



The Basics

Should Grandma divorce Grandpa?

Senior couples are splitting up in record numbers, and a Medicaid system that leaves one spouse in poverty as the other is dying may be a reason.

By [Liz Pulliam Weston](#)

The population of divorced people over 65 has exploded in the past 15 years, and elder-law attorneys suspect money is at least partly to blame.

The idea that money might be a factor in divorce isn't news. But instead of fighting over their money, these attorneys say, older people who divorce might be trying to *preserve* it.

Christine Crawford of Aurora, Ohio, started divorce proceedings after her husband's care for dementia consumed more than \$100,000 of their savings.

Crawford said she didn't want to divorce her husband, with whom she'd raised three children, but it was the only way to preserve what was left of their life savings.

"All along I kept saying, 'Absolutely not. I won't do that,' " said Crawford, whose husband died before the divorce was final. "I was so proud of the fact we'd been married for 42 years."

Trapped by aid-program rules

To understand why Crawford faced such a wrenching decision, you need to understand some background:

Medicare, the government insurance program for people 65 and over, doesn't cover long nursing-home stays.

But Medicaid, the federal health program for the poor that does cover such care, generally requires people to exhaust their financial resources before they can qualify for help.

When one spouse gets sick, many married couples face the uncomfortable prospect of having to "spend down" most of their assets to qualify for Medicaid, leaving little for the healthy spouse to live on.

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If the spouses divorce, however, the healthy spouse may be able to preserve more of the couple's assets.

Percentage of people who listed their marital status as divorced

Year	All adults 65 and over	
1990	9.0%	5.0%

1995	9.1%	5.7%
2000	9.3%	6.7%
2005	9.7%	7.9%

Source: U.S. Census Bureau

Elder-law attorneys suspect that's among the reasons the proportion of people over 65 who list their marital status as "divorced" has risen nearly 60% since 1990, compared with an 8% rise in the proportion of divorced adults overall.

The attorneys fear the trend may accelerate in coming years, at least in some states, because of recent changes in Medicaid laws that make it tougher to qualify. I outlined some of those changes in "[Feds target Grandma's Medicaid.](#)"

Other causes of divorces

There are doubtless other contributing factors to the rise in the number of divorced folks over 65:

Some of the increase could simply be fallout from the overall rise in divorces. The older a woman is when her marriage dissolves, the less likely she is to remarry. By age 65, women outnumber men, and the disproportion rises as we age.

Other financial factors can also discourage remarriage. A divorced person who receives Social Security benefits based on an ex's work record could lose those benefits if he or she remarries. Affluent older people may be disinclined to marry if they're concerned about entangling their finances with another person's, or about the extra estate planning that would be necessary to ensure that their kids, rather than their potential new spouse or the spouse's kids, get any future inheritances.

But many people, especially women, emerge from busy child-rearing years with time to re-evaluate their lives and their partners, said Barbara Waxman, an executive and life coach with San Francisco's Odyssey Group who has a master's degree in gerontology.

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"Women want relationships that work," said Waxman, a contributing editor to the book "[How to Love Your Retirement.](#)" "They see they've got another 20 years of life and good health, and (divorce) is a choice more and more are willing to make."

Still, the idea that a federal program would encourage divorce, however indirectly, doesn't sit well with many.

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