

LIFE BEGINS AT 40, MARRIAGE ENDS SOON AFTER?

The old saying suggests life begins at 40, but a marriage makeover service is urging couples of that age to pay special attention to their marriages as relationships enter one of their most perilous phases.

Husband and wife duo, Mike Gordon and Penny Raby, recently launched *Marriage Makeover*, a new service set up to revive and rescue marriages. Raby says they are seeing an increasing number of couples in their late 40s to early 60s having major relationship problems.

“Those years after ‘middle age’ but before ‘old age’ – typically around the 50s – can be really tricky times for people so perhaps it shouldn’t come as a surprise that marriages can’t bear the brunt of life’s anxieties,” says Raby.

“It’s a time when a person’s life really changes. Quite often it’s the positive ‘triggers’, as well as negative ones, that can knock a marriage for six.

“There are also triggers that can be viewed by one partner as positive while the other feels negative about that change. A child leaving home is a good example. One partner may welcome the prospect because it shows their children are independent and means that the couple can spend more time together.

“However, the other partner may be dreading the thought of children leaving home. The prospect of spending all that time together as a couple without the dilution of children in the relationship can be fairly daunting,” she explains.

Why life-changes can impact on a marriage

“We are seeing more couples in that age group who are encountering these life changes but they’ve never talked about the impact those changes will have on their relationship.

“Communication is the key to any marriage, regardless of age, but even more so at this time of flux. If possible eventualities haven’t been talked about, inevitably there will be differences of opinion and the great risk is that it will eventually lead to dispute.

“We have many couples coming to see us who’ve simply not talked about the consequences of significant changes within their marriage and it leaves them feeling that divorce is their only option.

“We know it doesn’t have to be like that. We get those same couples talking to each other about what those life-changes mean. Retirement is another really good example. For one partner it could be a chance to trek through The Himalayas, especially as many 50 year olds are in good physical condition. For the other partner, it might be seen as ‘quiet time’ after years of hard work and bringing up a family.

“It’s a reality-check as much as anything. It’s amazing how much can be achieved when both partners realise it’s time to face the facts and actually understand where the other person is coming from. We’ll help couples look at three main areas: lifestyle, business and financial issues. Once those key issues are clearly understood by both parties, we’re then in a position to help rescue that marriage,” she says.

Why it seems easier to divorce

“There’s a certain amount of freedom when people are heading for their 50s,” explains Mike Gordon, a forensic accountant.

“For a start, children are rarely dependent on their parents at that stage so the pressure of staying together for the sake of the children is removed from the equation.

“Also, the older you get, the more affordable divorce is because there are years of shared earnings between couples.

“However, when you look at the details of finances, it’s often very complex to divorce a couple of that age. There can be liquidity issues, family businesses, joint pensions, retirement funds, etc, which may be tricky to split and the forced assets can reduce expected values substantially.

“In many cases, couples also fail to realise that a divorce can result in both parties facing a substantially-reduced standard of living in their old age,” he adds.

The reality

Mike Gordon also says the regret felt by divorcing couples aged 45 years and upwards is much deeper further down the line, mainly because of the loss of companionship.

“In our experience, couples struggle to look at the longer term opportunities that lie within their relationships. They tend to think about ‘here and now’ and when they do that, they risk sacrificing companionship in older age. That seems odd when many people cite ‘growing old together’ as one of the reasons for marrying in the first place.”

Marriage Makeover believes there are common triggers than can impact on a marriage and have compiled a list of life changes couples should consider in order to keep a marriage on track:

Typical triggers to turn a marriage in to a divorce

Positive triggers	Negative triggers
<ul style="list-style-type: none">- well-earned or early retirement resulting in more leisure time- greater expendable income- freedom from the everyday pressures of work- cash windfalls- children leaving home	<ul style="list-style-type: none">- Death or illness of parents- Ill health of self or partner- Unexpected redundancy- Single friends (divorced/widowed)- Mid-life crisis (traditionally for men, but more so for women)- ‘Officially’ becoming pensioners

More information on Marriage Makeover can be found at www.marriagemakeover.co.uk .

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