3 Distribution of partners' combination of retirement status and divorce risk**

Figure 4 Distribution of partners' relative timing of retirement transition and divorce risk.
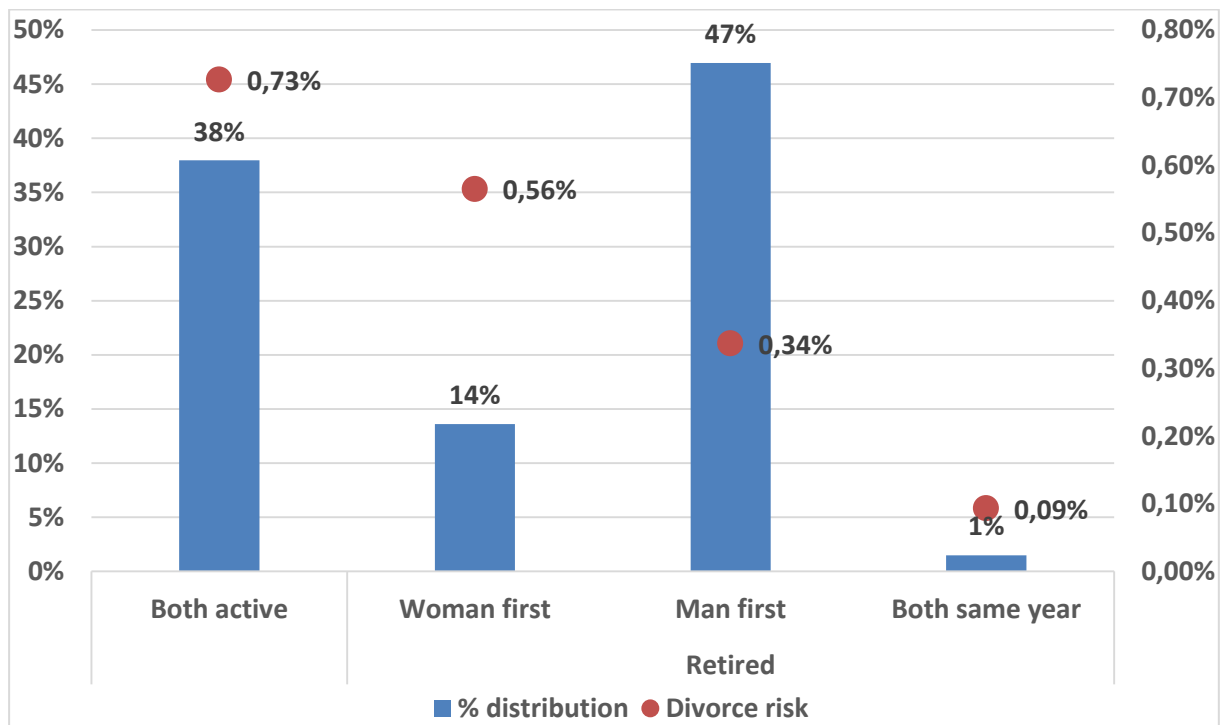
Table 1 Some descriptive statistics on the analytical sample (partners' retirement status)

	Both active	She ret / he not	He ret / she not	Both retired	Total
Initial characteristics					
Woman's age (mean)	54,2	58,9	57,7	63,2	58,2
Standard dev.	3,2	4,5	3,8	3,4	5,1
Man's age (mean)	55,7	57,3	61,9	64,7	60,2
Standard dev.	3,3	3,7	3,9	3,4	5,2
Age gap (M-W) (mean)	1,5	-1,5	4,2	1,4	2,0
Standard dev.	3,0	4,1	3,7	2,9	3,6
Couple's total income (mean)	53 591,8	51 589,4	36 712,2	38 481,2	44 499,2
Standard dev.	54 644,4	42 873,6	36 432,4	28 106,4	43 237,2
N- Individual year	123 930	20 775	82 764	104 631	332 100

Sample: Married or Pacsed individuals aged 50 to 70 in t=0 (2010) observed until divorce or censorship

Results of the discrete-time logistic model (Tables 2-3) show that the probability to divorce significantly decreases when the man is retired and the women is not, or when both are retired (Model 1). When both partners are retired, the risk of divorce is the lowest. Thus being on retirement tends to protect couples from dissolution. However, it is not the case when only the woman is retired while the man is still working: there is no difference with couples with two still working spouses. This association holds even when we include the total couple income and women's share of couple's income (Model 2).

Table 2 Coefficients of a logistic regression on the probability to divorce (continuing on the next page)

	M1	M2	M3	M4
1 year lagged Man's retirement*Woman's retirement (Ref: Both active)				
He's not retired/she's retired	0.008	0.003		
He's retired/she's not retired	-0.920***	-0.917***		
Both retired	-2.317***	-2.307***		
First who retires (Ref: Both active)				
Both the same year			-1.437***	-1.431***
Man first			-1.095***	-1.096***
Woman first			-0.034	-0.040

Because the timing of both partners transition might play, we run another regression (Model 3) that distinguishes among couples with partners who retired simultaneously (the same calendar year) from those in which the man or the woman retired before the partner. The formers present a lower risk of dissolution. Indeed, a joint retirement might be a sign of a better commitment between partners or of a better assortative mating on unobserved characteristics that we did not controlled for (although we control already for age, educational level, and income homogamy). This last specification confirms a higher risk of retirement when the woman is the first who retires, while the reverse situation (i.e. the husband retired before his wife) does not show such a high risk. Again these patterns hold true when we account for the income dimension (Model 4). However, we should note that the situation of woman retired first is much less frequent and corresponds to specific couples that are a bit wealthier and in which the woman is older. The transition period during which the woman is waiting for the man's retirement is the most challenging for the couple's stability.

Table 3 (continuing from previous page)

	M1	M2	M3	M4
Man's age	-0.547***	-0.566***	-0.608***	-0.613***
Man's age squared	0.004***	0.005***	0.005***	0.005***
Age difference between the partners	0.033***	0.032***	0.038***	0.035***
Partnership type (Ref: marriage)				
Civil union	1.161***	1.135***	1.140***	1.133***
Presence of children <18 years in the household (Ref: no)				
Yes	0.288***	0.294***	0.255***	0.255***
Presence of children >=18 years in the household (Ref: no)				
Yes	-0.105	-0.093	-0.114	-0.104
Union duration (Ref: unknown or longer)				
up to 4	0.806***	0.804***	0.791***	0.784***
5 to 7	0.837***	0.830***	0.800***	0.797***
8 or more	0.302***	0.302***	0.341***	0.346***
Man's education (Ref: low)				
Middle	0.093	0.111	0.112	0.128
High	0.064	0.119	0.023	0.071
Missing	1.046***	1.058***	1.095***	1.112***
Woman's education (Ref: low)				
Middle	0.092	0.075	0.081	0.066
High	0.246**	0.219**	0.266**	0.239**
Missing	1.025***	1.012***	1.074***	1.067***
Town size (Ref: 200 000-1 999 999 inhabitants)				
Rural	0.032	0.044	0.066	0.079
2 000-19 999 inhabitants	-0.323***	-0.310***	-0.334***	-0.324***
20 000-199 999 inhabitants	-0.528***	-0.509***	-0.571***	-0.556***
Paris area	-0.752***	-0.732***	-0.818***	-0.806***
Nationality (Ref: natives)				
Foreign born	-0.089	-0.106	-0.091	-0.113
Home ownership (Ref: owner)				
Social rental	0.457***	0.431***	0.449***	0.424***
Private rental	0.768***	0.749***	0.786***	0.770***
Couple's total income quintiles (Ref: Q1: Up to €22 322)				
Q2: € 22 323- 30 640		-0.084		-0.124
Q3: € 30 641- 40 147		-0.069		-0.125
Q4: € 40 148-54 975		-0.044		-0.073
Q5: More than € 54 976		-0.128		-0.139
Woman's share of household income (Ref: <40%)				
40-60%		0.098*		0.100
>60%		0.274***		0.263***
Constant	5.400	6.038	6.355	6.407
Observations	1,356,302	1,356,302	1,001,115	1,001,115
Number of individuals	319,452	319,452	224,461	224,461

Our expectation that divorce is higher when the man retires first is not validated. These couples rather present a lower risk of divorce compared to dual-earner couples and to couples in which the woman precedes her husband.

The couples in which the man precedes the woman in the transition to retirement deviate from the gender norm in the sense that male identity through paid job is reduced while the man is pushed to do more housework at home. In the opposite situation that is when the woman retires first, the traditional gender norm is even reinforced. Theses couples are those

with the highest risk among couples with at least one retired partner. In this case, the sharing of tasks might be even more unequal as it was during the prime age period.

A simultaneous departure is also positive for couple stability. Thus it seems that senior couple stability benefits from equal rather than gender-orientated division of tasks.

Of course, we could interpret these results in connection with other domains affected by retirement, as a reaction to more leisure and less stressful life, less opportunities on the remarriage market once retired. But these domains would not necessarily be different for women and men and do not imply a different risk according to the relative timing of transition to retirement of both partners.

The effects of other control variables that are included are generally robust whatever the model specification. The probability to divorce decreases with man's age and is higher when the age gap is higher. In line with previous researches, it is higher for people in a civil union than for married people and decreases with union duration, but it is higher when there are minor children still living in the household, maybe because couples with children living in their household at these ages are particularly selected.

There is a positive gradient of education, largely more pronounced for women than for men, in line with the independence hypothesis. Middle or high-educated women are more likely to divorce at older ages than low educated women. Both norms and bargaining power may support this result. Finally, when people own their accommodation, they show lower probabilities to divorce than when they are either social or private renters.

Figure 5 Predicted probabilities to divorce according to: a) 1-year lagged partners' combination of retirement transition; b) 1-year lagged partners' combination of retirement status
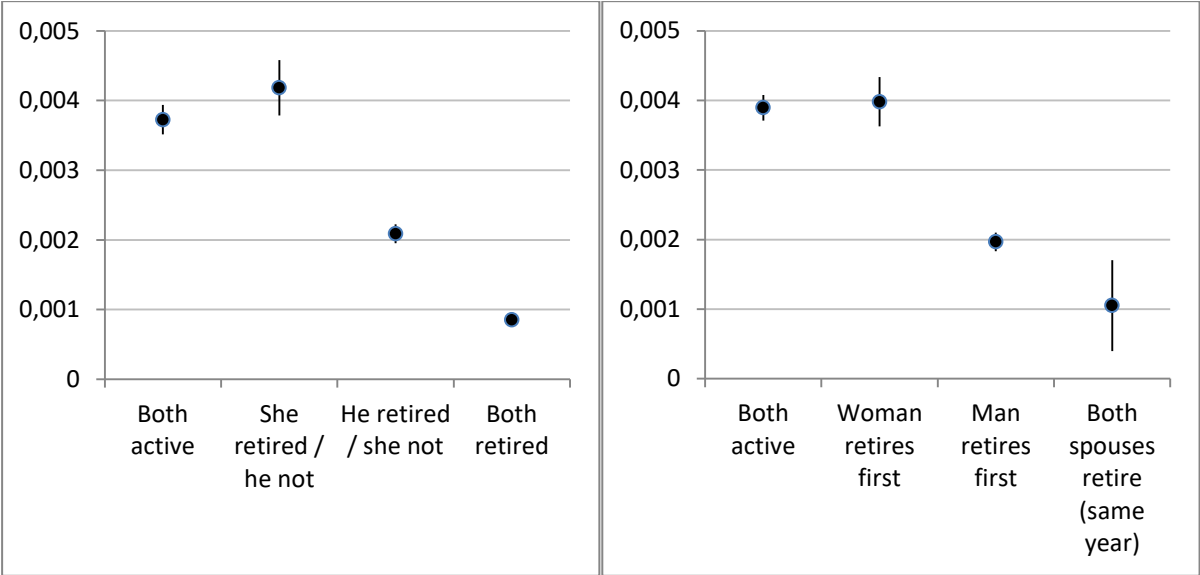
Discussion and future steps

Previous researches have shown that at retirement ages the risk to divorce increases. Our preliminary findings confirm this trend but only for women and suggest that the transition from work to retirement is a key turning point for the couple. Because of the age gap between partners and women's more frequent work interruptions, men often precede women in retirement. In sum, our results show that retirement could be an unstable period

with serious consequences on people life cycle that deserves to be explored more in depth. In the following months, we aim at testing the socio-economic, heterogeneous effects of retirement as well as gender differences to better explain this phenomenon.

This work, still in progress, has some limitations: First, as some women like housewives have never perceived any income and thus have no right to pension (at least until the age of 67), it is very important to disentangle the different possible meanings of not retired people. For the same reason, we will also identify the last employment condition before retirement, in particular to understand whether people getting unemployed just before retirement differ from the others in terms of dissolution risks. Second, the exogeneity of retirement age can be questioned. Although the possibilities to choose the age of retirement are rather limited because of both working age mandatory restrictions and social security conditions to obtain full rights (that have recently been reinforced), we cannot rule out that some individuals might decide to leave work earlier (with the risk of retiring with lower level of pension) or on contrary to delay it. To tackle this potential problem, we use different strategies. The possibility of reverse causality is first examined graphically by drawing divorce risk of men and women in the years preceding divorce. We do not observe a change in the decreasing divorce risk in age when approaching retirement transition for men or women. If we do observe an effect, the direction of causality seems to go from retirement to divorce rather from divorce to retirement. Thus, we are currently working on econometric methods such as Instrumental Variable (IV) approach by using changes on retirement reform that extended progressively to yearly cohorts, or regression by discontinuity around age peaks observed at the round ages of 60 and 65. Third, the definition of retirement is administrative rather subjective. People might feel retired before being recipient of the social security system.

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