

# Divorce and the wellbeing of older Australians

Matthew Gray, David de Vaus, Lixia Qu and David Stanton



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# Executive summary

The number of older Australians who have experienced divorce at some point in their lives will increase dramatically in coming decades. The increase is a result of the sharp rise in divorce rates in the mid-1970s, which means that there is a “divorce bulge” where an increasing number of divorced people are now reaching later life. This is compounded by the structural ageing of the Australian population, with the first of the “baby boomers” having turned 60 in 2006.

While there is an extensive literature that analyses the effects of divorce on wellbeing, there is relatively little research on the long-run effects of divorce in later life. This paper provides the first nationally representative Australian estimates of the impact of divorce on wellbeing in later life.

Are older people who have once divorced sicker, lonelier, unhappier and more isolated in later life? This paper provides estimates of the effects of divorce on a number of aspects of wellbeing of older Australians (aged 55–74 years). Dimensions of wellbeing analysed are: level of social interaction and connectedness, perceived social support, life satisfaction, and physical and mental health. The impact of divorce is examined using data from Wave 5 of the Household Income and Labour Dynamics in Australia (HILDA) survey, collected in 2005.

The paper shows that divorce has a longlasting, negative impact on wellbeing and the effects appear to persist into later life for both men and women. However, the negative effects of divorce on wellbeing are largely confined to those who do not re-partner and remain single. An important difference between men and women is that for women who are divorced and single, negative effects of divorce are found for general health, vitality and mental health, while for men, there appear to be no effects of divorce on these health measures.

For life overall and all seven of the aspects of life about which the HILDA survey asked—including their home, feeling safe, their local community, other aspects of their lives—women who were divorced and single were less satisfied than those who were married and never divorced (but otherwise similar). In comparison, while divorced and single men were less satisfied with several aspects of their lives than married and never divorced men, not all of the differences were significant. Furthermore, the effects of divorce on satisfaction with various aspects of life were smaller for men than women.

While divorce appears to have some effects on perceived social support for both men and women, its effects on social support are less pervasive than its effects on satisfaction with life and, for women, health. Divorced singles appear to have more social contact with people living elsewhere. This is perhaps not surprising given that many of them were living alone.

The negative effects of divorce on wellbeing are likely to have negative economic consequences for society as a whole, particularly in relation to the health consequences for women, which are likely to increase the demand for publicly funded or subsidised health services. It is clear that the costs to government of divorce last for two or more decades.



# Divorce and the wellbeing of older Australians

The number of older Australians who have experienced divorce at some point in their lives will increase dramatically in coming decades. The increase is a result of the sharp rise in divorce rates in the mid-1970s, which means that there is a “divorce bulge” where an increasing number of divorced people are now reaching later life.<sup>1</sup> This is compounded by the structural ageing of the Australian population, with the first of the “baby boomers” having turned 60 in 2006. Not only will larger numbers of people be entering older age, but also a much greater proportion of these people will have experienced divorce at some point in their lives.<sup>2</sup> While there is an extensive literature that analyses the effects of divorce on wellbeing, there is relatively little research on the long-run effects of divorce in later life.

At an individual level, divorce may have positive or negative impacts on wellbeing. It can result in an increased level of wellbeing for those who are leaving an abusive, controlling or otherwise unhappy relationship. On the other hand, it can have a negative impact on wellbeing by interrupting family and social networks, being associated with conflict and resulting in mental health issues, and have a negative impact on financial wellbeing, which can translate into a lower level of wellbeing in other dimensions of life.

Overall, the existing empirical literature suggests that in the short-run, on average, divorce has a negative impact on wellbeing (e.g., Amato, 2000; Waite & Gallagher, 2000). However, there has been only limited research into the long-run impacts of divorce on the wellbeing of adults, particularly when they reach later life (e.g., Glasser, Stuchbury, Tomassini, & Askham, 2008; Kalmijin, 2007; Pezzin & Schone, 1999; Solomou, Richards, Huppert, Brayne, & Morgan, 1998). Furthermore, much of the existing research has focused on the relationship between current marital status and wellbeing in later life, and has not taken into account marital history. As a result, the impacts of divorce on wellbeing are inadequately captured—a point made by Glaser et al. (2008).

Research has found that divorce has a detrimental effect on life satisfaction, social connectedness, extended family networks and intergenerational exchanges in later life (e.g., Amato, Rezac, & Booth, 1995; Dykstra, 1997; Pezzin & Schone, 1999; Rezac, 2002; Solomou et al., 1998). Divorce can also result in the loss of social status and this often has a negative effect on wellbeing and happiness (De Botton, 2004; Hirsch, 1976). In addition, a number of studies have found that divorce has a greater impact on older men than on older women, especially regarding ties with extended family members (e.g., Cooney & Dunne, 2001; de Graaf & Fokkema, 2007; Pezzin & Schone, 1999; Rezac, 2002; Solomou et al., 1998).

One possible reason for the lower levels of wellbeing among older divorced people is that divorce has a negative financial impact (for an Australian study, see de Vaus et al., 2008). Other research has found that among older people higher, socio-economic status is linked to higher levels of wellbeing (Pinquart & Sörensen, 2000). Arber (2004) extended this analysis and argued that material resources in old age are important, especially because they enable people to maintain social relationships which, in turn, are fundamental to a sense of wellbeing. Arber

1 The divorce rate of married Australian men and women increased from 2.8 per 1,000 married couples in 1961 to 18.5 per 1,000 in 1976 and has been stable at around 13 per 1,000 since the mid-1980s. These figures only describe formal divorce and not the ending of de facto relationships (de Vaus, 2004).

2 Other countries have also experienced very substantial increases in divorce rates and will also have an increasing proportion of their older population that has been divorced at some point in their lives (de Vaus, Gray, Qu, & Stanton, 2008).

also argued that material resources affect people differently in later life depending on their marital status and gender.

Remarriage has been found to be associated with an improvement in financial wellbeing in later life (de Vaus et. al., 2008), help rebuild social connections and result in a resumption of the flow of many of the other benefits that are associated with being in a committed relationship. The literature, however, has produced mixed findings about the extent to which the negative consequences of divorce are offset by remarriage for people in later life (e.g., Curran, McLanahan, & Knab, 2003; Waite, 2009). There is also evidence that intergenerational exchanges (that is, assistance provided by one generation to another) are at their lowest when divorced parents remarry (e.g., Bulcroft & Bulcroft, 1991; Cooney & Uhlenberg, 1990; de Graaf & Fokkema, 2007; Furstenberg, Hoffman, & Shrestha, 1995; Pezzin & Schone, 1999; Shapiro, 2003).

Many older Australians who have experienced divorce separated a number of years earlier. The effects of divorce on wellbeing may decrease over time because the divorcee becomes accustomed to their circumstances—also termed “habituation”.

Are older people who have once divorced sicker, lonelier, unhappier and more isolated in later life? This paper provides estimates of the effects of divorce on a number of aspects of wellbeing of older Australians (aged 55–74 years). The dimensions of wellbeing analysed are: level of social interaction and connectedness, perceived social support, life satisfaction, and physical and mental health.

The impact of divorce on wellbeing in later life is estimated using data from Wave 5 of the Household Income and Labour Dynamics in Australia (HILDA) survey, collected in 2005. This survey was chosen because it provides detailed information on marital history (not just current marital status) and a wide range of dimensions of wellbeing. Wave 5 of the survey was used because it is the only wave that has a measure of personality trait, an important time-invariant characteristic that may be related to both wellbeing and the likelihood of divorcing.

The remainder of this paper is structured as follows. In the following section, the methodological issues involved in estimating the impact of divorce on wellbeing, the data used and the estimation method used are discussed. The estimates of the effects of divorce on wellbeing in older age are presented in the third section. The fourth section explores the extent to which the effects of divorce on wellbeing can be explained by being single rather than the effects of divorce per se. The final section concludes.

## Methodological issues, data and estimation method

### Methodological issues

While it is a relatively easy empirical exercise to compare the wellbeing of people who have experienced divorce with that of those who have not experienced divorce, it is more difficult to identify with any confidence the causal impact of divorce on wellbeing. This is because people with difficult personalities, mental health problems, substance abuse or other issues that result in low levels of wellbeing may also be more likely to divorce than those without these traits. In this case, an association between being divorced and lower levels of wellbeing may reflect the impact of pre-existing characteristics that are associated with both a low level of wellbeing and a higher probability of experiencing divorce rather than a causal impact of divorce on wellbeing.

Thus, in order to identify the causal effects of divorce on wellbeing, the ideal data set would be longitudinal and provide information on wellbeing prior to marriage, during marriage and for many years subsequent to divorce. Unfortunately, such data do not exist for Australia and will not exist for a number of years until existing longitudinal studies reach their full maturity.<sup>3</sup>

<sup>3</sup> While the HILDA data do provide information pre- and post-divorce for those who divorce during the period covered by the survey, at this stage the number of older Australians who divorced while participating in HILDA is insufficient to allow an analysis of the impacts of divorce on the wellbeing of older Australians using

Given the lack of suitable long-run longitudinal data, an alternative approach is required. In this paper, statistical techniques (regression modelling) are used to control for differences in the socio-economic and demographic characteristics between those who have been divorced and those who have remained married that may explain both an increased likelihood of experiencing divorce and lower levels of wellbeing. While this approach reduces the likelihood that any effects of divorce on wellbeing are a result of pre-existing differences in wellbeing, the possibility that lower levels of wellbeing for those who have experienced divorce is a result of selection effects cannot be eliminated.

A number of approaches have been used to measure wellbeing. While, traditionally, assessment of personal wellbeing focused on the absence of signs of ill-being, in recent decades indicators of positive wellbeing have also been emphasised. Wellbeing has been measured in terms of the extent to which individuals have access to a set of resources prejudged as being necessary for meeting the basic needs for healthy functioning, handling life's problems or achieving "a good life". It has also been measured in terms of people's subjective experiences or sense of wellness or happiness. Thus, wellbeing may include both objective circumstances (such as access to financial and community resources), subjective phenomena (such as happiness or life satisfaction), and circumstances that involve gradations of objective and subjective phenomena (such as physical health).

## Overview of the HILDA survey and measures used

The HILDA survey has a number of advantages for estimating the impact of divorce on the wellbeing of older Australians—data collected include detailed information on wellbeing, current marital status and marital history, and are nationally representative. The annual survey, which commenced in 2001, tracks all members of an initial sample of 7,682 households across Australia each year. Within each household, interviews are sought from all members aged 15 and older. In Wave 1, face-to-face interviews were conducted with nearly 14,000 household members and further information was obtained from self-completed questionnaires from about 13,000 of these household members (Watson & Wooden, 2004, provide a detailed discussion of the design of the survey). This report uses data from the fifth wave of the survey that were collected in 2005.

Of those initially interviewed in Wave 1, 74% were re-interviewed in Wave 5. The sample is extended each year to include any new household members resulting from changes in the composition of the original households. The original sample members form the initial group of permanent sample members, new children of permanent sample members and those who have a child with a permanent sample member also become permanent sample members, and all other new sample members only remain in the sample for as long as they live with a permanent sample member (Watson & Wooden, 2006).

The HILDA survey contains a range of objective and subjective measures of wellbeing. In this paper we analyse measures of wellbeing in four areas: social connection and participation, perceived social support, satisfaction with life, and mental and physical health. The measures used are described next.

### Social connection and participation

#### Frequency of face-to-face social contact with friends or relatives outside the household

Respondents were asked: "In general, about how often do you get together socially with friends or relatives not living with you?" Response categories ranged from "every day" to "less often than once every 3 months". In this paper, this measure is coded to indicate whether getting together with friends or relatives living elsewhere occurred at least once a week or less than once a week.

#### Active membership of a sporting, hobby or community-based club or association

Respondents were asked: "Are you currently an active member of a sporting, hobby or community-based club or association?" This was a binary variable coded as "yes" and "no".

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the pre- and post-data. Furthermore, the period covered by HILDA is insufficient to allow an analysis of the longer term impacts of divorce on wellbeing in later life.

## Volunteer and charity work

Respondents were asked about how much time they spend on a range of activities in a typical week. A variable for usually doing volunteer or charity work was constructed. Examples of volunteer or charity work given in the questionnaire included canteen work at the local school or unpaid work for a community club or organisation. This variable was recoded as a binary variable that indicated whether the respondent spent any time or no time in voluntary and charity work.

## Perceived social support

Using a rating scale ranging from 1, “strongly disagree”, to 7, “strongly agree”, respondents were asked about the extent to which they agreed or disagreed with a series of statements regarding the support they received from other people.<sup>4</sup> The specific items they were asked to rate were:

- People don't come to visit me as often as I would like.
- I often need help from other people but can't get it.
- I seem to have a lot of friends.
- I don't have anyone that I can confide in.
- I have no one to lean on in times of trouble.
- There is someone who can cheer me up when I'm down.
- I often feel very lonely.
- I enjoy the time I spend with people who are important to me.
- When something's on my mind, just talking with the people I know can make me feel better.
- When I need someone to help me out, I can usually find someone.

The coding of the five negatively phrased items were reversed so that a higher rating indicates positive feeling of social support. This set of questions was also converted into an overall scale measuring “social support”. The scale was constructed by adding together the responses of each individual question and then converting to resulting score to a scale with scores ranging from 0 to 10, where a higher value indicates a greater sense of social support.

## Satisfaction with life

Respondents were asked a series of questions about how satisfied or dissatisfied they were with a range of aspects of their life, using a rating scale ranging from 0 to 10. Higher scores indicate a higher level of satisfaction. The aspects of life that were rated were:

- the home in which they live;
- their financial situation;
- how safe they feel;
- whether they feel part of their local community;
- their health;
- the neighbourhood in which they live; and
- the amount of free time they have.

Respondents were also asked the question “All things considered, how satisfied are you with your life?”

## Mental and physical health

Three aspects of health were measured, using questions from the widely used SF-36 Scale (Ware, Snow, Kosinski, & Gandek, 2000). These three aspects of health were general health, vitality and mental health.<sup>5</sup> Each were measured on a rating scale ranging from 0 to 100, where a higher score indicates better health.

<sup>4</sup> This question was asked as part of the self-complete questionnaire.

<sup>5</sup> For the sample used in this paper, the general health measure is a five-item scale and has a Cronbach  $\alpha$  of 0.852, the vitality measure is a four-item scale and has a Cronbach  $\alpha$  of 0.877, and the mental health measure is a five-item scale and has a Cronbach  $\alpha$  of 0.841.

## Sample characteristics

In this paper, the analysis is restricted to those aged 55–74 years who had previously been married or were married at the time of the interview. This age grouping was chosen in order to obtain a sufficient sample size of older Australians to allow an analysis by gender.<sup>6</sup>

According to the HILDA survey, 26.7% of males aged 55–74 years had experienced divorce, 62.5% were married and had never divorced, 3.5% were widowed and 7.3% had never married. About two-thirds of those who had experienced divorce had remarried at the time of interview (also referred to here as the divorced and remarried), and one-third had divorced and remained single (also referred to in this paper as the divorced singles).<sup>7</sup> For females aged 55–74 years, 25.8% had ever divorced, 55.7% were married and had never divorced, 13.9% were widowed and 4.6% had never married. Of those who had experienced divorce, half had remarried at the time of the HILDA interview and half remained single (Table 1).<sup>8</sup>

**Table 1 Relationship history, by age and gender**

	55–64 years	65–74 years	55–74 years
	%		
<b>Males</b>			
Divorced and single	9.8	7.4	8.8
Divorced and remarried	20.1	14.3	17.9
Married and never divorced	59.4	67.4	62.5
Widowed and single	1.8	6.1	3.5
Never married	8.9	4.9	7.3
<b>Total</b>	<b>100.0</b>	<b>100.1</b>	<b>100.0</b>
<b>Number of observations</b>	<b>765</b>	<b>490</b>	<b>1,255</b>
<b>Females</b>			
Divorced and single	14.1	10.8	12.8
Divorced and remarried	16.3	8.2	13.1
Married and never divorced	55.5	56.0	55.7
Widowed and single	8.1	22.7	13.9
Never married	6.0	2.4	4.6
<b>Total</b>	<b>100.0</b>	<b>100.1</b>	<b>100.1</b>
<b>Number of observations</b>	<b>803</b>	<b>538</b>	<b>1,341</b>

Notes: Excludes a small number of respondents who were separated but had not legally divorced at the time of the interview. Estimates are based on unweighted data.

Source: HILDA, Wave 5, 2005

Table 1 also provides information on the current relationship status and relationship history of HILDA respondents for those aged 55–64 years and 65–74 years. For both men and women, the proportion that had been divorced is higher for those aged 55–64 years than those aged 65–74 years. As expected, the proportion that were widowed and single was much higher for women than men and was higher for those aged 65–74 years than those aged 55–64 years.

<sup>6</sup> Respondents aged 75 years and older were excluded because the number of respondents in the HILDA survey aged over 75 years and who were divorced was too small to allow statistically reliable estimates to be produced for this group.

<sup>7</sup> Some of the divorced and single persons may have had de facto relationships subsequent to their divorce.

<sup>8</sup> A companion paper by de Vaus et. al. (2008) used the HILDA survey to estimate the impact of divorce on the financial living standards of older Australians using a similar methodology to that used in this paper. de Vaus et. al. used data from Wave 2 of HILDA collected in 2002 because this is the only wave with detailed wealth data. This means that the sample in the current paper and in de Vaus et. al. differ. This is because respondents who were aged 72–74 years in 2002 were aged 75 years or older in 2005 and respondents who were aged 52–54 years in 2002 were aged 55–57 years in 2005. Also, some of the respondents who were married and never divorced in 2002 may have been divorced by 2005. In addition, a small number of respondents who would have been aged 55–74 years at both Waves 2 and 5 dropped out of the survey between 2002 and 2005 and are therefore not included in the analysis in this paper of the Wave 5 data.

**Table 2 Selected characteristics of older Australians, by marital history, males**

	<b>Divorced &amp; single</b>	<b>Divorced &amp; remarried <sup>a</sup></b>	<b>All divorced</b>	<b>Married &amp; never divorced</b>
Age (mean)	62.0	61.8	61.9	63.5
Years since divorce (mean)	15.2	20.2	18.5	–
Highest education attainment				
Degree or higher	5.4%	21.4%	16.1%	18.4%
Some post-school qualification	50.5%	41.1%	44.2%	39.3%
Year 12 or less	44.1%	37.5%	39.7%	42.4%
Employment status				
Employed	38.7%	55.4%	49.9%	45.7%
Number of children (mean)	2.7	2.7	2.7	2.7
Country of birth				
Australia	73.9%	67.0%	69.3%	66.1%
Main English-speaking countries	17.1%	20.5%	19.4%	16.2%
Other countries	9.0%	12.5%	11.3%	17.7%
Residential region				
Major city	54.1%	51.8%	52.5%	58.3%
Inner region	26.1%	30.8%	29.3%	27.0%
Other	19.8%	17.4%	18.2%	14.8%
Personality trait (1–7 scale)				
Extraversion (higher = more extraverted)	4.41	4.41	4.41	4.22
Agreeableness (higher = more agreeable)	5.33	5.24	5.27	5.25
Conscientiousness (higher = more conscientious)	5.16	5.29	5.24	5.27
Emotional stability (higher = less stable)	5.49	4.44	5.45	5.38
Openness to experience (higher = more open)	4.45	4.27	4.33	4.14
<b>Number of observations</b>	<b>111</b>	<b>224</b>	<b>335</b>	<b>789</b>

Notes: <sup>a</sup> The divorced and remarried include a small number of respondents who were cohabiting at the time of interview. Estimates are based on unweighted data.

Source: HILDA, Wave 5, 2005

The analysis is restricted to those who have ever been married. Respondents who had never been married but had previously been in a cohabiting relationship were excluded. This is because it is difficult to determine the “seriousness” of cohabiting relationships using the HILDA survey. In any event, the number of older Australians with this relationship history was small and the results are not sensitive to the exclusion of these respondents from the analysis.

When attempting to understand the impact of divorce upon wellbeing, it is important to understand how the socio-economic, demographic characteristics and personality traits of men and women vary according to their marital history. Characteristics examined include age; years since divorce (for those who have divorced); educational attainment; employment status; number of children ever had; whether born in Australia, in an English-speaking country or another country; and personality traits.

There were a number of important differences in the characteristics of men and women depending on whether they had divorced and remained single, had divorced and remarried, or were married and had never divorced (Tables 2 and 3). For women, information is also presented

**Table 3 Selected characteristics of older Australians, by marital history, females**

	<b>Divorced &amp; single</b>	<b>Divorced &amp; remarried<sup>a</sup></b>	<b>All divorced</b>	<b>Married &amp; never divorced</b>	<b>Widowed<sup>b</sup></b>
Age (mean)	62.3	61.2	61.8	63.3	66.7
Years since divorce (mean)	17.4	25.5	21.5	–	–
Highest education attainment					
Degree or higher	21.6%	14.9%	18.2%	12.5%	10.2%
Some post-school qualification	28.1%	25.7%	26.9%	20.8%	16.0%
Year 12 or less	50.3%	59.4%	54.9%	66.8%	73.8%
Employment status					
Employed	40.9%	40.6%	40.8%	28.5%	20.3%
Number of children (mean)	2.6	2.6	2.6	2.8	3.2
Country of birth					
Australia	70.8%	62.9%	66.8%	71.8%	71.1%
Main English-speaking countries	15.8%	25.7%	20.8%	12.1%	11.2%
Other countries	13.5%	11.4%	12.4%	16.2%	17.7%
Residential region					
Major city	72.5%	43.4%	57.8%	58.8%	55.6%
Inner region	18.7%	34.9%	26.9%	26.8%	31.6%
Other	8.8%	21.7%	15.3%	14.5%	12.8%
Personality trait (1–7 scale)					
Extraversion (higher = more extraverted)	4.45	4.64	4.55	4.45	4.27
Agreeableness (higher = more agreeable)	5.67	4.68	5.67	5.66	5.58
Conscientiousness (higher = more conscientious)	5.40	5.37	5.39	5.42	5.22
Emotional stability (higher = less stable)	5.71	5.52	5.62	5.57	5.79
Openness to experience (higher = less stable)	4.30	4.09	4.20	3.98	3.84
<b>Number of observations</b>	<b>171</b>	<b>175</b>	<b>346</b>	<b>747</b>	<b>187</b>

Notes: <sup>a</sup> The divorced and remarried include a small number of respondents who were cohabiting. <sup>b</sup> The widowed is restricted to widows who had not re-partnered at the time of the interview. Estimates are based on unweighted data.

Source: HILDA, Wave 5, 2005

on those who were widowed and single at the time of the interview. There is an insufficient sample of widowed men to allow an analysis of this group.

For men and women, there was little difference in their average age according to marital history (the average age varied between 61 and 63 years). The only exception was that women who were widows were older (66.7 years), on average, than the other groups of women. On average, men had divorced 18.5 years ago and women had divorced 21.5 years ago.<sup>9</sup> Typically, men and women who had remarried had divorced longer ago than those who had divorced and were still single.

Men who had ever divorced (regardless of whether they remarried) had similar levels of education to those who were married and had never divorced. However, men who had divorced

<sup>9</sup> A small number of respondents had been divorced more than once. For these respondents, this variable used time since the most recent divorce.

and remarried had higher levels of education (21.4% with a degree or higher level qualification) than those who had divorced but remained single (5.4%).

Among women, the opposite pattern held. Divorced women who remained single had the highest level of education among the women. Nearly twenty-two per cent of divorced but single women had a degree, compared to 14.9% of the divorced and remarried women, and 12.5% of the married and never divorced women. Divorced women who remained single had a much higher level of education (21.6% with a degree) than divorced men who remained single (5.4%). Widowed women had a slightly lower level of education than married and never divorced women.

There were also differences in employment status according to marital history. Men who were divorced but remarried had the highest rate of employment (55.4%), while men who remained single had the lowest rate of employment (38.7%).

Among women, there was little difference in employment rates according to marital history, except that widowed women are the least likely to be employed at the time of the interview (20.3% employed). For men and women, there was little difference in the number of children they had, according to marital history. The only exception was that widowed women had more children on average than the other groups.

The HILDA survey collects information on personality traits (see Losoncz, 2007, for a detailed discussion of this measure). Research has found that personality has a strong influence on subjective wellbeing (Diener, Oishe, & Lucas, 2003). In terms of personality traits, there is little difference in the dimensions of extroversion, agreeableness, conscientiousness and emotional stability overall across three marital history groups. For both men and women, however, the divorced singles appeared to be more open to new experiences than the married and never divorced.

Taken overall, women who divorced and remained single had better education and employment rates than married women (both ever- and never divorced), while the reverse was true for divorced and single men. These men were less advantaged than both married men (ever- and never divorced) and divorced single women.

The fact that divorced remarried men had a higher level of human capital than divorced single men, and the reverse pattern was found for divorced women, is consistent with research into partnering patterns (de Vaus & Richardson, 2009). This research shows that women tend to marry men with a higher level of education, labour market earning capacity and assets than themselves, whereas men tend to marry women with the same or lower levels of educational attainment, labour market earning capacity and assets than themselves (Birrell & Rapson, 1998). This may be particularly pronounced for second marriages. The pattern in which men and women with similar characteristics tend to marry each other is referred to as “assortative mating”, and the tendency for men to have an educational and labour market capacity at least a little higher than their partners is called the “marriage gradient”.

## Estimation method

Differences between the wellbeing of the groups of men and women according to their divorce history may be attributable to differences in socio-economic and demographic characteristics between those who had divorced and those who were married and had never divorced rather than to the effects of divorce. In order to control for differences in the characteristics of the groups (for example, in education and employment levels), a series of regression models were estimated for the wellbeing measures. For binary measures of wellbeing a logistic model was used, and for continuous measures of wellbeing ordinary least squares (OLS) was used. The binary measures of wellbeing are: getting together with friends and relatives living elsewhere at least once a week; being an active member of a sporting, hobby or community-based club or association; and spending any time doing unpaid voluntary or charity work. All of the other wellbeing measures are either ratings or summary scores and therefore modelled using OLS.

The explanatory variables included were age and age-squared (age-squared was included to control for a possible non-linear relationship between age and wellbeing), educational attainment, employment status, number of children, any children living in the household, residential region,

country of birth, and personality trait variables. The effects of marital history and current marital status were estimated using measures of being divorced and remarried, divorced and single, and married and never divorced. The omitted category in these estimates was married and never divorced. The regression models were estimated separately for men and women.

While the regression analysis goes some way towards controlling for differences in characteristics according to marital history, it is unlikely that the characteristics available in HILDA cover all the relevant characteristics. Therefore, the possibility that differences in wellbeing according to marital status are explained by selection effects cannot be discounted. Perhaps the biggest gap is that the HILDA data does not, in most cases, provide information on the characteristics of ex-partners (the exception is where the relationship breakdown occurred during the period covered by the HILDA survey).

## Estimates of the effects of divorce on wellbeing in older age

In order to illustrate the estimated effects of divorce on wellbeing, predicted probabilities and adjusted means are reported. For the binary wellbeing measures, the predicted probabilities of good social connections for all marital history categories were calculated while holding constant the values of all other explanatory variables. This was achieved by setting the values of the continuous explanatory variables at the sample mean, and the values chosen for the categorical explanatory variables were for each variable to have equal proportions in each category.<sup>10</sup> For continuous wellbeing variables, the predicted value (sometimes termed an “adjusted mean”) was calculated for each marital history category while holding constant the value of all other explanatory variables.<sup>11</sup>

The predicted probabilities and adjusted means for each of the wellbeing measures according to marital history and gender are presented in Table 4. The statistical significance of the differences between the wellbeing of the divorced singles and those who had divorced and remarried on the one hand and the married and never divorced on the other hand are indicated using asterisks.

An example may assist with the interpretation of the results. In Table 4, the first row provides estimates of whether the respondent got together with friends and relatives living elsewhere at least once a week. For this measure, it is estimated that divorced single men had a 57.7% probability of getting together with friends and relatives weekly, divorced and remarried men had a 43.1% probability and married and never divorced men had a 44.7% probability. The asterisk attached to the predicted probability for divorced single men indicates that the wellbeing of the divorced single men was significantly different to that of the married and never divorced—in this case higher. The effect of divorce for those men remaining single was therefore to increase by 13.0 percentage points the probability of getting together with friends and relatives regularly.

### Social contact

Focusing first on the impact of divorce on the level of social contact (connections) for men and women, the divorced singles were more likely to report getting together with friends and relatives at least once a week than the married and never divorced group, although the difference is only statistically significant for men. There is no difference between the divorced and remarried and the married and never divorced men and women on this measure of wellbeing. This is probably because many of the divorced singles were living alone.

There were no statistically significant differences between divorced single men and married and never divorced men in the probability of being an active member of a club or association or in the probability of doing voluntary or charity work. Divorced and remarried men, however, were less likely than married and never divorced men to do voluntary or charity work.

<sup>10</sup> The sample mean was calculated for the combined sample of older men and women.

<sup>11</sup> Because of the sheer volume of regression models for all measures, the results are not shown in this paper. The coefficients and standard errors for the underlying regression models are available from the authors upon request.

**Table 4 Predicted wellbeing of older Australians, by marital history and gender**

	Men			Women		
	Divorced & single	Divorced & remarried	Married & never divorced	Divorced & single	Divorced & remarried	Married & never divorced
<b>Social connection</b> (predicted probability; %)						
Getting together with friends & relatives living elsewhere at least once a week	57.7 *	43.1	44.7	56.4	43.0	49.8
Being an active member of a sporting, hobby or community-based club or association	39.9	37.9	37.7	41.2	38.8 *	48.4
Spent any time in voluntary or charity work	14.4	15.1 *	22.8	22.8	19.4 *	29.6
<b>Perceived social support</b> (adjusted means of ratings; 1–7 for each item; higher ratings indicate greater sense of social support)						
People don't come to visit me as often as I would like	3.98 **	4.43	4.62	4.45	4.34 *	4.70
I often need help from other people but can't get it	5.62	5.81	5.92	5.27 **	5.73	5.77
I seem to have a lot of friends	4.38	4.44	4.56	4.42	4.45	4.68
I don't have anyone that I can confide in	5.07 *	5.58	5.48	5.24 *	5.35	5.61
I have no one to lean on in times of trouble	4.82 ***	5.79	5.60	5.00 ***	5.56	5.70
There is someone who can cheer me up when I'm down	4.87	5.09	5.12	4.99	5.05	5.30
I often feel very lonely	4.73 ***	5.89*	5.68	4.85 ***	5.28 *	5.63
I enjoy the time I spend with the people who are important to me	6.29	6.28	6.36	6.24	6.32	6.34
When something's on my mind, just talking with the people I know can make me feel better	5.30	5.31	5.47	5.73	5.96	5.95
When I need someone to help me out, I can usually find someone	5.19 *	5.37*	5.61	5.43 *	5.65	5.77
Overall perceived social support (scale 0–10)	6.69 ***	7.33	7.41	6.95 ***	7.32	7.58
<b>Satisfaction with life</b> (adjusted means of ratings; 0–10 for each item; higher rating more satisfied)						
The home in which you live	7.99 **	8.37	8.54	8.17 *	8.34	8.51
Your financial situation	5.78 ***	6.45 **	6.92	5.39 ***	6.71 ***	7.58
How safe you feel	8.11	8.04	8.20	7.79 **	8.02	8.23
Feeling part of their local community	6.49 **	6.86 *	7.23	7.12 *	7.09 *	7.50
Your health	6.86	6.90	7.07	6.67 ***	7.07 **	7.55
The neighbourhood in which you live	7.91 *	8.14	8.31	7.93 **	8.01 **	8.37
The amount of free time you have	7.91	7.89	7.67	6.98 *	7.40	7.37
Satisfied with your life, all things considered	7.92 *	8.10	8.26	7.51 ***	8.31	8.44
<b>Health</b> (adjusted means of scores; 0–100 for each item; higher score indicates better health)						
General health	63.44	62.54	63.60	58.42 ***	63.38	65.82
Vitality	61.30	61.58	62.83	51.50 ***	58.78	60.40
Mental health	76.63	77.97	77.91	69.89 ***	73.33	75.26

Notes: The explanatory variables included in the regression model from which the predicted probabilities are derived are described in the text under "Estimates of the effects of divorce on wellbeing in older age". The significance tests reported in the table indicate the statistical significance of the difference of the "divorced and single" and the "divorced and remarried" categories to the "married and never divorced" category. The significance test is based on the significance of underlying coefficients in regression model. \*  $p < .05$ , \*\*  $p < .01$ , \*\*\*  $p < .001$ . Predicted probabilities and adjusted means of ratings and scores were computed by setting explanatory variables at their sample means for continuous variables or equal proportions in each category for categorical variables.

Source: HILDA, Wave 5, 2005

For women, there is no statistically significant difference between the divorced singles and the married and never divorced in the probability of being a member of a community organisation or in doing voluntary work. However, the divorced singles are estimated to be less likely to be doing these things than the married and never divorced. Divorced and remarried women are significantly less likely than the married and never divorced to be members of community organisations or doing voluntary work. For example, divorced and remarried women have a predicted 38.8% probability of being an active member of a community organisation, compared to 48.4% for otherwise similar married and never divorced women.

## Perceived social support

Divorced single men have a statistically significant lower level of overall perceived social support than married and never divorced men (a mean of 6.69 and 7.41 respectively on a scale from 0 to 10). For men, there are no differences between the divorced and remarried and the married and never divorced on perceived social support.

While the effects of divorce on specific perceived social support items varies a little between items, the pattern of results is clear. Divorced single men report a statistically significant lower level of perceived social support on five of the ten individual items. For the other five items where the difference is not statistically significant, the estimated level of wellbeing is lower for the divorced singles than the married and never divorced. For men who are divorced and remarried, statistically significant differences from the married and never divorced were found for only two of the ten measures of wellbeing. For one of the items (I often feel lonely), the divorced and remarried group report a higher level of wellbeing than the married and never divorced group, and for the other item (When I need someone to help me out, I can usually find someone), the divorced and remarried report a lower level of wellbeing than the married and never divorced.

Similar results are found for women, with the divorced singles reporting a lower level of perceived social support than the married and never divorced women (6.95 and 7.58 respectively). No differences were found between those who had married and never divorced and those who had divorced and remarried. At the individual item level, as was the case for men, the divorced single women reported a statistically significant lower level of perceived social support on five of the ten individual items.

On only two of the individual perceived social support items are there statistically significant differences for the divorced and remarried women when compared to the married and never divorced women. This pattern of results indicates generally weak effects of divorce on wellbeing for women who have remarried.

## Satisfaction with life

Being divorced and remaining single thereafter appears to result in a lower overall satisfaction with life for both men and women. For men, the divorced singles are estimated to have an overall life satisfaction score of 7.92, compared to 8.26 for married and never divorced men. For women, the divorced singles are estimated to have an overall life satisfaction score of 7.51, compared to 8.44 for the married and never divorced.

When satisfaction with different aspects of life (home, financial situation, feeling of safety, etc.) are examined, divorced single men reported being less satisfied than married and never divorced men in relation to the home in which they live, their financial situation, feeling part of their local community, and the neighbourhood in which they live.

For women, the effects of divorce on satisfaction with different aspects of life appear to be more pervasive than for men. Women who divorced and thereafter remained single were less satisfied with all of the aspects of their life about which they were asked (home, financial situation, feeling safe, feeling part of their local community, health, the neighbourhood in which they live and their amount of free time). Women who divorced but remarried reported being less satisfied with their financial situation, their health and the neighbourhood in which they live than otherwise similar married and never divorced women. Divorced and remarried men were less satisfied with their financial situation and feeling part of their local community than married and never

divorced men. Thus, it appears that there are stronger long-term negative effects of divorce for women who have remarried than for divorced men who have remarried.

## Health

For men, marital history does not appear to have any effect on general health, vitality and mental health, as measured using the SF-36 set of questions. In contrast, for women, divorced singles had lower levels of general health, vitality and mental health than those who had married and never divorced. For example, divorced single women were estimated to have a mental health score of 69.89 (on a scale from 0–100), compared to a score of 75.26 for otherwise similar women who were married and had never divorced. There were no statistically significant differences in the health of women who were divorced but remarried and women who had married and never divorced.

## Summary

Although the effects of divorce varied somewhat between the different measures of wellbeing, the overall pattern is clear. For both older men and women, divorce had a negative impact on wellbeing. However, the negative effects were larger for those who remained single after divorce compared to those who remarried. It appears that remarriage offsets many, although not all, of the negative effects of divorce on wellbeing.

For men, divorce had a negative impact upon their perceived social support and satisfaction with life, but not on their general health, vitality or mental health. For women, in addition to these domains, divorce had a negative impact upon their general health, vitality and mental health.

Women who had divorced and remarried were more likely than otherwise similar married women who had never divorced to feel lonely and to have less social contact than they would like. Divorced and remarried women were also less satisfied with their financial situation, felt less safe and felt less part of their local community.

For men, the effects of divorce for those who had remarried were much more limited and manifested only in their lower level of satisfaction with their financial situation, feeling less a part of their community, being less able to find someone to help them out when needed, and feeling lonely.

## Comparing the wellbeing of divorced singles and widowed singles

A possible explanation for why divorce has a negative effect on the wellbeing of older divorced single Australians is that it is the state of being single rather than being divorced per se that has the impact. Couple relationships are important for meeting the basic human need of forming intimate bonds (Feeney & Rosen, 2003) and for providing an individual with a sense of security and emotional stability. Research consistently highlights the importance of the quality of marital relationships for personal wellbeing (e.g., Headey & Wearing, 1992, 1998).

One way of testing the hypothesis that it is singleness rather than divorce that is influencing wellbeing is to compare the wellbeing of those who are single as a result of divorce and those who are single due to widowhood. As discussed above, there were an insufficient number of widowed men in the HILDA survey to provide statistically reliable estimates for widowed men and so the analysis in this section is restricted to women. While it would be valuable also to compare divorced singles with older women who are single because they have never married, the number of women in the latter group among HILDA respondents is too small to allow meaningful comparison.

The comparisons of the wellbeing of women who were single as a result of divorce and those who were single as a result of the death of their husband are derived from the regressions used to estimate the effects of divorce on wellbeing. Table 5 shows the probabilities or adjusted means

**Table 5 Predicted wellbeing of older divorced single women and widowed single women**

	Divorced & single	Widowed & single
<b>Social connection</b> (predicted probability, %)		
Getting together with friends & relatives living elsewhere at least once a week	55.2	51.9
Being an active member of a sporting, hobby or community-based club or association	40.9	46.5
Spent any time in voluntary or charity work	23.3	26.4
<b>Perceived social support</b> (adjusted means of ratings; 1–7 for each item; higher ratings indicate greater sense of social support)		
People don't come to visit me as often as I would like	4.39	4.43
I often need help from other people but can't get it	5.23	5.23
I seem to have a lot of friends	4.38	4.41
I don't have anyone that I can confide in	5.19	5.26
I have no one to lean on in times of trouble	4.92	5.12
There is someone who can always cheer me up when I'm down	5.01	5.02
I often feel very lonely	4.74*	4.30
I enjoy the time I spend with the people who are important to me	6.21	6.07
When something's on my mind, just talking with the people I know can make me feel better	5.70	5.54
When I need someone to help me out, I can usually find someone	5.35	5.44
Overall perceived social support (scale 0–10)	6.89	6.84
<b>Satisfaction with life</b> (adjusted means of ratings; 0–10 for each item; higher rating more satisfied)		
The home in which you live	8.18 *	8.57
Your financial situation	5.51 ***	6.36
How safe you feel	7.84	8.10
Feeling part of your local community	7.12	7.05
Your health	6.64	6.81
The neighbourhood in which in you live	7.90	8.07
The amount of free time you have	6.95	7.31
Satisfaction with your life, all things considered	7.50 *	7.87
<b>Health</b> (adjusted means of scores; 0–100 for each item; higher score indicates better health)		
General health	57.90	59.19
Vitality	51.45**	57.15
Mental health	69.20	70.51

Notes: The regression models and values of explanatory variables used to calculate the predicted probabilities and adjusted means are based are the same as those used to construct the estimates for women presented in Tables 4. The significance tests reported in the table indicate the statistical significance of the difference between divorced single women and widowed single women. The significance test is based on the significance of underlying coefficients in regression model. \*  $p < .05$ , \*\*  $p < .01$ , \*\*\*  $p < .001$ . See the notes in Table 4 for the computation of predicted probabilities and adjusted means.

Source: HILDA, Wave 5, 2005

of the wellbeing measures for divorced single women and widowed single women, based on the multivariate analysis.<sup>12</sup>

Overall, there are relatively few differences in wellbeing between women who were single as a result of divorce and those who were single as a consequence of widowhood. There are no differences between these two groups in the extent of social connection.

<sup>12</sup> Results of regression models for all measures are available from the authors upon request.

For the perceived social support measures, the only difference between the two groups is that the divorced single women were significantly less likely than the widowed single women to say that they often felt very lonely.

Compared with widowed single women, divorced single women are significantly less satisfied with two aspects of life (the home in which they live, and their financial situation) and less satisfied with life overall, but they are not significantly different in five other aspects of life. Divorced single women also have significantly less energy than widowed single women, but the two groups of women have very similar levels of mental and physical health. The results suggest that the differential wellbeing between divorced single women and married and never divorced women cannot be fully explained by the single status of divorced women.

## Concluding comments

The increase in the divorce rate since the mid-1970s means that many Australians now reaching later life have been divorced. The effect of this divorce bulge is compounded by the structural ageing of the Australian population, in which the first of the baby boomers turned 60 years of age in 2006. This means that not only are larger numbers of people entering older age, but also that a much greater proportion of these people have experienced divorce at some point in their lives. Similar increases in the numbers of people entering later life who have been divorced are also taking place in a number of other countries.

This paper provides the first nationally representative Australian estimates of the impact of divorce on wellbeing in later life. The paper extends the analysis of de Vaus et al. (2008) into the effects of divorce on the financial wellbeing of older Australians.

The paper shows that divorce has a longlasting, negative impact on wellbeing that lasts into later life for both men and women. However, the negative effects of divorce on wellbeing are largely confined to those who do not re-partner. An important difference between men and women is that for women who are divorced and single, the negative effects of divorce are found for general health, vitality and mental health. Furthermore, these effects are reasonably large. For men, there appear to be no effects of divorce on physical or mental health.

Women who were divorced and single were less satisfied than their otherwise similar married and never divorced counterparts for life overall and all seven of the aspects of life. While divorced single men were less satisfied with several aspects of their lives than married and never divorced men, not all of the differences are significant. Furthermore, the effects of divorce on satisfaction with various aspects of life are smaller for men than for women.

While there appears to be some effect of divorce on perceived social support for both men and women, the effects of divorce on social support are less pervasive than the effects of divorce on satisfaction with life and, for women, health. The divorced singles appear to have more social contact with people living elsewhere. This is perhaps not surprising given that many of them were living alone.

The negative effects of divorce on wellbeing are likely to have negative economic consequences for society as a whole, particularly in relation to the health consequences for women, which are likely to increase the demand for publicly funded or subsidised health services. When combined with the findings of de Vaus et al. (2008) that the divorced and single are more reliant on the public pension than those who do not divorce, it is clear that the costs to government of divorce last for two or more decades.

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