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## *Prologue*

For several reasons, those of us who were raised in the 1950s and 1960s didn't see assisted-living facilities, nursing homes, and senior retirement communities proliferating in our communities.

First, life expectancy was much lower than it is today, meaning that only a small percentage of the population lived into their 70s, 80s and 90s.

Second, when Mom, Dad, or Aunt Emma suffered a debilitating stroke or had memory lapses (now called dementia), these relatives were usually cared for at home by family members. (In those days, most families were sustained by a single wage earner.)

Third, if it was impossible to provide care at home, there were some small nursing facilities or, in some instances, a caregiver who would open her home and care for one or two disabled adults. Jan Warner remembers that after his grandmother's stroke in the late 1960s, she stayed with a caregiver at a cost of \$150 per week because both of her daughters worked outside the home.

Things are different today, with longer life expectancies, more elderly people on fixed incomes, more two-wage-earner families, a much higher cost of care, and an uncertain economy.

## NEXT STEPS

Having practiced law for nearly 41 years, Jan Warner has seen first hand the significant issues that face elderly people and their families. In fact, his firm was practicing “elder law” before it had a name—and he didn’t even know it.

In 1989, we began coauthoring FlyingSolo®, a newspaper column about divorce and separation that was initially syndicated by Knight-Ridder and now by United Media. Seeing the increasing number of reader questions about how to deal with issues affecting the elderly and the disabled, in 1998 we began coauthoring NextSteps®, a newspaper column about these topics that is also syndicated by United Media.

This book is the product of our columns, reader questions from throughout the country, and more than four decades of experience regarding what folks need to do to avoid making bad decisions, avoid paying lawyers to fix the fixable ones, and avoid costly family disputes.

—*Jan Warner and Jan Collins*