

Yes, Divorces Can Cost a Lot, But There Are Ways to Save



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We don't have to tell you that divorce can be a painful, emotional process, exacerbated by drawn out, expensive legal proceedings. You've seen *Marriage Story*. There's a reason why Laura Dern's character (she played a divorce attorney) was so well-heeled. And yes, even in the best case scenarios, if both parties agree to all the terms, divorce can still take a toll on your savings. How much it costs to get a divorce varies pretty wildly due to individual circumstances like the state you live in, if you're splitting up amicably, or working through a toxic relationship, and whether there are kids involved. Still, it can be helpful to know general price ranges and the major factors that affect the cost of divorce if you've found yourself in need of one.

Overall, the national average cost for divorce according to the Institute for Divorce Financial Analysts is \$7,500—a figure that covers common fees like attorneys, court fees, and any third party analysts like mediators and financial analysts. It's important to keep in mind that this figure represents a wide range of divorces, including ones with and without attorneys. Besides lawyers, other major factors that will alter the total cost of a divorce include whether one spouse is requesting alimony, whether child

support is needed, whether or not you own property together, and if anything goes into litigation. There are also many opportunities to encounter “hidden” costs when it comes to getting divorced. The best thing you can do for yourself? Go in prepared.

How much the divorce costs if both parties agree depends on the type of assets you have.

“The first and foremost thing that affects the cost of divorce is whether you have a contested or an uncontested divorce,” says Lili Vasileff, a certified divorce financial analyst and the author of [Money and Divorce](#). An uncontested divorce—where both parties have an agreement already in place when they go to court—will generally be less expensive than a contested one, where the partners are fighting over things (like the aforementioned alimony, child support and property), **Vasileff** explains. The average cost of a divorce with child support or alimony involved in any capacity is in the \$15,000 range.

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“Uncontested divorces when you have simple finances and no children are usually the least expensive,” **she says**. But even in this case, she says, there can be surprise costs— for example, if one or both spouses are business owners, they will be subjected to a business valuation, done by an appraiser and costing anywhere from \$5,000 to upwards of \$20,000. “There’s also the cost of having distractions, so to speak,” she says— in other words, lost time working due to divorce-related meetings or proceedings. So while uncontested divorces are generally the cheapest type and on the low end of the average, that doesn’t necessarily mean they’ll be no-cost.

The cost of a divorce without a lawyer is initially lower.

The Institute for Divorce Financial Analysts estimates average attorney fees at \$11,300 per spouse, bringing the estimated cost of an attorney-led divorce to \$22,600. Looking at that figure, it can be really tempting to want to represent yourself in your divorce proceedings, but **Vasileff** counsels against the lure of the low initial price tag—you may spend less outright, but you may also get less in the long run.

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“The downside to representing yourself is you don't know what you don't know,” she says. “For example, if your spouse decides not to tell you about a 401K or a pension plan that they have, you may be in a worse position. You'll be saving \$10,000 in the short run but potentially forfeiting your share of a retirement plan,” she cautions. **Vasileff** says she also commonly sees this play out when one spouse out-earns another and tries to convince the lower-earning spouse not to “waste” money on attorney fees. Of course, if you had full financial transparency in your marriage, and just want this over with as quickly (and cheaply) as possible, this won't likely be the case.

You can’t technically get a divorce for free, but there are ways to reduce fees.

Even if you opt not to use a lawyer, unfortunately you still won't likely be able to get your total costs down to \$0. In the most agreeable, uncontested, uncomplicated and easy divorces, there are court fees to contend with, which vary by state but average \$300 nationwide. (Though, you may be able to get a waiver from the court if both parties can prove that they can't afford the fees. You may also try contacting your local Legal Aid office for potential waivers and pro bono help.)

“Also, there are many things that people don't consider when pricing out the cost of a divorce—for example, after divorce there may be additional costs related to name changes, refinancing debts, and updating estate planning documents,” says Carol Lee Roberts, president of the Institute for Divorce Financial Analysts. **Vasileff** points out that there may be incremental changes to, say, your cost of living, as you now need separate living arrangements.

That doesn't mean you can't save some money on a divorce, though. If you want to bypass lawyer fees but ensure your financial arrangement is fair, you can hire a third party financial planner for way less than an attorney to look over you and your spouse's financial documents and then finalize an agreement between the two of you (Roberts' organization vets financial planners for this very purpose).

Another lower-cost option, **says Vasileff**, is to use a mediator instead of an attorney— one neutral party who listens to both sides and helps come to a mutually acceptable arrangement. Their hourly fees are typically smaller than attorney fees, and you only need one of them instead of two. **Roberts and Vasileff** agree that the easiest way to save money is to be organized and prepared with your financials and legal documents.

“You also need your priorities clear in your head. That way you can advocate for yourself and not waste time,” **says Vasileff**. “Know the bare minimum numbers that you can live on. Then, make your wishlist. If you want to stay in the home, what are you willing to put up for that? Are you willing to do less travel, take less vacations, forgo private schools for the kids?” Having all of this organized in your mind will make the proceedings go more smoothly and ultimately, cost less. Lastly, “don't use your attorney to vent!” says Roberts. “Attorneys bill by the hour regardless of what you're talking about.”