

# How to cut the cost of divorce

**I**t may seem unromantic, but just about the only people who are busier than florists this time of year are divorce attorneys.

Whether it's because Valentine's Day forces couples to face romantic disappointments or because many people put off cutting marital ties until after the holidays, February tends to kick off high season for divorce.

And nothing could be worse for your finances than a contentious marital split, said Mark Baer, a family law attorney in Pasadena. Married couples have significantly more assets than similarly situated singles until they divorce, he says. Then the economic advantage is more than wiped out.

"Couples let their emotions take control and they spend it all on attorneys," Baer said. "They're now worse off financially than if they'd never been married — just because they refused to act like mature adults."

Divorce is the second-most-stressful lifetime event after the loss of a spouse or child, Baer said.

"The cost of litigating the heck out of a case doesn't benefit either person. It destroys the family financially, and that doesn't even consider the emotional toll," Baer said.

## Get real

You may be outraged by whatever conduct led to your divorce and may want to take your ex for all he or she is worth. But reality is another story.

"Half. You get half of the assets accumulated during marriage," said Diana Mercer, coauthor of "Making Divorce Work: 8 Essential Keys to Resolving Conflict and Rebuilding Your Life."

"I just saved you \$400 in attorney's fees."

Every state has a slightly different formula, but they mostly boil down to an equal distribution of marital assets, she said.



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therapist before you hire an attorney, Mercer suggested. Only about 20 percent of the issues you will confront in a divorce involve questions of law, she contended. Yet Mercer said she's had clients run through a \$3,000 retainer in 10 days telling her about every little thing that the ex wants or says.

It's not that your attorney doesn't care. But this is a profession that bills in 15-minute increments. Besides, seeing a therapist may be covered by your health plan. Your attorney is not.

If you need to work through anger or fears — or even custody issues — you'll get more and spend less by hiring a skilled psychologist who can help you deal with the emotions before you have the attorney work through the legal filings.

If you can't see eye to eye on how to handle the kids, consider enrolling in co-parenting classes, which typically cost less than \$500, she said.

## Get organized

To divvy up assets and income, you need a comprehensive list of what you've got and what you owe. Your attorney can get this information for you, Baer said, but that would require dozens of billable hours, subpoenas and a pile of paperwork.

Finally, consider what possessions you'll want to get in the financial negotiation and why you want them.

"The more organized you can get your thoughts and finances, the less you have to spend on divorce," Mercer said.

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