

11 Financial Clues That Your Spouse Wants a Divorce



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Certain changes in financial behavior and conversations about money are sure-fire signs that your spouse is preparing to split up.

Over 25 years, I've worked on the financial aspects of more than 1,300 cases of divorce. Rarely are both spouses in sync when it comes to filing; one spouse is usually laying the groundwork before the other.

In hindsight, most people on the receiving end of the filing have their “aha!” moment. One homemaker told me that her husband began plying her with gifts and vacations; he also launched all kinds of projects to fix up their house so they could sell it and move to a smaller place. It was all totally unsolicited, much appreciated, and done with loving attention.

Six months into all this thoughtful behavior — as the the couple closed on their new vacation timeshare, downsized to a beautiful condo, and planned for their next vacation — he popped the zinger one Saturday morning: “I want a divorce.”

For another client, the signs were a little more obvious: The bank called her husband to let him know that his mortgage was approved — the mortgage he was co-signing with his girlfriend.

Divorce is an emotional, legal, and financial combat zone. There are actually websites devoted to secretly planning for divorce, in order to “win” the best one possible. Divorces can have win-lose, win-win, or lose-lose outcomes. Preparation helps your case. And the earlier you recognize that divorce is imminent, the better you’ll be able to prepare.

Over the years, I have come up with a list of sure-fire financial indicators that your spouse is heading toward divorce. Changes in behavior about money — some subtle, some not — can be tell-tale signs of a split in the offing.

Most of the time, changes in financial behavior accompany classic non-money signs of marital trouble: lack of communication, stress, physical separation, arguments, and isolation. But it helps to be on the lookout for financial signs on their own. And here’s a good list:

Your spouse...

1. Argues about money.
2. Seems to be hiding money.
3. Has no explanation for why money is missing.
4. Has stopped direct deposits to your joint bank account.
5. Puts you on a budget and demands an accounting of all of your spending.
6. Makes large cash withdrawals.
7. Pays for his/her own credit card bills — or better yet, has his/her mail sent to the office.
8. Goes on more business trips than usual and has greater travel and entertainment expenses.
9. Blindsides you with gifts and trips.
10. Reduces contributions to savings or retirement. Excess cash is now spent or socked away somewhere else.
11. Takes out loans because it is a “smart” financial decision during times of low interest rates.

Along with these changed behaviors, there’s a whole other set of red flags to look out for: a noticeable turn for the worse in how your spouse talks about his or her earnings, workplace achievements, or business prospects. He or she starts complaining *a lot* about money — how business is bad, how jobs are at risk, how this year’s bonus is in doubt.

If your spouse is suddenly and remarkably gloomy about his or her ability to make money, this might be premeditated strategy to lower your financial expectations in a divorce. Attorneys even have a name for it: RAIDS, for “recently acquired income deficiency syndrome.”

On the bright side, if you are familiar with your spouse's business, customers, and performance reviews, it will be hard for your spouse to paint a credible picture of unexpected gloom. So keep your eyes set on financial reality and do your homework if your spouse complains in detail about the following:

1. His/her earnings potential is at its peak and is at risk.
2. Bonuses are reduced or nonexistent.
3. Company layoffs are imminent or overdue.
4. The employer has declining revenues and sales.
5. Clients are deserting the company.
6. His/her sales territory has been cut despite solid job performance.
7. It's the economy, stupid!
8. His/her age is a negative factor in the business, and he/she is at risk of being fired for being too old.
9. Our family spending is rampant and unsustainable with probable loss of income or job.

If you start hearing these complaints, it's time to organize your financial wits and get a handle on your financial lifestyle. If you're surprised to have a spouse who seems to be premeditating divorce, empower yourself and hire a divorce financial planner. A divorce financial planner will cut through your emotional tangles to track your financial issues and provide a foundation for you to advocate your needs, when and if you should hire an attorney.

Vasileff received the Association of Divorce Financial Planners' 2013 Pioneering Award for her public advocacy and outstanding leadership in the field of divorce financial planning. Vasileff is president emeritus of the ADFP and is a member of NAPFA, FPA, and IACP. She is president and founder of Divorce and Money Matters, serving clients nationwide from Greenwich, Conn. Her website is <http://www.divorcematters.com>.