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## INTRODUCTION

If you are thinking about divorce, you probably think the first step is to call a lawyer. If you are fifty or older and thinking about a divorce, you are among a growing population that is making the decision to separate after many years of marriage. By the time you have finished reading this book, you will realize that calling a lawyer is not necessarily the first step, especially if you are facing a late-in-life divorce. The reason? Divorce is much more than a legal event.

As a family lawyer and a financial professional, we came together because our clients taught us what works best for them. Their questions and concerns could not be answered by simply showing them the legal guidelines. Nor could they understand the impact of the decision they were making by only looking at the numbers that represented their savings or the value of their home or their incomes. We believe that this book will change the way you think about your divorce. Its focus on over-fifties who are divorcing will help you understand why late-in-life divorce is so different that you and your professionals need to think about the future in a special way.

By listening closely to these older divorcing couples, we came to realize that when the difficult decision is made to separate, what our clients really want to know is “Will I be okay?” More than that, what many were really asking was “Will *we* be okay?” The answer to this question cannot be found in a law book or a bank statement. The law must be broad enough that all families can work out solutions in all situations. The balance sheet is not a teacup reading; it reveals only what you have today. Don’t get

us wrong — both the law and the balance sheet matter. The law is the expression of our beliefs about the way we ought to treat each other. Having all the financial information on hand is essential.

We finally decided that the honest answer to the question “Will I/we be okay?” is “It all depends.” The challenge was to convince our clients that they could make the journey to determining their well-being together. Each couple has its own uniqueness. No outsider can understand the way in which any one couple sees their world. There is no one solution that will fit all families. In order to get on with their lives, mature couples need customized solutions. How they find those solutions is all about conversation and guidance.

As a lawyer and a financial professional, we bring our integrated experience and different vantage points. That experience, combined with the courage and commitment of our clients, allows creative conversations about what it means for them to be okay. The focus is on their goals and values, legal norms, their financial reality, and a comprehensive overview of their likely financial future. It is their communal acceptance of what it will take for both of them to be okay that leads to an agreement they both can accept.

Divorce at any age is one of life’s most significant emotional events. Everyone harbours concerns about money, the kids, loneliness, and so much more. When you are in your fifties or older there are added worries: illness, destabilization of adult kids and grandkids, living alone for the first time in decades, retirement hopes, elderly parents who may also need help. There is little room for added concerns such as conflict that leads to depression and high legal bills.

We came together to create Mutual Solutions so we could help divorcing couples find a better way to manage a difficult life passage. What we have learned from all of them could — and does — fill a book. We are sure you will find yourself in these pages. We also know that this book will help you reframe many questions about life after divorce. With a little help from others who have been down the path before you, we know you will find your footing.