

Women separating risk poverty in old age to retain family home

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Women separating are foregoing their share of pension schemes to secure the family home, new research has found.

Researchers at the University of Glasgow and the University of Edinburgh found that parties with private pensions were reluctant to disclose the value of their pension/s or to include these in the division of property, following a separation.

In interviews with [couples](#) who had entered into settlement agreements, a recurrent theme was [women](#) being determined to stay in the family home.

For men, pensions were the key asset they wanted to keep. Pensions can be a major component of a couple's [assets](#) but while they were mentioned in 57% of the research sample, pension sharing was agreed in only 11%.

"Pension sharing is much discussed, but seldom agreed," said Dr Jane Mair, Senior Lecturer in Law, University of Glasgow.

"In interviews, 25% of women reported being worse off financially, while all men but one reported their [financial situation](#) was either the same or better than when they were married."

"All Settled? A study of legally binding separation agreements and private ordering in Scotland" is published by the Centre for Research on

Families and Relationships (www.cfr.ac.uk) The last piece of research into out of court written agreements in Scotland was conducted in 1992.

The researchers analysed 600 randomly selected minutes of agreement that were entered into by couples in 2010, and carried out interviews with 30 people who entered into agreements, and with 13 Solicitors.

Of the 600 agreements, 94% were made by home owners. Of those who reached an agreement about the family home, most common was for the house to go to the female party (38%).

Professor Fran Wasoff, University of Edinburgh said: "Settlement is perhaps always about compromise and the point at which parties will compromise appears in many cases to be gendered. While it was common for men to focus on the preservation of their pension, for women it was about stability, children and the family home."

More information:

www.cfr.ac.uk/assets/MinutesofAgreement20131.pdf

Provided by University of Glasgow

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