



Signs of Divorce: What to Look for and What to Do



There are times when one spouse might not be sure or even realize that the other is contemplating a departure. If that is the case, it is important to know the signs and be on the lookout for clues.

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Sometimes the signs of a spouse who wants to divorce are obvious—say, the husband who stops wearing his wedding band to work.

Other signs are more subtle—for instance, the wife who changes her financial behavior or hides mail that might offer clues about groundwork being laid for a split.

While there are times when both partners in a marriage are aware that a divorce is in the offing, other times one spouse might not be sure or even realize that the other is contemplating a departure. But if that is the case, it is important to know the signs and be on the lookout for clues.

“There are often many indications of a pending divorce, but people don’t want to see them or acknowledge that their marriage may be in danger,” says Gretchen Cliburn, a financial planner and certified divorce financial analyst in Springfield, Mo.

Check the Mail

When account statements or bills that used to arrive regularly do so no longer or a couple’s tax returns or other financial documents go missing, one spouse could be gearing up for divorce, says Michelle Smith, chief executive of Source Financial Advisors in New York.

Such behavior may indicate a spouse is gathering paperwork to take to his or her lawyer or other advisers, says Ms. Smith, who specializes in divorce. Or he or she may simply be trying to mask intent to divorce until the timing is right.

Conversely, spouses who suddenly take an interest in household finances may be trying to educate themselves on the couple’s assets and marital balance sheet so they won’t have to scramble once divorce paperwork is filed. Questions about what investments there are or where accounts are held can be telltale signs, experts say.

Michael Stutman, past president of the New York state chapter of the American Academy of Matrimonial Lawyers, says one red flag could come from the spouse who shows new interest in credit-card offers. The spouse could be trying to build up credit in his or her name or be concerned about maintaining access to liquidity during the divorce, he says.

One of the more obvious clues: A spouse might start finding strange literature around the house such as apartment finders or solicitations from real-estate agents or financial advisers, says Margaret Held, a divorce and family lawyer in Knoxville, Tenn. Also, account statements from a financial institution that wasn’t previously known could be a problem.

Changing Money Habits

Changes in spending habits, such as unusual credit-card charges, are often signs something is amiss in a marriage, says Stacy Francis, a financial planner in New York. Sometimes charges even directly suggest infidelity, she says, such as purchases of jewelry or hotel rooms.

Other warning signs Ms. Francis sees: Large, unexplained cash withdrawals from joint accounts or a spouse who shows a sudden desire to sell assets such as stocks or real estate.

Ms. Cliburn, the financial planner in Missouri, says changing money habits may indicate a stage of divorce planning where a spouse may already be plotting an exit.

If your spouse has stopped making contributions to his or her retirement accounts or to joint bank accounts, it is possible the money could be designated for an escape fund, she says. By limiting contributions to known accounts, your spouse may be trying to build assets in secret accounts. Changed account passwords so you can’t access certain accounts is a potential alarm, too.

Behavior and Schedule Changes

Lili Vasileff, a financial planner in Greenwich, Conn., who works with divorcing clients says behavioral and workplace changes are common red flags.

Has your spouse suddenly started or stopped arguing about money? More business trips than usual? These are tangible clues that sometimes indicate a spouse's desire to divorce, she says.

For example, **Ms. Vasileff** says she once worked with man whose wife started traveling overseas more frequently for work. The wife had opened an offshore bank account where she secretly deposited business-related travel and expense reimbursements and some of her bonus money. (The husband's attorney later discovered the money during divorce proceedings, she says.)

A spouse who suddenly refuses overtime work or takes a lesser-paying position may be preparing to leave, says Melanie Hogg, a lawyer in Knoxville, Tenn. By doing so, the spouse's income appears to be less and that affects the calculation of any child support and potentially spousal support.

A husband or wife may also become evasive or stop caring about plans, whether it is family vacations, home repairs or holidays, says Emma Johnson, founder of the WealthySingleMommy blog, who often writes about divorce on her blog.

"It's all irrelevant now because they are out of there," Ms. Johnson says.

If you have seen these possible indications of divorce and aren't comfortable with the answers your spouse is providing or what further research into questionable behavior is indicating, see if he or she is willing to go to counseling to alleviate your concerns, says Ms. Cliburn, the divorce financial analyst.

If counseling is refused and you continue to be concerned, you may want to consult a divorce lawyer, she says. And if you suspect a spouse has squirreled away funds, you may want to work with a forensic accountant to uncover these assets during the divorce.

"Don't ignore your gut," says Source Financial's Ms. Smith.

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