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[Will You Outlive Your Marriage?](#)

After forty years of marriage, [Al and Tipper Gore](#) announced this week that they have grown apart and are going their separate ways. They met at a high school graduation dance and then said "I Do" when Tipper was just twenty-one and Al was twenty-two. With four grown children and three grandchildren, they described their news as a "mutually supportive decision that we made together" after growing apart.

I don't know Al or Tipper Gore personally, and I wish them both the best as they each reinvent their life, but it makes me wonder: is it possible that Al and Tipper Gore may be indicative of a trend that is about to be unleashed? After all, when most of us say, "I Do," do we expect "til death do us part" to translate into forty, fifty, or sixty years of marriage? Is that what we signed up for? [How Does Any Marriage Last a Lifetime?](#)

Frankly, most of us probably don't think about it like that. If we're lucky, we fall in love, have a family and never fully grasp the idea that we may live well into our eighties or nineties and potentially be married for as long or longer than most humans lived just a century ago.

Or not. Historically, the early years of marriage are when we're most likely to divorce, but things are changing. With people living longer, 78 million restless baby boomers beginning to turn 65 next year, and women becoming more and more financially and socially independent, there is already a rise in divorce among older couples. (Boomers have divorced at every stage of life, and probably won't stop just because they're getting gray.) And let's not forget that women outlive men by about five years. This translates into the fact that most women -- 90 percent to be precise -- will spend at least some of their adult years single. Tipper Gore: welcome to the club!

As I discuss in my new book, [INFLUENCE: How Women's Soaring Economic Power Will Transform Our World for the Better](#), as women age, their increasing tendency toward singlehood will have a staggering economic and psychological impact on their lives, the lives of their family and on the overall economy. On the plus side, many working women will have more

discretionary time and disposable income to enjoy, spend, invest, and, in general, influence their lives, their families, their communities, and the world. On the downside, women will need to make more conscious efforts to manage their lives -- in particular their money -- wisely for the extra years they are likely to be living, possibly alone.

Here's a few facts that every woman -- young and old -- ought to know so they're not caught by surprise.

First, because women outlive men, the challenges and opportunities of aging land more directly on women than men. I've been married more than twenty-six years to my husband, Ken, who I consider my soulmate. I can't even imagine life without him, but I've also spent more than two decades focused on this subject and know that I better be aware of the facts and know things don't always work out as planned. Be prepared; all women should.

Second, American women are often the ones who take time off from work to care for children or aging parents. Studies show that over the course of their lives, women take off almost twelve years from work for caregiving, compared with less than 1.5 years for men. One more whammy: women are the ones that either side-track or sacrifice their careers which often results in less present and future income as well as smaller pensions. The net result is that even though women live longer than men, they tend to have less money saved for retirement. With that in mind, women have to be even more diligent than men to save and invest their time and money wisely. It's a lifelong commitment that we need to let our daughters know about as early as possible.

Next, be sure to have a solid network of family and friends that you know well, enjoy and trust. In the past, we lived primarily in a Noah's Ark society, where most people were paired off in couples. That's not necessarily the case anymore. Today, you might take that once-in-a-lifetime vacation or move to your dream house with a best friend or cousin, if you're single. You will want and need a loving and supportive network to help you maintain your psychological and emotional bearings as well as just enjoy spending time together.

Last, be sure to plan to live a long life. Have you thought about what kind of health and vitality you want and what it will take to achieve it? What kinds of activities do you see yourself involved in? How big a role will you want -- or need -- work to play in your life? Who do you want to spend your time with? How do you see yourself influencing your family, community, workplace, and the world at-large? Although these kind of life plans are important for all of us, they're particularly important for women. Al and Tipper Gore, most likely, expected to be married "til death do us part." You may, too, but be sure you are aware of the implications of the fact that most women will spend some of their adult life single and need to be prepared for that.

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