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The cost of divorce

More than an emotional loss?
Brie Gatchalian

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Once divorce is mentioned, there's a host of things to consider. The best-case scenario in a divorce is when it won't be contested and you two can split assets and debts equally (or at least as fairly as possible). But there's more to keep in mind. What is the real cost of divorce?



How much does a divorce cost?

The cost of divorce varies widely depending on the method that you and your husband use--pro se, mediation, collaborative law or litigation. "But, it's safe to say the cost falls between \$2,000 (for an uncontested pro se divorce) to tens of thousands of dollars for a hotly litigated divorce," says Brette Sember, retired divorce attorney and author of The Divorce Organizer and Planner and The Complete Divorce Handbook. "Most middle class families fall in the middle, and can expect to spend between \$10,000 and \$30,000." Of course, this doesn't take into account the actual assets settled and divided.

How much does a divorce attorney typically cost?

"How much have you got?" jokes David Pizarra, founder and president of the law office Pizarra and Gist, and contributor for Divorce 360. "Divorce lawyers can range from between \$75 to \$1,000 an hour depending on the geographic location. In the L.A. market it's typically around \$400 to \$500 an hour for experienced lawyers." Essentially, it's very important for anyone retaining a lawyer to make sure they are not only confident in their choice but view the relationship as an investment.

How are assets divided?

Assets are divided according to state laws, explains Sember. "Only marital assets are divided--property owned before the marriage is not included," she says. "How the property is divided depends on what kind of state you live in: community property, which assumes all property acquired during marriage is equally owned where the general idea is a 50/50 split; or equitable-distribution, where property is divided in way that is fair, but not necessarily equal. And of course, a pre-nuptial agreement will override state laws."

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Are there any hidden costs to divorce?

In short, there are many hidden costs, say lawyers. "First of all, when people split up, they don't really realize they have a set amount of money coming in that pays for one home. Once they separate, that same amount of money that is coming in must now support two households—two electric bills, two cable bills, two gas bills, two mortgages or rents," Sember points out. "Other hidden costs include the time you have to take off from work to meet your attorney (who is only available during business hours) and to go to court or mediation sessions." You could easily end up having to take off 20 days or parts of days from work in a year, she estimates. "There are [also] filing fees, fees to have papers served, and fees for experts, if necessary. Most people in a divorce see a therapist, and/or take their kids to one, so that is another layer of cost," Sember adds.

Brie Gatchalian is a freelance writer based in Montclair, NJ. When she's not writing about fashion and beauty, she researches topics related to relationships and mulls over her own love life. She'll be the first to admit she doesn't have her heart completely figured out (yet). Stand by.

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