Mediation Can Facilitate an Amicable Senior Divorce

By: Bernard A. Krooks, Certified Elder Law Attorney

As people live longer, the divorce rate among seniors is growing. Older couples confront different problems than younger ones do when getting divorced, and a mediator can help sort through these issues and facilitate an amicable settlement.

While divorces among younger couples usually focus on child support and visitation issues, some of the considerations that seniors must take into account when getting divorced include:

- **Health Insurance.** Is one spouse on the other's health insurance?
- **Retirement benefits.** Is one spouse relying on the other's retirement benefits? Does the beneficiary need to be changed?
- **House.** Seniors may have more value in their home than younger couples and they are more likely to own more than one home.
- **Life Insurance.** Is there value in a life insurance policy?

These issues can be complicated to deal with and expensive to litigate. A mediator can help to work them in a cheaper and less contentious way than what would happen in court. Mediators meet with couples and allow them to discuss their needs in a non-confrontational manner. The goal is to produce a settlement that addresses the interests of both spouses.

Mediation works best if it is started right away and not after the couple has already been to court. Going to court can create bad feelings, which may make mediation more difficult. Starting mediation early can also save on attorney's fees and other costs. Expenses quickly add up when you bring a case in court. Once a mediated agreement is signed, it is binding and needs only to be filed with the court. In addition, divorce can be difficult on children, even if they are adults. Mediation can help keep the divorce civil so children are not forced to take sides.