

The rise of the 'silver splitter'

We are all now familiar with the terms 'silver surfers' and the 'silver pound', but a new phenomenon has started to occur – silver splitters.

There has been in recent years a marked increase in more mature people in life deciding enough is enough and separating from their spouse. As life expectancy increases, so can the dismay at the thought of being in one's 60's or 70's and being with a significant other for what may be a further 20 years. Whether it's the end of a very long term marriage or the demise of a shorter second (or even third time) relationship these separations can come at one of the most difficult times of life.

Of course, any divorce is upsetting, but when the clients are into their 60's and even older, there are a whole host of emotional and practical considerations to be taken into account.

Grown up children can take their parent's separation every bit as badly as young children. Often families are completely thrown asunder and that is particularly so if a third party is put into the mix such as a new partner. It can be very difficult as the grown up child of divorcing parents not to take sides.

Just as the family hoped to see parents (or grandparents) settle into retirement, a whole host of new considerations needs to be thought about when there is such a split; where will everyone live, will the old family home have to be sold and how can the income go round fairly to support those who need it? This is particularly the case where one party (more often than not the wife) has devoted time and career to raising children, in the realistic expectation of being supported for the rest of their lives by their spouse. Equally

problematic is the demise of a brief late in life marriage, where the parties have brought differing assets into the relationship. Balancing the needs of the parties and the contributions that they have made to the relationship can be a minefield.

At these times it is vital to get specialist matrimonial advice to ensure that decisions made as a relationship breaks down are the right ones. We can also refer you to our wills department to ensure that your future arrangements in this regard are properly looked after too.

At Dickinson Parker Hill, we have experts in both fields and have been offering tailored advice for many years. If these issues concern you, please ring to make an appointment



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