

gray divorce

CRISIS



10 ways your church can respond to the
baby boomer divorce epidemic

steve grissom
with david n. bass



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DivorceCare.org

PO Box 1739

Wake Forest, NC 27588-1739

Phone: 800-489-7778 (US and Canada)

International: 919-562-2112

Fax: 919-562-2114

Email: info@divorcecare.org

Website: www.divorcecare.org

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introduction

Is divorce-recovery ministry still relevant? I'm often asked that question. After all, divorce rates are reportedly stabilizing and declining. Many young people choose to cohabit rather than tie the knot. Increasingly, lower income households opt for the cohabitation path as well. The net result: fewer marriages, fewer divorces, and seemingly fewer opportunities for ministry.

It's important to take these statistics with a grain of salt. Even as divorce rates have declined for some demographics, they have exploded for those over the age of 50—Baby Boomers who fall into the so-called “gray divorce” demographic. In fact, new research reveals the divorce rate of those over 50 in America has doubled during the past 20 years. This rapid increase in divorce among those nearing, at, or in retirement is a phenomenon unheard of in recent history.

Pastors, lay leaders, and church staff might struggle with what to do in this scenario: A marriage that lasted 20, 30, or even 40 years is over. Grown children (and grandchildren) are impacted. Retirement plans might be in disarray. Emotional wounds run deep.

That is the reason for this book. In the pages that follow, we'll take you on a thorough examination of gray divorce and its implications for church ministry. We'll explore what has caused gray divorce and some of the telltale markers of this trend. Then we'll jump into practical ministry approaches that your church can use to bring healing.

The need for ministry to those who experience gray divorce is significant. It will only grow in the coming years and decades. Our prayer is that this book will be the first step in your church's journey toward effective ministry.

chapter one



how divorce has changed in america

June 1, 2010, marked a surprising shift in the American understanding of divorce. On that day, former U.S. Vice President Al Gore and his wife, Tipper, announced the end of their marriage.

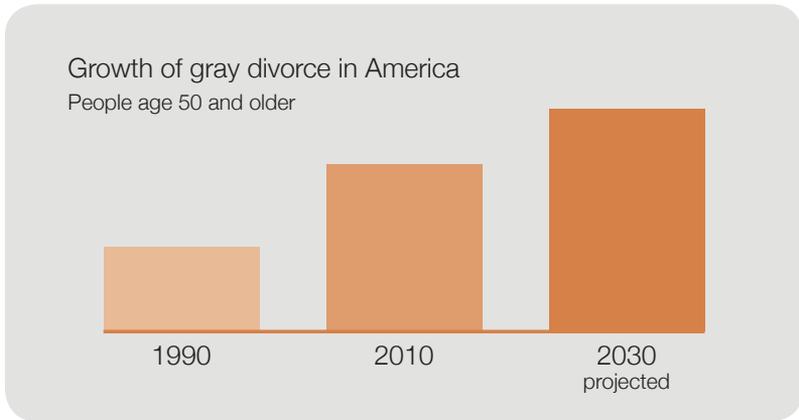
The news shocked their friends and the public at large. The couple had recently celebrated their 40th wedding anniversary. The Gores were in their early 60s and, to all appearances, headed toward their golden years together as a happily married couple.

But on June 1, all that changed.

The Gores' divorce is important because it's a microcosm of a larger pattern sweeping the United States—the “gray divorce” phenomenon, named because of the marked increase in divorce rates among those in their 50s, 60s, and even 70s. To outsiders, these are durable marriages that have lasted for years. Yet they are ending in divorce.

Even as divorce rates are falling for other demographics, they are rising for Baby Boomers (those born between 1946 and 1964). The divorce rate for those over the age of 50 in the U.S. doubled from 1990 to 2010, according to research from Bowling Green State University.

“In 1990, fewer than 10 percent of U.S. divorces involved spouses age 50 or older,” write authors Susan L. Brown and I-Fen Lin of Bowling Green’s sociology department. “Today, more than 1 in 4 divorces involve older adults.”



According to research from Bowling Green State University, the divorce rate for those age 50 and over rose from 4.9 divorced persons per 1,000 married persons in 1990 to 10.1 divorced persons per 1,000 married persons in 2010. Comparatively, the divorce rate for the general population declined from 19.0 per 1,000 married persons in 1990 to 17.9 in 2010.

Baby Boomers were the first generation to initiate widespread divorce as youth. Now, they are increasingly bringing divorce into pre-retirement and retirement years. Some of these adults are on their second or third marriages, while others are witnessing a marriage of 30 years or more falling apart.

The arrival of gray divorce has precipitated a revolution in the understanding of long-term marriages. Dr. Stephanie Coontz, a leading scholar and writer who studies the family, said the institution of marriage has “changed more in the past thirty years than in the previous three thousand.”

“The layers of loss are huge in gray divorce,” said Laura Petherbridge, an international speaker and author on relationships and family. “And they’re always huge for people going through divorce, but for seniors it’s exacerbated.”

This growing phenomenon of gray divorce forces churches to ask three questions:

- Why is it happening?
- What are the unique struggles of people who divorce late in life?
- What can church ministries do about it?

In this book, we'll explore the current gray divorce landscape in the United States. Then we'll delve into how churches can minister to families enduring this life crisis with the truths of the Bible—always with the goal of restoring what has been lost and protecting what exists now.

Counselor and author Dr. Ramon Presson uses a Beatles song to illustrate the pain that gray divorce is causing. Released in 1967, the song “When I’m Sixty-Four” contains this haunting lyric:

*Will you still need me, will you still feed me,
when I'm sixty-four?*

“For the Baby Boomer generation, the unfortunate answer to that question is increasingly no,” said Presson.



chapter two



gray divorce: why now?

The U.S. divorce rate has leveled after reaching a peak in the early 1980s. That's caused many cultural observers to celebrate. What gets lost in the woods is that young people are choosing to cohabit rather than marry, which artificially reduces the divorce rate. And the divorce rate would be far less today if so many older adults weren't getting divorced.

A variety of factors have contributed to the rise of gray divorce. In many instances, one common thread exists—a couple, gradually but inevitably, grows apart over time.

“They share the same house, the same finances, but in the morning one goes off in one direction, the other goes off in the other direction, and they really haven't developed anything in common,” said Dr. Robert DeVries, a marriage expert and professor emeritus of church education at Calvin Theological Seminary.

“After 24 years of marriage, my wife was not interested in being married anymore.” — Jim

Presson describes the transition this way—a couple morphs from companions and lovers rooted in commitment to roommates and co-managers rooted in a more business-like arrangement. “People face the question, ‘Is this what I’m settling for—this marriage of disconnection?’” he said.

Similarly, Dr. Linda Mintle, an author and licensed marriage and family therapist, notes that individuals are often taken by surprise in a gray divorce because it happens gradually and a single explosive event often doesn’t precipitate it.

“It creeps up in the relationship,” she said. “Husband and wife become emotionally distant. And that emotional distance, we know, is the number one predictor of divorce.”

What follows are eight reasons why Boomer divorce rates have mushroomed during the past few years. Understanding these will help as you gauge how best to minister to those involved.

1. empty nest and “boomerang” kids

The empty nest is one of the most identified reasons for gray divorce. A common scenario involves a couple whose marriage has become child-centric. When the children leave, husband and wife realize they no longer share common goals, interests, and pursuits. Or issues that were left unresolved for years resurface in unexpected ways.

Over time, the flame might dissipate in a couple’s relationship as they become absorbed in their separate jobs, hobbies, or other activities. Kids moving on can be a major life disruption. The result: divorce.

*“He made up his mind that he was just there for the children.
So he lasted until our youngest was almost
18 years old.” — Teri*

The empty nest can also crumble the one thing that held a marriage together: kids. With parental responsibilities no longer present, divorce becomes a seemingly easy way out.

“Not only was I an empty nester, but I had also lost the one man I thought I would be with the rest of my life.” — Sherry

Some couples experience stress on the other end of the spectrum when so-called “boomerang kids” return home after finishing college or struggling to find a job. In 2012, the Pew Research Center reported that three in ten young adults between the ages of 25 and 34 have returned home to live with mom and dad.

“We’re failing as a generation to help kids leave the nest permanently,” said Dr. Susan Zonnebelt-Smeenge, an author and licensed clinical psychologist. “That can become a stress point for older couples.”

2. retirement and more time together

It might seem odd, but retirement can threaten a marriage. The stress of a day job is gone, but the stress of being together 24/7 puts a strain on many relationships.

“Retirement can be suffocating,” noted Petherbridge. “You realize that your spouse is now with you 24 hours a day, seven days a week, and it’s driving you crazy.”

Couples might also fight over what to do with their newfound time. One might want to travel the world while the other would prefer to plant a garden and read. If a couple can’t navigate the new dynamic of increased time together and expectations of what retirement means, separation or divorce often results.

3. increased life expectancy

Older adults are living longer than ever—sometimes enjoying an entire second lifetime after their kids leave the nest. A Baby Boomer who reaches the age of 65 can expect to live for another 20 years on average. This longevity frequently prompts married couples to question their vows and whether they want to spend their golden years with their current spouse. An emphasis on self-actualization, a popular goal among Baby Boomers, also plays a role.

“This sounds really bad, but instead of dying, people are divorcing,” said Mintle.

Along with increased life spans comes the reality that Baby Boomers “are feeling their mortality,” she said. “They want to get more out of their lives.” That, mixed with a cultural emphasis on happiness above covenant, has fed the gray divorce trend.

4. unresolved conflict left to fester for decades

Writing in her book *Calling It Quits: Late-Life Divorce and Starting Over*, Deirdre Bair says, “The path to divorce seems to have been paved with a steady accumulation of insults or abuses (mental or physical) throughout the marriage until they reached a single, defining moment when they knew they ‘just wanted out.’”

“We struggled for years trying to hold it together.” — Lane

Petherbridge notes that this can be particularly common in Christian marriages, where sweeping conflict, difficulty, and even abuse under the rug can be seen as the “loving” thing to do.

“For years, a couple might not address the truth of what’s going on in their marriage,” she said. “It could include a history of neglect, abuse, or alcoholism. Then, suddenly, in their senior years it all comes to a head.”

“Through the years we grew apart, with increasing resentment and increasing disrespect.” — Suzanne

In his own counseling practice, relationship expert Dr. Les Carter has also witnessed this pattern. “Inevitably when I counsel people who are contemplating a divorce after the age of 50, I find there’s a long-term pattern of poor conflict resolution and emotional emptiness,” he said.

Counselor and author Leslie Vernick describes the emotional pathway that many wives take after years of unresolved conflict:

“They’re really tired,” she said. “They’ve tried talking, praying, going to church, getting him to go to counseling. They’ve tried everything they know to do.”

5. a tragic (or major) life event

In *Calling It Quits*, Bair identifies the stories of some women who initiated a divorce after experiencing a life tragedy, such as a car wreck or the injury of a child. The disruption caused them to take a second look at their marriages.

Similarly, Petherbridge notes in her book *When “I Do” Becomes “I Don’t”* that the death of a parent can be the catalyst for marital breakdown and divorce.

“Counselors say the death of a parent highlights our own mortality,” she writes. “When we realize we won’t live forever, some people respond by thinking, ‘I’d better get out there and see what I’ve been missing.’”

“When a husband loses his dad—especially if there are unresolved issues with the father—it’s very common to see him go into a deep depression and want out of his marriage,” Petherbridge adds.

“My sister had just passed away from cancer.” — Kathy

DeVries identifies the death of a child as another trigger. “The statistics of divorce among those couples who experience the death of a child—even if it’s an adult child—rises significantly because they don’t understand each other’s grief journey and they don’t understand each other,” he said. “I think that’s where a lot of couples find that pressure. They don’t know how to handle it, so they turn and walk away.”

6. continued cultural acceptance of divorce

It goes without saying that divorce doesn’t carry the same cultural stigma that it did 50 years ago. Society’s view of the “good marriage” is based on self-fulfillment, not covenant.

“People don’t value being a mom, a great dad, over having their personal needs met,” said Mintle. “That has been a cultural shift.”

Among personal reasons for gray divorce, one of the top reasons is the sentiment, “You only live once; this is my opportunity to be happy.”

Paradoxically, cultural expectations of what marriage should entail—the fantasy version of continual bliss, sexual ecstasy, and perfect understanding—puts added pressure on existing marriages. The grass often seems greener on the other side of the fence, and, in general, culture doesn’t look down on those who choose to leap over.

Advances in technology have also presented unparalleled opportunities for “shopping the market.” Baby Boomers are one of the top emerging demographics that frequent dating websites.

In addition, the explosion of social media can facilitate connections with old flames or open new opportunities for romantic relationships. And it’s clear that the growth of Internet pornography—and resulting spike in addiction—is wreaking havoc in many marriages.

Importantly, declining religious involvement in America has contributed to gray divorce (and divorce rates in general). In 2012, the Pew Research Center tracked the continued rise of Americans who do not identify with a particular religion—then accounting for one-fifth of all adults. Declining emphasis on a personal relationship with Jesus Christ, daily walk with God, and adherence to biblical principles have fed divorce rates.

7. more economic independence and opportunity for women

It’s estimated that women initiate two-thirds of gray divorces. Compared to past generations, today’s women don’t need to remain in a marriage in order to survive economically. In some cases, they might even be the primary breadwinner.

“Economically, women have more options today, so that makes them less reluctant to leave an unfulfilling relationship,” Mintle said.

“She became involved with another man that she knew from her youth.” — Jim

In general, men might be more likely to go along with a relationship that is less than ideal, while women have a better sense of the integrity of the relationship.

“Women have long been more sensitive to—or less tolerant of—a mediocre relationship than men,” Stephanie Coonz, a family history teacher at Evergreen State College in Washington State, told *The New York Times*. “With their increased work experience and greater sense of their own possibilities, they are less willing to just ‘wait it out.’”

8. a transient and mobile society

Americans are a nation of movers. While frequent relocations expand economic opportunity in many instances, they also diminish long-term community ties. Many older Americans choose to relocate for retirement; they might be separated from kids, grandkids, and the community they’ve become accustomed to.

“Society has become more transient,” writes Petherbridge. “The result is less connection to the children and grandchildren, which makes it easier to walk away from the spouse and family.”



chapter three



what gray divorce means for baby boomers

Divorce is a tragic life event at any age, but gray divorce has its own set of implications. In this next section, we'll explore the unique impact of divorce on those over the age of 50.

Any individual involved in a divorce faces the factors identified here, but we've explored each topic with the unique bent of an individual caught in a gray divorce.

For instance, divorce always results in financial upheaval and, frequently, hardship. But the strain is acutely felt for those nearing retirement. A lifetime of savings is on the line, even as health might be deteriorating. The emotional wounds and family fallout can also be more critically felt after the end of a long-term marriage.



Here are seven key realities that people involved in gray divorce face.

1. loss of financial security, retirement income, and health insurance

A couple might have saved jointly for decades. Now facing a divorce, they have to divide their assets—including what could be a sizeable retirement nest egg. A fast-approaching comfortable retirement could now be in jeopardy after a split.

Division of the nest egg is only the beginning. The couple must now learn to live separately, including shouldering the entire burden for housing, food, utilities, and transportation.

“When couples divorce in later life, there are fewer years ahead of them than behind, meaning that individuals have limited opportunities to make up for the financial losses often associated with divorce,” write Susan L. Brown and I-Fen Lin of Bowling Green University. “Some will have to stay in jobs longer than they would have had they not divorced, or will try to reenter the labor force late in life.”

“There I am with this big four-bedroom house, and how am I going to take care of it?” — Teri

Individuals might be moving from a two- to one-income household. Items once affordable—a beautiful house, nice cars, and enough left in the bank for splurges—are now gone. The result is that one or both parties might be financially strapped, especially if they try to continue living the same lifestyle they did before. Another complicating factor is legal expenses associated with divorce.

This financial scenario can be especially terrifying for a woman who has been a stay-at-home spouse. In 2008, the Center for American Progress reported that 23 percent of unmarried women 60 and older lived in poverty. That’s compared to a general poverty rate of 13.2 percent among Americans the same year.

“For stay-at-home women whose husbands leave, it’s not like they’ve got his life insurance policy,” said Petherbridge. “They are devastated financially. This is where the church needs to step up, because these women are in essence widows with no income.”

Another significant financial blow for Boomer divorcees can be the loss of health insurance. Up until that point, an individual might have relied on a spousal health insurance plan; now, suddenly, he or she faces the prospect of forking over sizeable amounts of money for later-life health insurance, while still facing the other financial pressures of divorce and self-support as a single.

2. family disruption

Even though couples involved in a gray divorce are probably empty nesters, they still must deal with the reality of adult children and potential emotional reactions. Many of these couples might also face the added hurdle of shifting relationships with grandchildren or with in-laws they’ve known for years.

Adult children might have their own families and have to navigate the difficulty of mom and dad splitting up. There can be the temptation to take sides and debate the divorce.

In *Calling It Quits*, Bair finds:

The adult children’s responses to parents’ late-life divorces generally fell into three categories, but in each one they used the same word to describe how they felt when their parents broke the news. The majority of the respondents reported feeling “devastated”; the next-largest group was “angry” that after so many years, the parents “could not find a way to keep it all together”; and the third group, by far the smallest, felt only “relief” that the parents had finally decided to end the marriage. This was the group who believed their parents stayed together all those years “for the sake of the children,” and most of these adult children told me their initial reaction was “What took you so long?”

3. loss of a home, church fellowship, friends, and support structure

Those who endure gray divorce might lose the home that they raised their children in. “Seniors can have to move out of their home because they can’t afford the payments,” said Petherbridge.

Unfortunately, they might also lose their church family. “There are many churches that abandon a person when they go through divorce, regardless of whether he or she wanted the divorce or not,” she added.

“There was the shame of telling my parents, friends, and coworkers that I was getting a divorce.” — Lane

In addition, friendships will be different (and might even be ended) as a couple who is now divorced has been accustomed to relating to others as a twosome. The transition to singlehood can be fraught with challenges. The loss of friendship can also manifest itself in the four-footed variety—losing a pet.

4. deep personal wounds

The average marriage that ends in the U.S. lasts slightly over nine years, according to the Bureau of Labor Statistics. Imagine the emotional devastation of a failed marriage that has lasted 30 or more years. When most of one’s adult life has been spent with another individual who then rejects you, the emotional ramifications are deep and far-reaching.

“Everywhere I went, I felt like everybody was thinking, ‘What a loser. You couldn’t make a 31-year marriage work.’”
— Sherry

The severe feelings of rejection and abandonment can lead to anger, depression, fear, and more.

5. depression and risk of suicide

Divorce is a major life event that heightens the chance of suicide. Gray divorce compounds that danger because older adults are at higher risk of suicide than the general population as well. This combination means that those involved with gray divorce are at significant risk.

“Sadness and anger sure go hand in hand when you’re hurting.” — Joanne

“A tremendous depression can follow divorce if the seniors don’t get the support of a church family or don’t go through a divorce recovery support group,” said Petherbridge. “It can mean them taking their lives.”

6. increased chance of harmful behaviors

As Petherbridge points out, increased lifespans, lax sexual standards, and increased availability of drugs such as Viagra have made the instances of sexually active seniors much more prevalent.

“Sexually transmitted diseases don’t only happen to young people,” she said.

This can be particularly challenging for observers to come to grips with, as we don’t associate sexual activity with seniors. But it often happens.

Divorced seniors might also be at risk of abusing drugs or alcohol or seeking other means of deadening the pain. These addictive behaviors can lead to long-term destruction and pain.

7. deteriorating health

Although older adults are living longer, healthier lives than ever before, the realities of aging are still present. These are manifested in both physical and mental ways.

A divorce will worsen the problem. Divorce is one of the most stressful life events that a man or woman can encounter. Experienced in his or her 50s, 60s, or 70s, the health implications are multiplied.

chapter four



how gray divorce damages churches

Frequently in cases of divorce among church members, one or both spouses will leave the congregation they jointly attend. The unfortunate reality is that individuals in their social circle, including in the church, tend to take sides in the ongoing battle. Often, one spouse will immediately leave. The other might stay at the church but gradually become disengaged, particularly if a culture exists that isn't sure how to handle a divorce—or is even condemnatory of it.

Although much attention is paid to the exodus of Millennials (young people in their 20s and early 30s) from the church, a noteworthy percentage of Baby Boomers are also fleeing. The full reasons are complex and far reaching, of course, but divorce could play a contributing role. One Barna survey found that Baby Boomer church attendance declined 12 percent between 1991 and 2011, almost precisely the same time period when gray divorce blossomed.

The impacts on local churches are weighty. One dramatic effect of Baby Boomers' departure is the loss of seasoned church leader-

ship. In 2015, Baby Boomers fell between the ages of 51 and 69, a period of life when influence often peaks. The generation immediately before them, the Silents (born between 1925 and 1945), is aging out of many roles of responsibility, while Generation X (born between 1965 and 1980) is still developing in leadership roles. That leaves Baby Boomers.

A related loss to the church when Baby Boomers leave is the demise of institutional awareness. Similar to a long-term employee leaving a company, the departure of Baby Boomers means a loss of knowledge, experience, and expertise.

Another factor is an erasure of consistent financial support. While men and women in their 20s, 30s, and 40s are preoccupied with launching (and sustaining) careers, supporting families, purchasing homes, and other major life events, individuals in their 50s and 60s often are in their peak earning years, in many instances with fewer pressing financial obligations and more opportunities to give. According to The Next Generation of American Giving study in 2013, Baby Boomers account for 43 percent of total giving in the U.S. and will “exert an outsized influence on charitable giving for the foreseeable future.”

The financial implications for churches are two-fold. First, the obvious monetary pain of a divorce means that Baby Boomers have less to give in tithes and offerings. Secondly, when members leave a church, they take their giving with them. So when one (or both) spouses leave following a divorce, the financial ramifications are painful for the local body.

One final implication for churches when Baby Boomers leave—some who are left behind in the congregation can become disillusioned. This can impact both their faith in God and faith in the longevity and strength of their own marriages.

On the flipside, the fact that many divorced Baby Boomers leave their churches presents a ministry opportunity. Churches that offer compassionate divorce-related care and support will attract and retain men and women who might be disillusioned with the church in general. With ample prayer, and by utilizing the right

tools, you can make your congregation a safe, healthy place where people can heal from the pain of divorce and rebuild their lives.

In the next section, we'll explore 10 key strategies for doing just that.



chapter five



gray divorce: 10 ways your church can minister

So far, we've seen reasons why gray divorce has become a modern trend, and we've plumbed the painful realities that gray divorce entails. Now, we'll turn to practical tips for ministry.

Helping individuals caught in the pain of gray divorce can become a key ministry and outreach tool for your church. Here are 10 useful approaches that help bring God's healing love to men and women experiencing this major life disruption.

1. inform and educate about the realities of gray divorce

The first step is to begin a conversation about gray divorce. Due to the surprising demographic involved—older adults who might be in long-term marriages—many are ignorant of gray divorce's painful realities. Consider educating your church on the topic and ensuring that church ministries are aware of this trend.

"The only foundation I had was my church." — Lane

The best way to do so is through your existing divorce-recovery ministry. Within the framework of your support group, be sure to address the challenges and obstacles identified in this book. Be on the lookout for older adults who are experiencing divorce—it can be easy for them to slip through the cracks.

If you don't have a divorce-recovery ministry in place, go to page 33 to learn how to launch a DivorceCare group.

2. offer healthy solutions for loneliness, depression, and anger

Loneliness can be a life-threatening emotion. Many older and elderly adults report experiencing loneliness; these feelings are felt more deeply following a divorce. Our couples-oriented culture makes the shift to single life challenging for many, particularly after decades of marriage.

*“My church knew about my situation.
There was a lot of grace there.” — Jim*

An effective way to fight loneliness is through cultivating healthy, non-romantic friendships. These bonds provide an outlet for support, companionship, and enjoyment without the risk of slipping into a rebound relationship. We'd like to offer one caution, however. Typically, it's wise to encourage same-sex friendships, especially for those recently divorced. Too often, couples enter what they describe as a “friendship,” only to see it quickly escalate to a romantic or sexual relationship fueled by their lack of emotional healing.

Staying involved in positive, encouraging social circles also reduces the impact of depression and helps foster meaning in life. As a church, be aware of the need for this, and look for opportunities to plug divorced Baby Boomers into relevant outlets—your divorce-recovery group, men's or women's ministries, small groups, and others.

Many divorced Baby Boomers experience feelings of anger and resentment. Exercise is an ideal way to deal with pent-up anger.

Finding a group activity that also exercises the body is a great method to combine our need for social connection with physical health.

3. care for the entire family

Gray divorce impacts both young and old. Because the children of divorced Baby Boomers are likely grown and out of the house, it can be easy to dismiss gray divorce's impact on younger adults. But adult children still experience emotional pain when their parents separate.

In contrast to children still living in the home when a divorce occurs—a time when the impact of family breakdown is widely understood and many ministry outlets exist that address it—adult children often have nowhere to turn to express their confusion and grief. These adult children might be sandwiched between caring for their own children and having to deal with the conflict between their older parents.

Ensure that your divorce-recovery ministry provides avenues of healing for these adult children as well. One of the best ways to do so is by inviting the children of gray divorce to your existing marriage-enrichment and strengthening programs. For many younger couples, the idea that their parents' long-term marriage didn't last can be destabilizing, leading them to question whether they will face a similar destiny.

Your ministry can help young couples survive by offering a toolbox of support—ways to express their grief while learning that their own union needn't face the same end as their parents' marriage. It's also wise for pastors to recommend counseling for children of gray divorce.

4. help divorced baby boomers remember they can still impact future generations for good

Maintaining a purpose for your life is important after a major life disruption such as divorce. Encourage older divorced adults to still work to impact future generations for God's glory. Two examples are remaining involved with existing children and grandchildren and

attaching to a positive faith community where ministry to younger people can take place.

“I found out that God had a plan for healing my life and the lives of other people just like me.” — Lane

Help those who have gone through a gray divorce keep a vision for their future. Divorce doesn’t mean that life itself is over; each man and woman still has much to offer, and God is never done with believers’ work on Earth until He takes them home.

5. offer financial resources and knowledge

One of the most practical ways to help those involved in a gray divorce is through financial assistance and knowledge. In many cases, one spouse handled most (or all) money matters. After a divorce, the other spouse faces the seemingly insurmountable task of making sense of personal finances.

Look for immediate needs to be met—housing, food, clothing, utilities, and transportation. Also identify someone in your church who is gifted in the area of personal finance. Have them counsel with the divorced older adult. Often, hands-on guidance will be needed with issues such as:

- Creating a new budget based on a single income or alimony
- Building a cash emergency fund
- Maintaining or switching health insurance carriers
- Reassessing other insurance needs—home, auto, life, disability, and long-term care
- Deciding whether to keep or sell an existing home
- Rethinking retirement plans given the likelihood of a diminished nest egg

- Evaluating taxes for the year
- Wisely handling attorney and court costs associated with the divorce
- Weighing whether a career change is needed

Financial prudence and wisdom are even more critical in later life, when declining health often begins to impact the ability to work. Help divorced Baby Boomers develop a plan sooner rather than later, and be quick to deal with the financial realities of the divorce.

6. encourage mediation, de-escalation of legal proceedings, and reconciliation

Baby Boomers embroiled in divorce proceedings face challenges on a variety of fronts. Some are in a full-scale legal battle not of their own choosing. Because there is little they can do, they need help and emotional encouragement through the process. Others, wittingly or unwittingly, are helping to amplify the legal skirmishes, creating emotional pain and mounting legal expenses for both sides.

For a divorce that's inevitable but not yet officially underway, encourage mediation if at all possible. Many trained mediators exist in most local areas. If the divorce process is already underway, try to convince the couple to switch from legal proceedings to mediation. It can be challenging to downshift gears in the middle of proceedings, but it can be done, saving emotional heartache and potential financial ruin.

The best option of all is to encourage reconciliation. Once the formal divorce process gets underway, most couples lose perspective. They don't realize that reversing the process and restoring the marriage is possible.

Remind Baby Boomers that reconciliation is possible. Illustrate the emotional, financial, and family reasons why reconciliation might be a better option. Refer to competent counselors who would be needed to successfully navigate a restored relationship.

7. lovingly encourage divorced baby boomers to self-examine

God's heart is for each of us to continually self-examine, through the Holy Spirit's power. The end of a long-term marriage relationship is no different.

For a man or woman who has been deeply wounded and wronged by a spouse—through adultery, abuse, or neglect—introspection can be challenging. But it remains an important element of the healing journey

“You need to look at the question of what got you here, because if you don't look at that, whatever relationship you have in the future, the same issues are going to keep repeating,” Mintle said.

“The separation and the divorce brought me back to the Lord.” — Kathy

Always encourage divorced Baby Boomers to self-evaluate. Doing so will help them avoid a leap back into another relationship that reflects many of the same harmful, unhealthy dynamics as the marriage that just ended.

Self-evaluation also helps to cultivate humility. No matter how painful, acknowledging your own role in the end of the relationship is an opportunity for significant personal growth in the strength of the Lord. This step often takes time to develop, so patience is key.

8. help believers find a renewed sense of meaning in Jesus Christ

Every human being faces the question of meaning. For followers of Christ, life meaning is bound up in serving and enjoying Him. But when we've spent years of our lives identifying as a husband or wife, the evaporation of that role can be shocking, even for Christians.

“I was just hungry for the Lord, and He just was working in my heart.” — Jim

It's a good time to lovingly direct attention back to Christ as the source of identity. What is God's purpose for a divorced Baby Boomer in this new stage of life? Prayerfully answering that question can be an exciting journey.

"What's your calling? What is God calling you to do? That should become very important for people who are going through a period of divorce," said Mintle.

9. use the tragedy of gray divorce as an evangelism tool

Many people, regardless of age, turn to God after experiencing a painful divorce. Likewise, many people as they age feel their pressing mortality and turn to questions of eternity. So imagine the powerful opportunities for evangelism among those who are experiencing a divorce and aging at the same time—the exact demographic of gray divorce.

Baby Boomers who are nonbelievers will sometimes turn to the church for help and answers when their lives have been shattered by divorce. Through the power of an effective divorce-recovery ministry, many of these people will become followers of Christ.

Equip your local congregation to treat outreach to those involved in gray divorce as both a healing and evangelism tool. Be prepared to offer the saving power of the gospel to individuals who might be at the lowest point in their lives—and very ready to hear and obey the good news.

10. recommend a divorce-recovery group, or start one

The best pathway to healing for those caught in a gray divorce—or those recovering from one—is through a DivorceCare group. More than likely, a group meets in your area of the country. If one doesn't, considering launching one through your own church.

For the divorced or separated, attending a 13-week session is the best way to find help, hope, and healing. Is God calling you to start a DivorceCare ministry? Go to page 33 to discover how to begin.

chapter six



how you can help young couples avoid gray divorce

The best solution to gray divorce, of course, is to never face one in the first place. Below are four suggestions to steer young couples away from common pitfalls that can result in gray divorce.

1. communicate and don't let anger fester

Stay interested in the marriage. Dr. Mintle calls this “tracking” with the relationship.

“In research by the Gottman Institute, they call this developing ‘love maps’ with your partner, where you’re constantly aware of what your partner likes, what their favorite movies are, and what their interests are,” said Mintle.

She adds that it’s critical to maintain “fondness and admiration” for your mate, two building blocks of a healthy marriage, and to turn toward your spouse rather than away amid stress and frustration.

2. keep the spiritual disciplines front and center

Make prayer and couple Bible study times a priority. “Where we see the breakdowns most of the time is when people stop renewing their

minds daily, as Scripture tells us to, and doing that as a couple,” Mintle said.

3. work to save your marriage

Remember that working hard to preserve a marriage—if it can be saved—is worth the effort. There is satisfaction in looking back on a hard fight to preserve a marriage.

4. think about your second half

Before reaching the empty nester years, think about what kind of second-half life each spouse envisions.

“Young couples should make sure they don’t so build their lives around children’s activities that the roles of mom and dad become their primary identities,” said Carter. “You still want to be husband and wife. Make certain you have plenty of time to build, nurture, and grow that relationship.”



chapter seven



are you ready to help people heal from the pain of divorce?

Divorce's devastating impact is all around us. Thankfully, there's real hope and healing through DivorceCare, a weekly video-based series for people who are separated or divorced. We've made the process of ordering, planning, and starting a DivorceCare group at your church easy.



out of the box, up and running

Your DivorceCare kit includes all the tools you need for effective weekly divorce-recovery ministry.

ongoing support

As a DivorceCare leader, you'll enjoy access to our team of consultants plus the LeaderZone, an online community and resource library that supports your mission.

top experts

DivorceCare features more than 50 top Christian experts on divorce and recovery topics.

outreach oriented

Many churches report that over 85 percent of group attendees are not from their church, and half do not have an active spiritual life and are not followers of Christ. DivorceCare becomes a great entry point for participants into the life of your church.

trusted and proven

More than 14,000 churches worldwide are equipped to offer the DivorceCare program.

Try DivorceCare for 30 days with our satisfaction guarantee.

www.divorcecare.org



about the divorcecare experts featured in this book



Laura Petherbridge speaks at seminars, workshops, and retreats on spiritual growth, marriage, and divorce recovery. Having experienced divorce herself, she is the author of *When “I Do” Becomes “I Don’t”: Practical Steps for Healing During Separation and Divorce*.

Dr. Robert DeVries is professor emeritus of church education at Calvin Theological Seminary. His first wife of 28 years died of cancer. Now remarried to Dr. Susan Zonnebelt-Smeenge, they work together to help people in grief and are coauthors of many books, including *The Empty Chair: Handling Grief on Holidays and Special Occasions* and *From We to Me*.



Dr. Susan Zonnebelt-Smeenge is a licensed clinical psychologist. Her first husband died 18 years after he was diagnosed with a malignant brain tumor. Now remarried to Dr. Robert DeVries, they work together to help people in grief and are coauthors of many books, including *Getting to the Other Side of Grief* and *Traveling Through Grief*.

Dr. Les Carter is a trained psychotherapist and counselor, and has experienced divorce himself. His many books include *Grace and Divorce* and *The Anger Workbook*. Known as “America’s Anger Expert,” he conducts anger management workshops nationwide.





Dr. Linda Mintle is a licensed clinical social worker, specializing in marriage and family therapy. She has authored many books, including *Divorce Proofing Your Marriage* and *A Daughter's Journey Home*, and she is the resident expert of ABC Family Channel's *Living the Life*.

Dr. Ramon Presson is a certified marriage and family therapist and the founder of LifeChange Counseling and the Marriage Center of Franklin, Tennessee. He has written several books, including *When Will My Life Not Suck?*



Leslie Vernick is a licensed counselor, and she has authored several books, including *The Emotionally Destructive Relationship* and *How to Live Right When Your Life Goes Wrong*.



about the authors

Steve Grissom is the founder and president of Church Initiative, an organization that creates support group programs to help churches minister to people in life's crises and challenges, such as divorce, grief due to a death, and single parenting.

Steve was personally devastated by a divorce and turned to his faith in Christ and his local church for help. As he healed, he came to understand that churches needed a more comprehensive way to minister to people hurting from divorce. As a result, he developed a biblically based support group called DivorceCare (www.divorcecare.org). Today DivorceCare is in more than 14,000 churches around the world.



Steve Grissom, DivorceCare founder

David N. Bass is a widely published writer who has contributed hundreds of articles to dozens of local, state, and national publications. He lives in Raleigh, North Carolina, with his wife.



David N. Bass