

A woman with long, wavy blonde hair is the central figure. She is wearing a classic, double-breasted brown wool coat over a white collared shirt. She is carrying a large, black leather tote bag with two handles. She is holding a pair of glasses in her left hand. She is standing on a set of wide, grey stone steps. The background is a blurred urban setting with dark structural elements.

Beyond the Break

The truth about divorce
in midlife for women

Mishcon de Reya

Julius Bär

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Executive Summary

- Women are changing – today's midlife woman is very different from her mother, or even women of a generation ago.
- These women are taking control to end marriages that are not working for them any longer. 46% are instigating divorce and 56% of women say they would end a marriage if they were unhappy. 76% of women who have divorced say they would do it again if a subsequent marriage was not working out.
- There is no longer stigma around being divorced (55% of women say there is no stigma surrounding being divorced). Modern midlife women are using their agency to establish lives that work for them. 31% of the women report being happier than they have ever been post-divorce.
- Despite the popular stereotype of affairs bringing about the end of midlife marriages, two thirds (64%) of our respondents believe marriages in the UK end for reasons other than affairs. While 23% of women overall aged 45-65 suggest a spouse wanting to be with someone else as the reason for the majority of marriage breakdowns in the UK, the same percentage – 23% – suggest that falling out of love is the cause.
- Other reasons believed by women to be responsible for marriage breakdowns in the UK include financial pressures (16%) and simply not wanting to spend their life with that person anymore (11%). Fourteen per cent of divorced women (9% of all women) suggested that marriages break down because of abuse or domestic violence.
- Of those respondents who had gone through divorce themselves, 28% cited a spouse having an affair or wanting to be with someone else as the prime factor in the breakdown of their own marriage, with 27% citing abuse or domestic violence and 23% down to growing apart or falling out of love.
- Divorce for these midlife female pioneers is not just a decision or transaction, it's a reinvention of their life moving forward. After all, in the '100 Year Life', 50 is only halfway through. There is still much more life to come and these women are determined to embrace it.
- But it is still hard – practically and emotionally, many women are not receiving the support they need to extricate themselves from their marriages. 57% of women who divorced said they did not get the support they needed; 51% said women got a worse deal in any divorce settlement.
- Divorced women also reported higher rates of depression (58% of divorced women compared with 40% of all women). Divorcées reported higher rates of financial crisis (47% vs 29%); and they generally scored higher on stress factors.
- Compared with non-divorced women, divorced women report markedly higher incidences of controlling behaviour from a partner (47% vs 23%), domestic violence (38% vs 18%) and mental abuse (38% vs 20%). This held true across ALL socio-economic groups.
- Women are not alone and it's time to lean in and take the transition as seriously as anything else - having the right people around them is paramount. Many people wouldn't get married without at the very least a celebrant, bridesmaids, a wedding planner and a pre-nup – so why should divorce be any different?
- Getting the right team around women as they divorce will transform the process, making it faster, smoother, more motivating, and lead to better outcomes.

Introduction by Sandra Davis and Patricia Astley

Beyond the Break: the new face of midlife divorce for women

We commissioned this report because in our day-to-day work, with women divorcing in midlife, we had begun to notice that many of the myths and narratives in the culture about them and their experience were no longer fit for purpose.

The research makes clear that in 2025 women in midlife who are likely to live into their late 80s and 90s are taking control of the rest of their lives. This means that if a marriage is no longer serving them, is abusive or just not where they want to be for their next 40 or 50 years, midlife women are voting with their feet. There is no longer a stigma around divorce for these women, or any sense that divorcing is a failure. They are taking action more than ever; leading their own charge forward in life (46% of women instigate the divorce with 56% saying they would end a marriage if they were unhappy.)

As the women themselves say: “when you are done, you are so done!”. But this emotional realisation and process is only one aspect of a divorce. Our research shows that women need more support through the legal and particularly the financial process of divorce; we were alarmed to find that only nine per cent of women are taking any kind of professional financial advice, despite being primarily concerned with their financial status – 33% of all women listed financial security in their old age as a key concern, and 65% of divorced women had concerns about their financial wellbeing.

The research also shows a need for better support for women. They are prepared to learn new things but often do not know where to turn to get the professional, emotional and financial support they need.

Our research uncovers deep structural shortcomings. A need for professionals who will lean into the real and raw experience of this moment in these women’s lives – and the requirement for legal and non-legal professionals who have strong emotional intelligence – as it’s often a two-year process. It’s a process similar in a way to when a business owner sells their business; there needs to be preparation for what lies ahead along the new pathway to dignity, confidence, independence and growth.

Personal wellness is also increasingly recognised as being key to a successful transition; many of the women talked about how feeling physically strong and well in themselves, for example, through personal training or boxing, helped them manage the process. But currently the kind of support available to women divorcing is patchy and piecemeal. This report clearly highlights the need for a wraparound divorce team, to support with all aspects of the process - legal, financial, emotional and physical. Having such a team, finding the right people to support each woman, would make all the difference in helping women through the process and onto their next chapter.

So what could that team look like? Well, a lawyer, of course, but one who can offer a more holistic service than just the legals. The goal should be to help the woman look after herself through a process which can be very different to what she expected and to aid her journey on all levels towards a fair settlement.

Early awareness of the importance of taking sound financial advice is also critical. Knowledge is power. We found many women instinctively wanting to stay in the family home and not realising the value of pensions or other family assets until it was too late.

One of the most concerning aspects of the research was the levels of abuse in marriages across every demographic. The women spoke of the long-term damage of coercive control, narcissism, financial control and physical abuse. Over a quarter - 27% - of women said such abuse was the reason behind the end of the marriage. These women need particular support.

Most importantly, this research was about getting close to and listening to this cohort of women who often feel invisible within the culture. We commissioned this research because we believed these women could and should be served in a better, more holistic way at this point of life. While divorce is never an easy choice, at the end most express powerful and overwhelming feelings of happiness, relief and liberation. We hope this report will contribute towards making the journey to get there easier.

Best
Sandra Davis
Partner, Mishcon de Reya

Patricia Astley
Relationship Manager, Julius Baer
International



Beyond the Break: methodology and background

This landmark report discusses the challenges and opportunities faced by midlife women in the UK around divorce. This wide-ranging research, incorporating the attitudes of women across the country from varying social groups, demonstrates the need for comprehensive support and a holistic approach to the divorce process. It also points to specific challenges for this pioneering generation of women as well as highlighting opportunities for a new approach for addressing the needs of women during this major life event. The research also compares the attitudes of women generally, with the attitudes of women who have divorced, capturing insights about how experiencing divorce affects women’s attitudes and experiences.

Methodology

This report was compiled by NOON for Mishcon de Reya and Julius Baer International. It explores the experience of divorce in midlife for women and highlights the gaps, opportunities and need for better education and resources for women in this specific cohort.

The research consists of a large-scale quantitative survey of 2,000 women aged 45-65 benchmarked against the UK population, commissioned from Survation in September 2025 (see appendix for full quantitative results) and the qualitative findings of focus groups (60 women in this age range) conducted in London, Surrey and Cheshire in September/October 2025. Additionally, NOON conducted one-to-one interviews with high net worth (HNW) and ultra high net worth (UHNW) women to gain their perspective.

Some of the subjects divorced before the introduction of “no-fault” divorce in the UK, and some after. This research did not systematically capture the type of divorce these women had, what grounds were cited (if any) or the effect this change had on their decision to divorce. We were interested particularly in what would have made the experience better; what they wish they had known at the start and what they most thought would help other women.

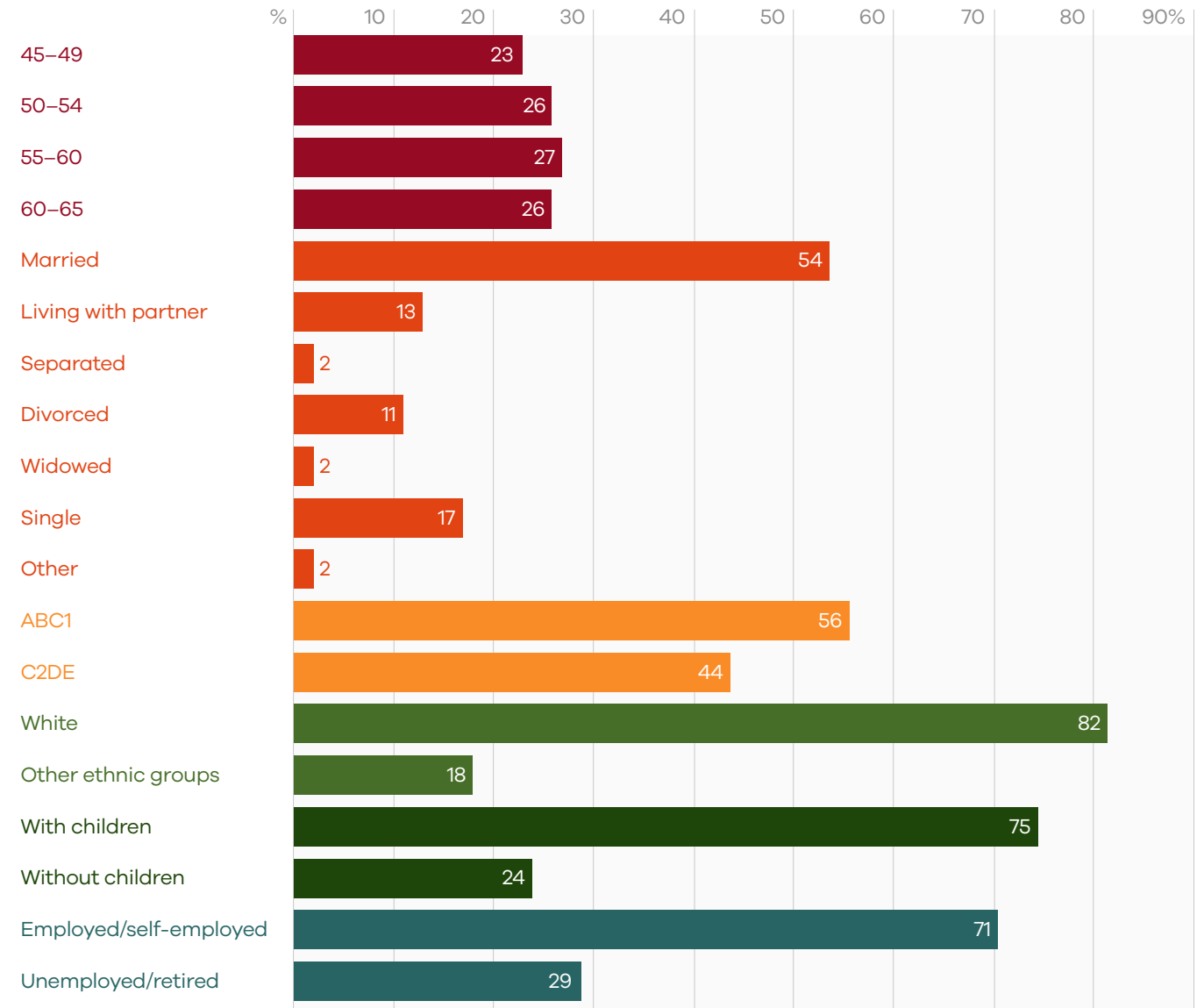
The groups were run by NOON Founder Eleanor Mills (ex-Editorial Director of The Sunday Times and award-winning editor and journalist) and NOON Editorial Director Jennifer Howze (award-winning journalist, ex-Times, and ex-Editorial Director Netmums, Founder BritMums) and this report is co-written by them.

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Demographics:

A representative sample of UK women aged 45-65 across all social groups, benchmarked against the UK population, conducted by Survation.



All women aged 45-65: 2,051

1

Women calling the shots

What is the decision process behind midlife divorce? Who decides the marriage is over and why?



When it comes to ending the marriage, nearly half of women (46%) instigated the divorce themselves.

This research finds that 56% of all women would leave their marriage if they were unhappy, (rising to 76% of divorced women saying they would leave a subsequent marriage if it was not working out). This suggests that rather than dissuading women from leaving a subsequent marriage, the experience of divorce may highlight it as an option for exiting future unhappy unions.

For the majority of midlife women in the UK overall, divorce is considered a viable solution to unhappiness in their marriages. This is reflected in the trend for couples in their 50s to have some of the highest divorce rates among couples. Over the past three decades, divorce rates have generally held steady with the exception of a marked increase in the number of older married couples deciding to end their marriages. These so-called ‘silver splitters’ have needs distinct from those of women in their 20s, 30s and 40s – particularly the women who are increasingly instigating the end of their marriages.

But why are these marriages ending and who decides?

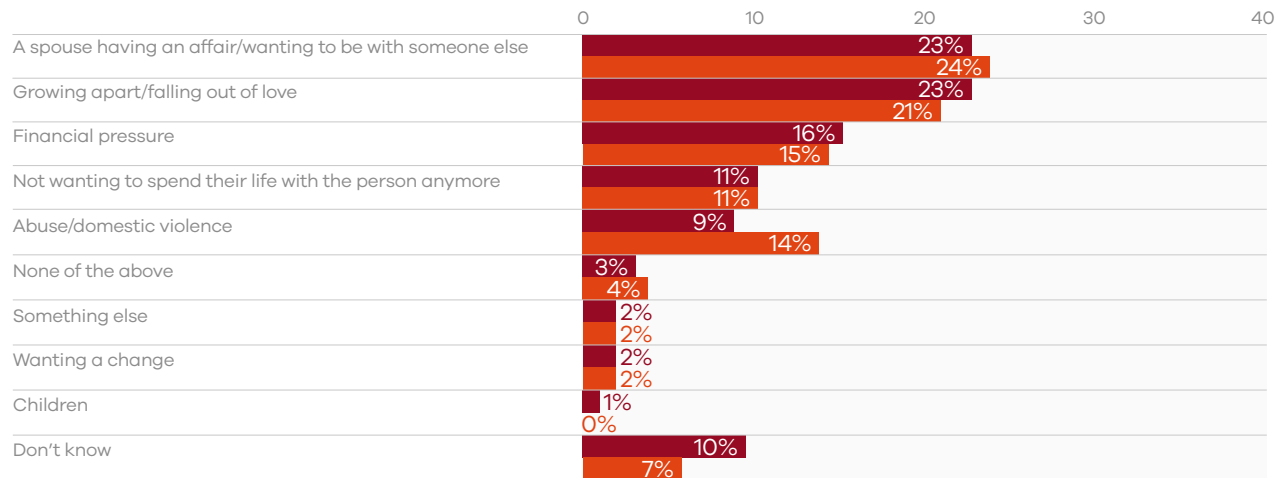
Between 2005 and 2015 there was a 23% increase in men getting divorced in this cohort and a 38% increase in women instigating separations according to the Office for National Statistics (ONS).¹ Social trend forecasters predict that almost one in every 10 people experiencing divorce by 2037 will be ‘silver splitters’.

When we asked women (both divorced and non-divorced) what they thought was responsible for the majority of marriage breakdowns in the UK, they suggested midlife marriages break down because the couple grow apart and fall out of love (23%), they decide they don’t want to spend the rest of their life with that person (11%); financial pressure (16%), or a spouse having an affair or wanting to be with someone else (23%).

The marriages of midlife women break down because they fall out of love, don’t want to spend their life with that person anymore or a spouse has an affair/new relationship

Q: Who or what do you think is responsible for the majority of marriage breakdowns in the UK these days?

■ All women ■ Divorced women



All women aged 45–65: 2,051. All divorced women aged 45–65 (220)

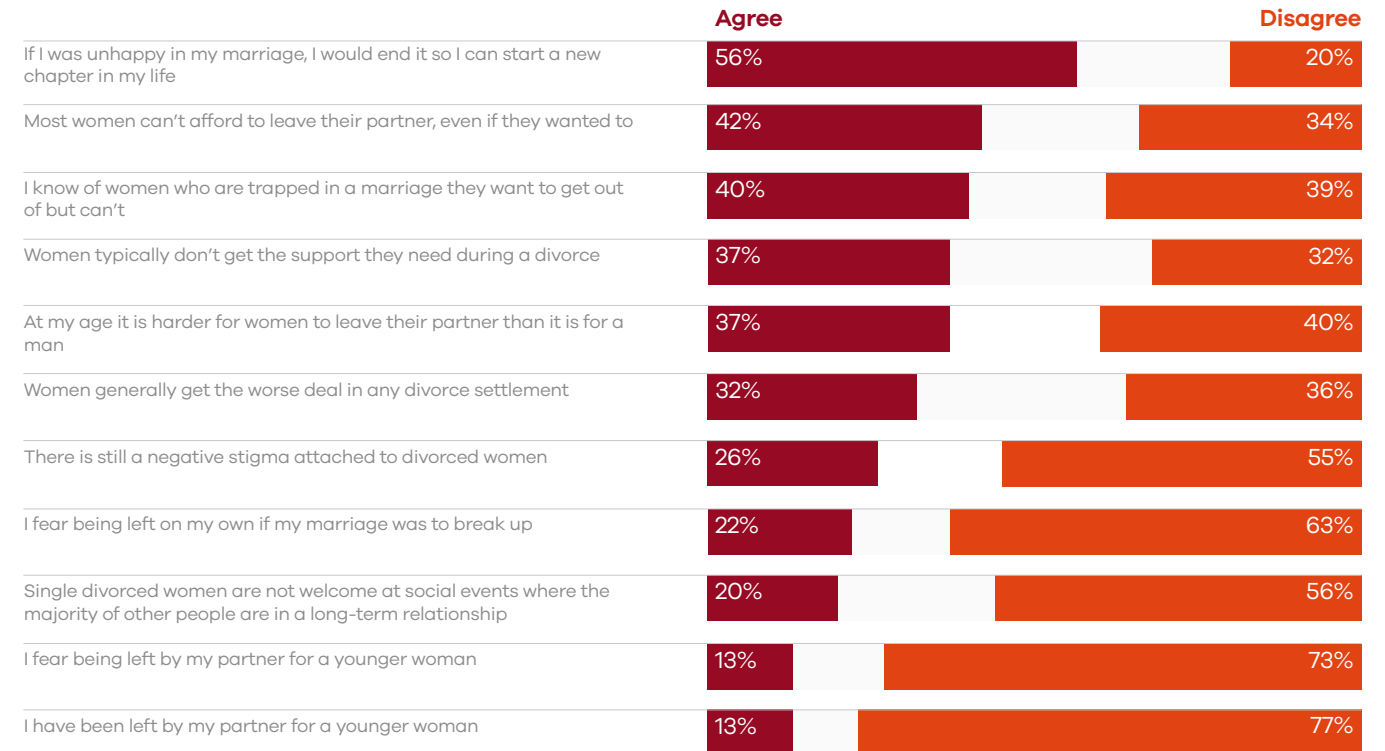
Despite the popular stereotype of affairs bringing about the end of midlife marriages, two thirds (64%) of our respondents believe marriages in the UK end for reasons other than affairs. While 23% of women overall aged 45-65 suggest a spouse wanting to be with someone else as the reason for the majority of marriage breakdowns in the UK, the same percentage – 23% – suggest that falling out of love is the cause.

Other reasons believed by women to be responsible for marriage breakdowns in the UK include financial pressures (16%) and simply not wanting to spend their life with that person anymore (11%). Fourteen per cent of divorced women (9% of all women) suggested that marriages break down because of abuse or domestic violence.

We found that women have a new agency around ending marriages. They are more prepared and willing to change their lives if the relationship is no longer serving them.

Over half of midlife women would leave their marriage if they were unhappy; only 13% have been left by a partner for a younger woman; and only 13% fear that happening.

Q: To what extent do you agree or disagree with the following statements about marriage, divorce and women who are divorced.



All women aged 45-65: 2,051

¹<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/marriagecohabitationandcivilpartnerships/articles/marriageanddivorceontheriseat65andover/2017-07-18>

The notion that women in midlife are usually left by husbands looking for a “younger model” does not entirely match up with the findings of the survey.



Waning stigma for divorced women

Historically, divorce ran counter to societal norms which expected women to remain married.² Now, more than half of UK women overall (55%) say there is “no stigma” to being a divorcée. They also do not think “it is harder for a woman of my age to leave than for a man of the same age”.

Putting paid to the “younger woman” myth

The notion that women in midlife are usually left by husbands looking

for a ‘younger model’ does not match up with the findings of the survey. Only 13% of women said they had been left for a younger woman, and 73% of women said they did not fear that happening.

Benefits of divorce versus the process

While midlife women – including those who have been divorced before – aren’t afraid to pursue divorce as a solution to an unsatisfying marriage, our research shows that they feel the process does not provide the

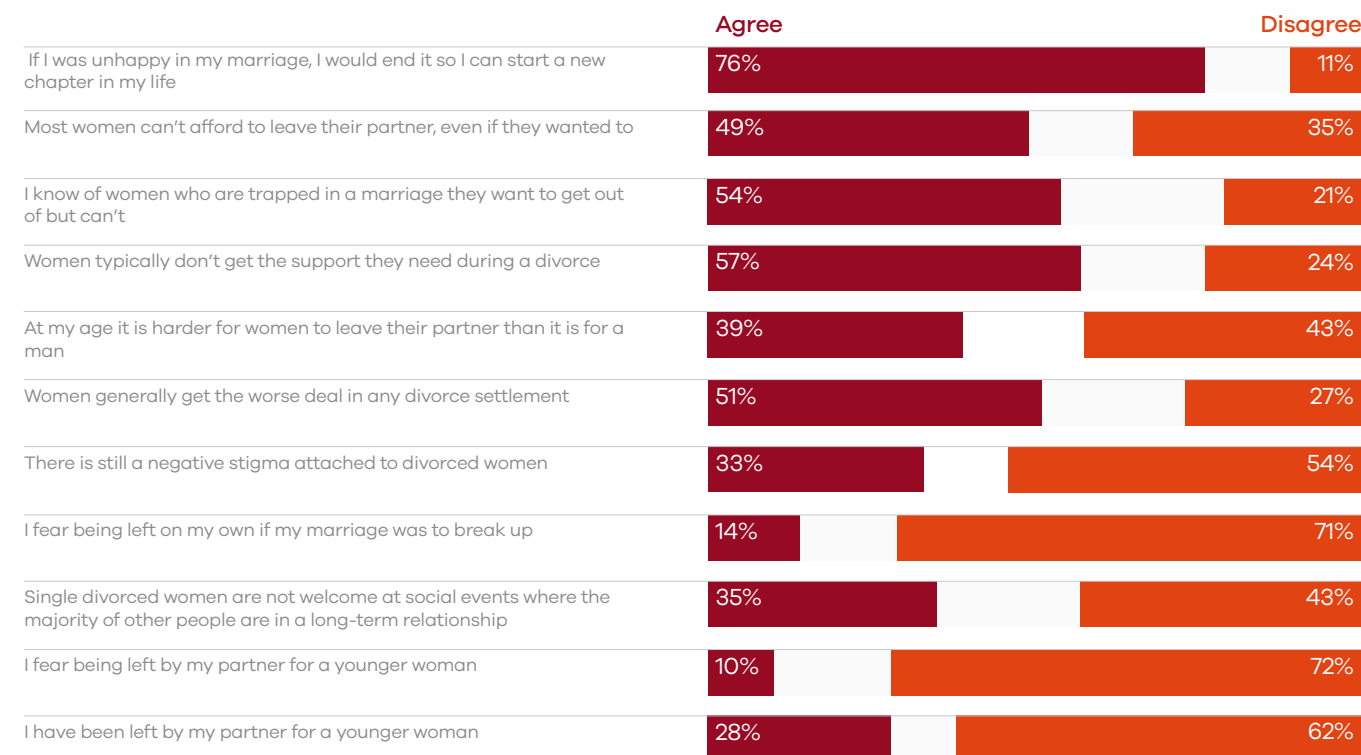
information, support and financial help that they need.

Women who have been divorced told us:

- 76% would leave a subsequent relationship if they were not happy
- 71% said they did not fear being alone
- 57% of women who divorced said they did not get the support they needed
- 51% said women got a worse deal in any divorce settlement

Experience of divorce shows women get less support, shunned more and a worse deal

Q. To what extent do you agree or disagree with the following statements about marriage, divorce and women who are divorced.



BASE: Women who are divorced (220)

² <https://www.sciencedirect.com/science/article/abs/pii/S0277539524001663>

How women feel about their divorce... and themselves

When we asked women who divorced about their emotions around divorce, the most cited feeling was “sad”. However, the next two were “relief” and “liberation”. In the focus groups nearly all the women said the emotional aftermath included feelings of empowerment and independence – with 37% of divorced women saying they felt much younger than their age (among non-divorced women, only 29% of all women asked felt similarly).

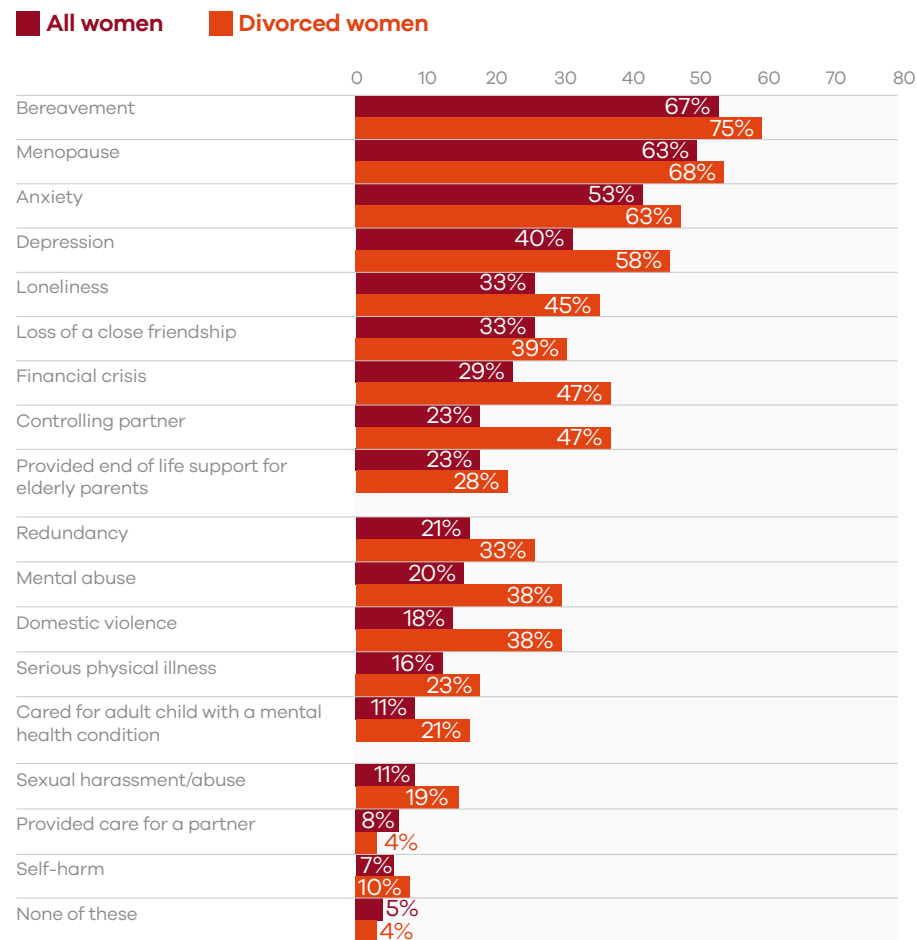
Divorce: the reality

The reality of divorce is often a more complex process than societal perceptions suggest, and our research showed that divorced women have higher levels of all stressors than non-divorced women:

- 49% of divorced women had experienced between five and nine of the following stress factors (including bereavement, anxiety, depression, redundancy, loneliness, loss of a close friend, financial crisis, or mental, financial or physical abuse).
- That compares with only 37% of all women of the same age.
- Divorced women reported higher rates of depression (58% of divorced women compared with 40% of all women).
- Divorced women reported higher rates of financial crisis (47% vs 29% of all women)

Divorced women have experienced more difficult situations

Q. Which of the following have you ever personally experienced? Select all that apply.



All women aged 45-65: 2,051; All divorced women aged 45-65 (220)

Abuse in relationships

Compared with all women, divorced women report markedly higher incidences of controlling behaviour from a partner (47% vs 23%), domestic violence (38% vs 18%) and mental abuse (38% vs 20%).

In the focus groups, we discovered high levels of abuse across all socioeconomic backgrounds – this is discussed in more detail in chapter eight.

There is a significant willingness to transition into a new chapter if a marriage isn't working

Digging into the quantitative findings in the subsequent focus groups we came across an oft repeated sentiment of “when you are done, you are so done!”.

In the focus groups we heard that often the end of the marriages wasn't due to a particular occurrence but came about “like the impact of a thousand paper cuts on your fingers. Each slight, or oversight on its own was not much – but cumulatively they undermined me so much that by the end of 15 years I felt like both of my hands were bleeding and raw and I couldn't stop crying”. (Sue, Cheshire focus group)

Many described attrition over time with their self-worth being chipped away at over decades of feeling unseen or uncherished.

Jane, 58, who met her husband at university and had been married for 25 years, said: “By the end I felt like one of my husband's members of staff. He just issued orders and

“

Ultimately, I just got fed up. It was constant: not turning up when he was supposed to turn up, not being there physically, but actually not being available for the children or for me.

”

Helen, Cheshire

I was supposed to jump. I'd followed him round the world as he took more and more important jobs. His career got bigger and bigger; my role and career just got smaller and smaller. I had to get out. I knew there was more to my life than this. When I said I wanted a divorce he said he would come to couples counselling – I'd been asking him to do that for about 12 years. But by then it was way too late. The kids had left home and I was so done.”

Many of the women talked about a constant sense of not being seen – what one of our Cheshire cohort described as the “drip drip drip” of making the choice to divorce.

Ella, 58, Surrey: “I think that's probably menopausal as well as everything. You just think, I'm just not putting up with this anymore.”


Helen, Cheshire, said: “Ultimately, I just got fed up. It was constant: not turning up when he was supposed to

turn up, not being there physically, but actually not being available for the children or for me.”

To ensure her resolve didn't weaken when she discussed it with her husband, she said: “I bought a divorce dress. I bought a divorce dress so that I didn't go, 'alright then, he will try again!'”

It was a Diane von Furstenberg wrap dress. She explained that the dress was a symbol of the decision she had made that she was going to divorce – like saying yes to a wedding dress but in reverse.

Helen continued: “It wasn't a dress to wear for anything in particular, because it was lockdown. I thought, I'll get this dress and if he starts doing that crawling back thing, this [the dress hanging in the cupboard] is what's going to keep me focused. I got the dress just to remind me of the decision. I've still got it, actually.”

A photograph of two women exercising outdoors. The woman in the foreground is an older Black woman with short, curly grey hair, wearing a grey t-shirt and a white wristband on her right wrist. She is smiling broadly and looking upwards and to the right, with her right arm extended forward. Behind her, another woman in a light blue tank top is also smiling and looking in the same direction. The background is a soft-focus green landscape, suggesting a park or outdoor setting.

(Mis) Understanding the process
How midlife women are left unsupported through the divorce process even when they have initiated it and how they might be better supported

This research demonstrates that divorced women consider divorce to be a primarily legal process (59% engage a lawyer) and are unprepared for the financial, psychological and emotional components they encounter as it unfolds. As a result, they say they are left feeling unsupported.

“I just didn’t know where to turn or who to trust” – Shahid, 49 Surrey

Divorced women recognised the need to obtain specialist advice – for example, by engaging a divorce lawyer or solicitor (59%) – yet few sought the help of other experts such as financial advisers (9%) for financial advice or support professionals like divorce coaches (3%) or counsellors/mediators (14%). We found the lack of uptake of professional advice surprising since 65% reported concerns about their financial wellbeing and 55% reported concerns about their mental wellbeing during the process.

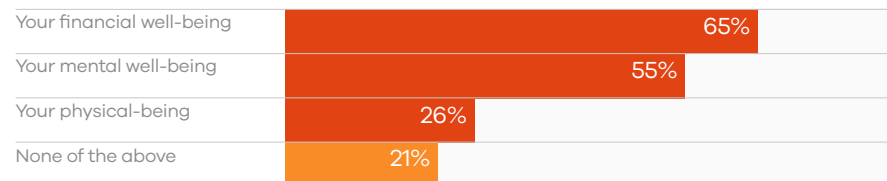
In this support vacuum, the women are turning to online sources of advice and support instead: 4% used ChatGPT or other AI tools for support and advice and 9% used social media. Online searches, AI large language models and social media combined provided help for 43% of divorcing women.

Our research showed widespread ignorance or lack of awareness among women about what a divorce will involve and how to find the help they need, with even informal support such as friends not providing the support and knowledge they need.

Four in five had concerns about their future well-being, including two third over their finances

Q. Thinking about your divorce process, did you have concerns or fears about any of the following? Select all that apply.

All Divorced Women



BASE: Women who are divorced, Unweighted total: 220

“My friends have been great but none of them have been through a divorce so they couldn’t be that helpful.” Kat, 56, London focus group

While divorcing women understand the need for expert legal and financial advice, they express significant financial worries and distrust in professional advice.

Divorcing women and the financial picture: a dangerously low level of financial advice is being accessed

We discovered that a sense of financial vulnerability and disempowerment is rife across this cohort of women.

Only 8% of all the women have a financial adviser they can call upon, with only 9% of divorced women reporting having taken financial advice. Only 29% of the women understood their financial situation in advance of the divorce.

But when we asked all the women in the survey what was the most appealing thing for them, a third (33%) said financial security in old

age. So there is a clear discrepancy between their anxiety around being financially secure and a reluctance/failure to seek financial advice.

Financial vulnerability

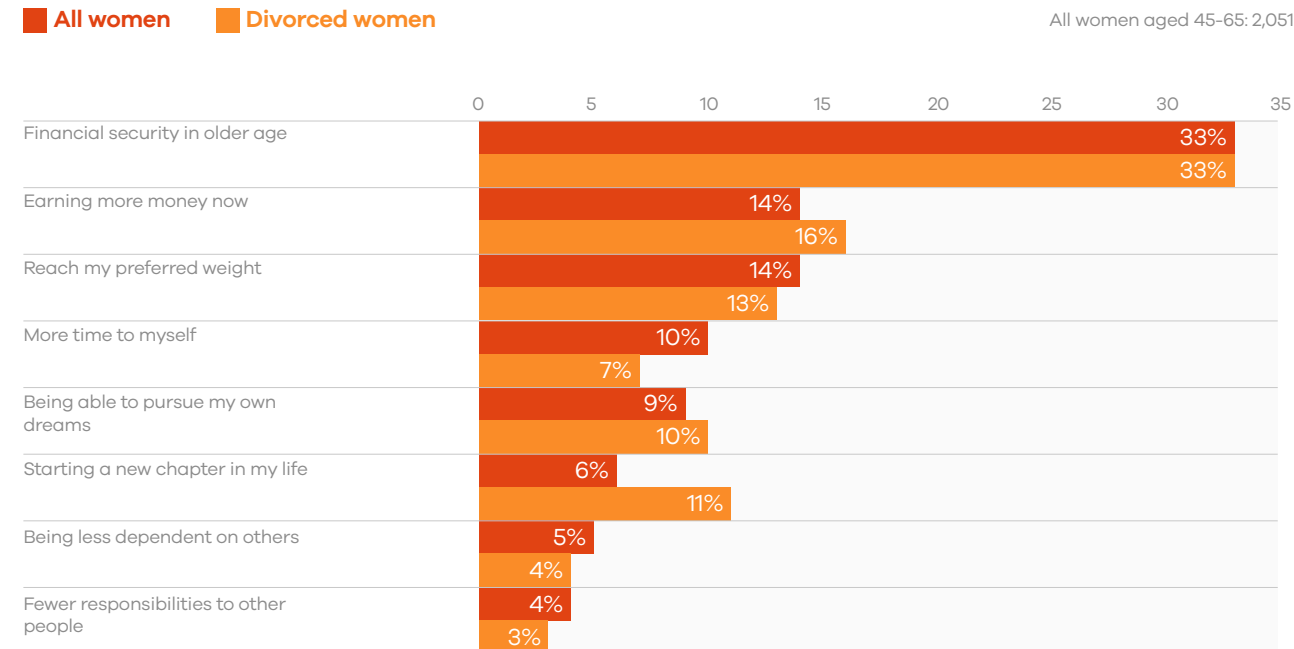
Our research showed that midlife women are not well served when it comes to financial matters, not only during the divorce but in the aftermath and in their lives more broadly (see chapter four for the particular needs of HNW and UHNW women).

These findings point to a huge opportunity to help women invest for their future across all demographics. Currently women retire with 35% less in their pensions than men and they live longer; gendered ageism is also pushing this generation of women out of the workforce even though they need to work till 68 to get their state pension.

This was raised often in the focus groups too. The survey clearly showed their anxiety around money, but also the lack of female-friendly professionals and advice serving this

Third most desire greater financial security in old age

Q. Which of these is most appealing to you?



“My friends have been great but none of them have been through a divorce so they couldn’t be that helpful.”

Kat, 56, London

cohort; only 15% of independent financial advisers are women. Women in the focus groups often expressed mistrust of financial professionals linked to their own lack of financial education.

“I understand buying a house and doing it up and flipping it but investments feel less concrete, less inside my comfort zone.” Zoe, 54, Cheshire focus group

How the informal marriage contract has changed for this generation – often during the marriage itself. This leaves the women exposed particularly around money. We heard that ‘like bins and wine’, finances were often seen as the husband’s responsibility.

Many of the women talked about being part of a generation where the expectations on them and their marriages have shifted radically. They have been at the sharp end of gender roles changing, and this particularly came up in relation to their attitudes and experience of marriage and money. Some described getting married and signing up to a kind of informal “marital deal”.

“I worked, but part time, and did the kids, and the house and the holidays and tended to his needs and my parents; he looked after us financially. That was the deal.” Sue, 54, Surrey. This was echoed by many including Charice, 51, in the Surrey focus group, who works in finance.

She said: “My job was to do the kids. He took the lead and made the money decisions. I didn’t want to think about our finances at home when I spent all day at the office thinking about finance and equities. There is an expectation in our generation that men will look after the money. I didn’t have the headspace to do that and to do the kids and work.”

This sense of the money being the husband’s domain and there being a kind of status in that for the women was something we dug into during the focus groups.

Jane, 53, Cheshire group, summed up much of what we heard: “I just could never get interested in the family finances. It was too boring so I let him do it – like the wine or the bins.”

But this gendered assignment of roles within the marriage often became part of a difficult power dynamic during the divorce.

Juliet, 49, London: “When I met my husband, I had two kids from a first marriage and was running my own business. He wanted me to have another child and was much wealthier than me, so I ran the kids and the house and looked after our social life.

“His side of the bargain was that he said he would look after us all financially. I just hadn’t got the brain space to be interested in the financial arrangements too, there was so much admin. I just let him get on with it.

“Then when it all fell apart, I felt such shame and so pathetic about my lack of financial nous: I didn’t even know how much our house was worth, or how much he earned, or about his pension or our assets – and I am a businesswoman! But it was just part of the deal.

“He swept me off my feet and promised to look after it all...and I fell for it. When we met I felt like I had won the lottery, that he would look after me, like that was what I was supposed to do, supposed to want. But now I see that choice was so wrong and dangerous.”

Many of the women talked about how powerless they felt when it came to the financial negotiations around ending the marriage.

Helen, 54, Cheshire: “Financially, I kind of let him get on with it. I think he felt like the big man doing all of that stuff. I trusted him then stupidly let him get on with it all. When it came to the actual sorting out the finances in the divorce, you know, he really went into fight mode. He was sitting around the table and negotiating like you would in a business situation.”

Sarah, 53, London: “Once they’re emotionally out of the marriage, once they’ve decided to divorce, it’s a business transaction to them. I would say in meetings with the mediator: ‘we are not in a business negotiation here’. When he was making the offers, he would go in low and I would say, no, no.”

The idea that finance was the husband’s responsibility was so persistent that one woman explained that even after her divorce, when she got her long-battled for settlement, she: “gave it to my husband to invest; I don’t understand any of that”.

The need for financial education for midlife women is evident and the lack of financial empowerment something of a hangover from previous generations. Many of the women described having not been brought up to think that finances were going to be part of their remit.

Many pointed out that they were the first generation to have to take charge of their own finances in midlife and that only a generation ago their mothers could not take out mortgages etc in their own name, but that they had to be guaranteed by a male relative. This shift has left them financially vulnerable.

Kate, 53, Cheshire: “It’s not our fault. We weren’t brought up to think about money – my mother couldn’t even get a mortgage in her own name when she divorced my father in the 1970s. Her father had to guarantee it for her.

“We weren’t brought up expecting to have to do this. Indeed, it was a mark of honour, almost of status, not to have to, to have a man look after us financially. My male friends get together and chat about their investments or which shares they have bought, while women understand more tangible assets such as property. We just haven’t been given the education.”



“Once they’re emotionally out of the marriage, once they’ve decided to divorce, it’s a business transaction to them. I would say in meetings with the mediator: we are not in a business negotiation here. When he was making the offers, he would go in low and I would say, no, no.

”
Sarah, 53, London

In Cheshire, there was a **discussion about the generational shift that has happened in the way women think about marriage and giving up their financial power.**

One woman said: “The financial power that you had is lost because you’ve given it up to this man thinking that you’re going to be looked after...and then that doesn’t work out. It was like a double betrayal because I thought I was doing the right thing, the expected thing.”

Another said: “We are the first generation who worked all the way through and are now being expected to work post-divorce too. That is different. Yet we were brought up on the myth of ‘we’re going to find this perfect man who will look after us’. Our generation was sold on the Disney ending. We were very much raised on that idea that our prince would come, told to trust our husbands and be good wives and mothers...because of the Disney ending.”

Differing attitudes toward their finances dependent on socio-economic background

Our focus groups did reveal a difference in attitudes toward money between women who grew up in financially secure situations and those who did not. Women who described “poor” childhoods were more proactive in managing their money, both inside and outside their marriages.

Ella, 54, in Surrey, who described her circumstances as “very comfortable”, said: “I feel a mixture of boredom and terror when I look at my tax return or have to think about money, and when I try and learn more the whole subject



“**I never want to be skint again like I was as a kid. My husband was feckless and clueless and squandered his money.**”

”**Rachel, 55, London**

is so full of jargon that it makes me feel stupid and out of my depth and then I feel patronised when I speak to my accountant. I don’t want to look stupid in front of him by saying that I don’t understand.”

However, the women who had come from poverty or modest beginnings and now earned well had a different attitude in our focus groups.

Rachel, 55 in London, said: “I have always worked and so did my husband. We earned about the same

amount. I didn’t want a joint account during our marriage; I wanted my money and pensions for me. I check them every week. I never want to be skint again like I was as a kid. My husband was feckless and clueless and squandered his money. But I never want to be skint again like I was as a kid so I always looked after my own money.”

Tia, 56, who grew up in care, agreed: “During the marriage I did all the financial stuff. I have always been in charge of my financial destiny. I

know exactly how much my house is worth, check my investments every day and my bank accounts. When we divorced, we sold the family home and took half each. We always kept separate bank accounts during the marriage. My financial stability is my rock. I have worked hard for it and will never give up that independence.”

The Trailing Wife penalty

In the focus groups we discovered a distinct trend of ‘trailing wives’ (women who had given up their careers to follow their partners around the world) left particularly vulnerable in their marriages as their geographical distance meant they often lost touch with friends and networks. It also was particularly difficult for them to continue a career, even if they had been a professional when they married.

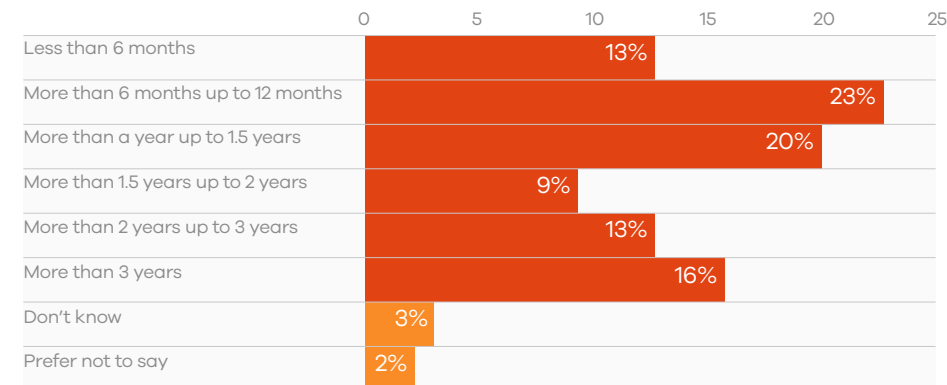
Louise, 51, separated from her wife of 19 years. The couple lived in Barbados. Louise described how the marriage ended when she came back to the UK from the Caribbean to look after her dying mother for two months.

She said: “When I got back to Barbados my wife said she had fallen in love with someone else and it was over. My life fell apart. I had followed her round the world for years, I had moved away from the UK to be with her, given up my good job in marketing. I was so codependent on her, she had become everything. And then that was it. I lost all our mutual friends, my life in the Caribbean, everything. I had to start again from scratch.”

Average divorce takes just less than two years

Q. From the decision to get divorced to the final order/settlement, how long did the whole process take?

■ **All Divorced Women**



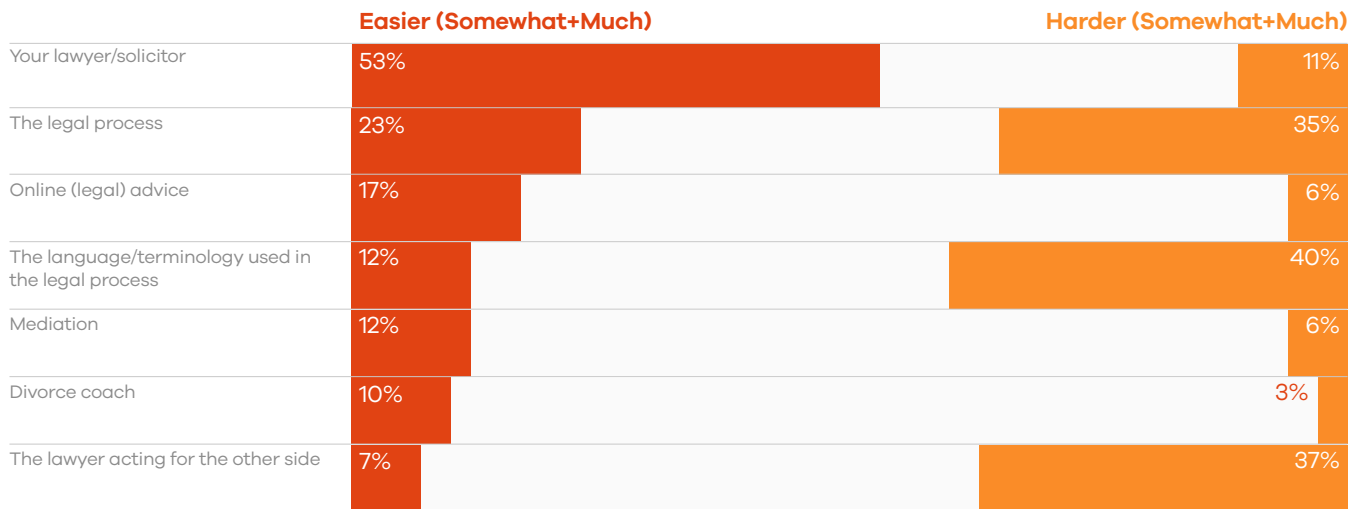
BASE: Women who are divorced, Unweighted total: 220

	Mean time
All Divorced women	1 year 10 months
Divorced women with children	1 year 11 months
ABC1	2 years
C2DE	1 year 8 months

Language and the legal process make things harder in a divorce situation

Q. To what extent, if at all, do the following factors make the divorce process easier or harder for people like you?

All Divorced Women



BASE: Women who are divorced, Unweighted total: 220

The legal process: finding a lawyer & other advisors often comes down to asking around friendship groups with mixed results

In our survey, 59% of women used a lawyer or solicitor but, in the groups, we heard again and again that many had begun the process with no idea how to find one.

“It’s hard as there is no central register of divorce lawyers or what they specialise in,” said one woman in London.

“It was a bit of a haze finding a lawyer,” said Hazel, 60, Cheshire. Recommendations from friends, contacts or other people in their social group were the overwhelming source of referrals.

One woman in Cheshire met her future lawyer at a women in business networking event: “We sat next to each other at lunch. I said: ‘I’m never going to need your services’, but I took her card. And then about five months later, my husband left. It was four days before our sixth wedding anniversary. He just came home from work one day and said, ‘I don’t love you. I’ve never loved you. I met somebody, I’m moving out, we’re getting divorced. I sat on the sofa

next to him and said, ‘that’s quite a lot to take in’. I pointed at the flowers on the table which he had given me only the previous week, ‘you just gave me those.’

“He said he’d got in touch with a mutual friend of ours who was head of family law at a firm. I immediately rang Jane who said: ‘don’t agree to anything until we’ve met.’ It was great advice.”

Where women find legal advice

- 17% of the women found online legal advice had helped the process
- 30% got most of their information online (pointing to an important information gap)
- 4% had used ChatGPT or other AI tools for their divorce

In our Surrey focus group, Sally, 58, had conducted her entire process through ChatGPT.

She said: “I did the whole thing online and paid £600 for the divorce certificate. We split everything down the middle including custody of the children and got that signed off. Saved us a fortune!”

In the London focus group, the women said that their most trusted sources of information were: their own legal team, their own online research, and friends who had been divorced.

Lawyers “can sometimes make the process more difficult”

While the survey found that the women said their own lawyer made the process easier (53%), the lawyer acting for the other side was seen to make things harder (37%). The legal process itself also made things harder according to 35% of divorced women, as did legal jargon and terminology (40%). In the London group, four of the women described “feeling physically sick” whenever a letter from their spouse’s solicitors landed on the mat.

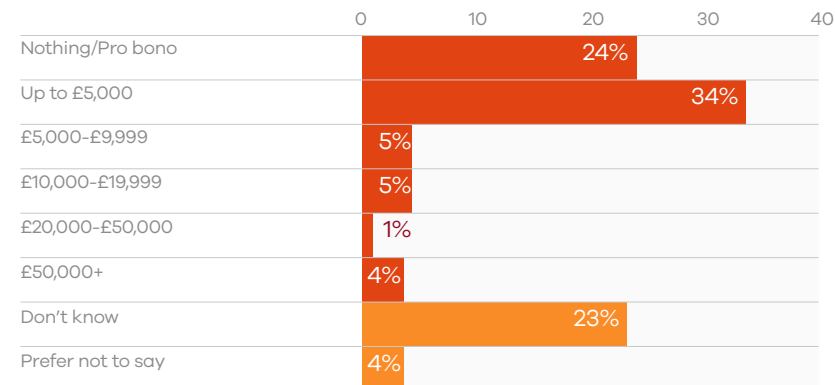
One said: “I felt bullied by his solicitor on the timeframe of the financial settlement. I hadn’t come to terms with the fact that he wanted a divorce and immediately he was wanting to tie down the money. It just felt like the whole process was out of whack.”

The women described how “I had to go on an emotional journey of acceptance before I was ready to agree or get my head round the financial settlement. I just wanted to [keep] my house. I didn’t realise that I wouldn’t be able to afford the upkeep or that for the long term it would have been better to go for a chunk of his pension. I was so unhappy and heartbroken I just wasn’t thinking straight”.

Divorce costs each woman £8,600

Q. In financial terms, approximately, how much did the legal services for your side of the divorce cost (no matter who ended up paying)?

All Divorced Women



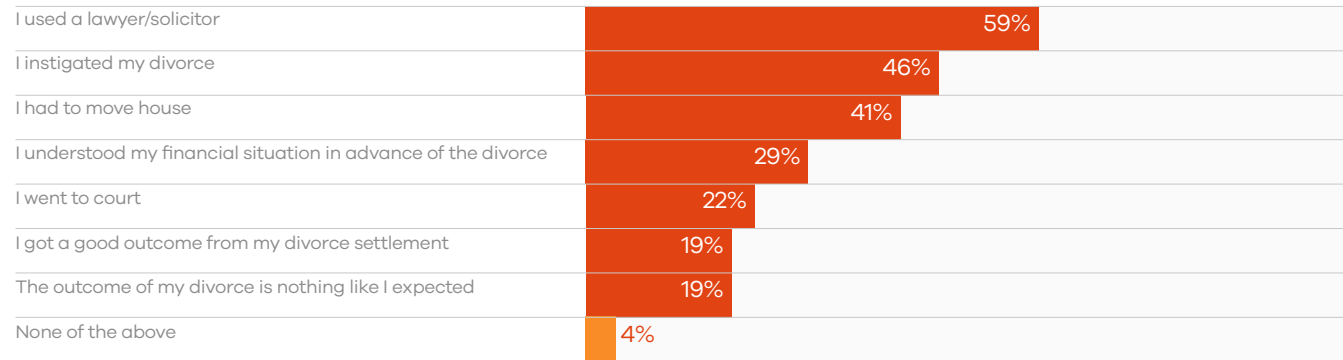
BASE: Women who are divorced, Unweighted total: 220

	Mean cost
All Divorced women	£8,600
Divorced women with children	£9,200
ABC1	£11,500
C2DE	£4,300

Just one in five divorced women say they got a good settlement outcome

Q. Thinking about your divorce process, which of the following statements apply to you? Select all that apply.

All Divorced Women



BASE: Women who are divorced, Unweighted total: 220

Others blamed themselves and their own feelings of guilt for not getting a good settlement outcome, pointing to opportunities to help women manage the emotional components of divorce to make the process and outcome more equitable.

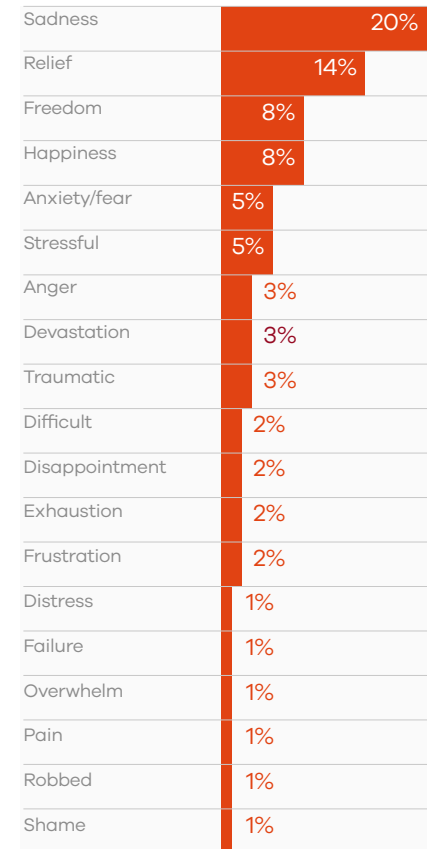
Sarah in London: "I was willing to leave with nothing because I felt guilty that I wanted to end the marriage. I went in with very little when we first met so I felt I didn't have a right to anything. He made me feel like that. I spoke to a lawyer who said I was entitled to more, half of his money in fact and he has a lot. But I didn't want his money. I just wanted my freedom."



Sadness most common emotion associated with divorce

Q. Thinking of your divorce, in a single word, what is the first emotion that comes to mind?

All Divorced Women



BASE: Women who are divorced, Unweighted total: 220

The emotional journey...and the need for post-divorce support

Quantitative research shows that in the aftermath of divorce, women experience high levels of relief, happiness and freedom.

But many of the women talked about "just hanging on" or "it was about survival" and that the emotional process could only come to the fore when the legal and financial processes were resolved.

Women in the focus groups spoke frequently of "falling apart", expressing grief, sadness, tears and feeling overwhelmed – and saying those emotions tended to come to the fore afterwards as they attempted to "just carry on to support the kids and do my job" through the strain of the separation.

Mel, 51, Cheshire: "The emotional processing of the end of the marriage, that sadness, had to be put on hold. I just had to focus on custody and the money for the sake of my children. I just pushed the emotional stuff down so I could survive day to day, but it burst back at me. It was like opening Pandora's box and when the settlement was done, I fell apart. I just couldn't stop crying."

Shahida, 53, London: "It's only last year that I finally fell apart. I'd lived in fear for my safety, my husband harassed me and the children so much there was a police cordon around our house. When things finally started to stabilise, then I fell apart. I held down a big job to keep paying the mortgage, I was an emotional rock for my kids. Women are just expected to hold it together; I ended up almost having a stroke from the stress. There was such a

double standard in the process, no one believed what my husband was doing. Eventually I ended up in front of a female judge who was the first person who believed me and saw through him. That was such a relief."

Many women talk about their emotional journey through the divorce process, how there are dark times but that the end result is a feeling of a rebirth; that after the marriage is over they are free to embark on a new chapter. This sense of post-divorce empowerment is discussed in more detail in chapter seven.

Pat, 55, London, is a good example of this emotional arc: "I had an affair – there were reasons that happened, largely that I felt invisible to my husband. But my ex made our friends choose sides. He cut off anyone who spoke to me. That left me in a dark place with no one to support me. I hit rock bottom. But I want other women to know that my rebirth, my return to my true self post-divorce, has been an amazing experience. I am now so much happier."

The social fall out from divorce is still real – particularly around lost friendships, not being invited to dinner parties and severed family ties

Although the research shows that the women do not feel a stigma about being divorced, it does reveal a shift in social patterns around them. Some of the most painful stories came in the rupturing of wider family relationships.

“

I found once I divorced that my friends' husbands wouldn't come along anymore because I didn't have a husband of my own for them to talk to.

”

Sally, 62, Cheshire

Julia, 49 London: “One of the worst days for me was when I was booted out of the family WhatsApp group. I spent so much time with his parents, I held the relationship between my sons (two and four) and their grandparents (his parents) who lived nearby and we saw them a lot. I would take the kids to see them, I would host and look after them. Since the divorce, they have only seen the children once a year. I hadn't expected that.”

The women who described being in the most pain were those estranged from their children as a result of divorce.

Thelma, Surrey: “I adopted my daughter from Vietnam when she was only a few weeks old. She was the reason I stayed in my marriage with a very controlling husband. I told myself that I had made the decision to adopt a baby who had already lost one family so I couldn't be the one who broke up her next family. I stayed in the marriage for 19 years until my daughter went to university. But now my husband has turned her against me and she won't speak to

me. I feel like my sacrifice was really in vain. I suffered for all those years to hang on to her and now I have lost her anyway.”

Social shifts as a result of divorce: not being invited to “couples dinner parties”

As well as family social fallout, there was also a more mundane shift in their social identities particularly around a cessation of earlier couple-style engagements.

Pam, 50, Cheshire: “You lose the couple dinner parties – they just don't want a single woman. It is insulting really as I am really not interested in anyone's husband and it can be very hurtful when friends you have had for years stop inviting you on New Year's Eve or to parties you have been at for the last 20 years. I wasn't really prepared for that.”

Several of the women spoke about being told that inviting them would “unbalance the seating plan” and that the host only wanted couples.

Sally, 62, Cheshire: “I found once I divorced that my friends' husbands wouldn't come along anymore because I didn't have a husband of my own for them to talk to.” When in the groups we dug into the reasons for this social ostracism. The reasons that emerged were “discomfort, my old friends just don't know what to say” to “I got into a new relationship and was having lots of sex and feeling a different version of myself and I found that the couples didn't like that, it made them feel a bit threatened”.

Pam, Cheshire: “People are frightened of women on their own, like we are after their husbands but honestly I'm not interested.

“I think a lot of the women's husbands don't want their wives getting ideas... they might look at us and think we are having too much fun! They might fancy a bit of freedom too...”

There was a strong shared sense that when the women moved on post-divorce, changed their lives and themselves, some old friendships didn't survive their new persona.



3

The support gaps during midlife divorce: an opportunity to create a wraparound team to support practical needs

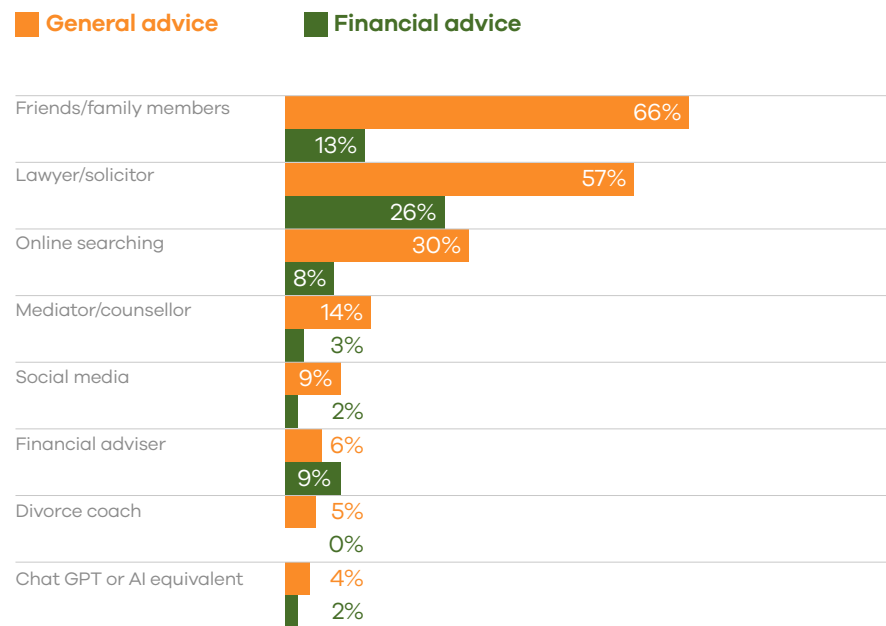
(The practical needs: the importance - and absence - of a supportive team)



Family / friends and legal support provided most advice

Q. During your divorce from which of the following did you get or take the following types of advice from?

All Divorced Women



BASE: Women who are divorced, Unweighted total: 220

A new way to frame how women divorce: it takes a team...

You wouldn't get married without hiring a wedding planner, finding a celebrant of some kind, appointing a bridesmaid and talking to the right person about the proper paperwork – so why should divorce – another complicated major life event – be any different?

Both our qualitative and quantitative research demonstrates that currently the needs of midlife women during divorce are not being well met, providing an opportunity for

companies to create and offer a more holistic service which would solve all of a divorcing woman's needs.

Many women feel unsupported and confused during the process, highlighting a need for better resources, both professional and personal. In the focus groups we heard huge dissatisfaction around the process:

- 47% of divorced women report not receiving adequate support during their divorce with a quarter not knowing where or who to turn to for help and another quarter saying they could have done with extra professional support.
- 57% of divorced women believe women lack necessary support.
- A majority of women who have divorced wish they had more help beyond legal and financial advice.
- More than half of women who have divorced (51%) believe women get a worse deal in the divorce than men.
- Only 19% of the women report having a good divorce settlement outcome.

Normalising the need for a divorce team could smooth the process, empower women, reduce the negative fallout that can affect the women, other family members and children and provide more financial stability.

A divorce team will help midlife women through the rapids of the transition and could consist of not only:

- a lawyer
- a financial adviser
- a psychotherapist/counsellor/ divorce coach but also perhaps
- a personal trainer
- a property consultant
- a philanthropic adviser for HNW/UHNW women
- and most of all a supportive community of women at a similar stage who have been through the process already.

Our research also shows that community support is extremely valuable and that women prefer to get it from women who have been there rather than friends or those in their social circle because of the sensitive nature of the legal process, the financial implications and privacy concerns.

Many of the women talked about the need for a 'wraparound divorce team'

Women divorcing in midlife require a holistic support system, which they often realise too late:

- Many women wished they had a range of help, including legal, financial, emotional, and social support.
- Only 29% of the women understood their financial situation before the divorce and only 9% had consulted a financial adviser.
- 26% got financial advice from a lawyer rather than a wealth manager or independent financial adviser.
- 2% used social media and a further 2% used ChatGPT or other AI tools for financial advice.

Divorcing women expressed significant financial worries and distrust in professional advice "I just didn't know where to turn or who to trust," said one HNW woman in a one-to-one interview (more on the needs of HNW and UHNW women in chapter four.)

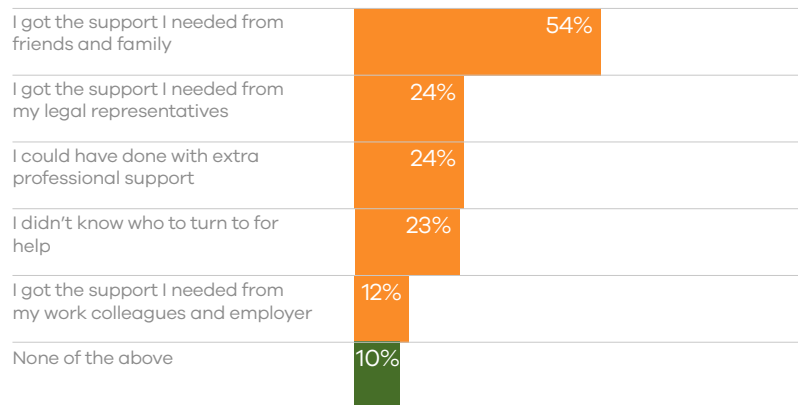
A 'divorce team' concept can provide comprehensive support, better meeting the needs of women, their children and their families while also smoothing the process and acknowledging the importance of this life event.



Support from friends and family far outweighs support from elsewhere; a quarter would have benefited from additional professional support

Q. Thinking about your divorce process, which of the following statements apply to you? Select all that apply.

■ All Divorced Women



BASE: Women who are divorced, Unweighted total: 220

Community support is key

The importance of non-friend, non-family social networks peer support is perceived as a lifeline across all the focus groups and all interviews we conducted.

One woman said: "I needed to talk to women who had been through it who were not part of my family or friendship circle as I didn't want my divorce to become gossip."

Hannah, 51, London: "I lost 90% of the friends we had had as a couple. I was so isolated and unhappy. I longed for a group of other women who had also been through a divorce who could help me but who weren't part of my social circle, which had become really toxic."

Kate, Cheshire: "There's that Chinese proverb: to know the road ahead. As I was coming back, there wasn't really anybody coming back down the divorce road when I was going through it. It's probably been like that for a lot of you. But you become that person coming back and then you realise you can help the others."

Wellness and feeling physically strong is an increasingly important part of the divorce journey

A 'divorce team' could also address women's wellness, according to the focus groups in London and Surrey. Jane, 53: "My mood improved hugely when I started seeing a personal trainer. It wasn't about how I looked. Feeling stronger physically made me feel stronger emotionally too."

Emma, 51, Surrey, agreed: "It was a really awful time. I was really in pieces. And actually, what brought me back to life was boxing. I'm a personal trainer now and I do online strength training for women." Fitness, yoga and wellbeing during the process was mentioned often as an important and often overlooked part of the journey.

“It was really awful time. I was really in pieces. And actually what brought me back to life was boxing. I'm a PT now and I do online strength training for women.

”
Emma, 51, Surrey



The unique and unmet needs of divorcing high net worth and ultra high net worth midlife women



“With benefit of hindsight I can see that using my lawyer as my therapist was an expensive mistake. But I didn’t have anyone else to talk to. I wish at the beginning of the process I had been advised that having a team, getting a therapist and a lawyer and a forensic accountant onboard would have served me better.”

“UHNW woman in the Cotswolds

High net worth (HNW) women face distinct challenges and often feel their needs are overlooked during divorce. To dig into their needs we conducted one-to-one interviews with a dozen UHNW and a further ten HNW women, and looked back over the answers of the wealthier women in the wider focus groups. We also conducted a supplementary survey which was distributed to Mishcon de Reya women and those from Julius Baer and from the NOON Community, targeted specifically at HNW (£1 million plus in non-property assets) and UHNW (upward of £5 million).

Our first finding was that all of these women had found their lawyer (if they used one) either through

“word of mouth” or “Google”. The use of online searches points to an opportunity to harness search engine optimisation and original content by lawyers, financial advisers and others to heighten their visibility and achieve cut-through with a female-oriented divorce message to potential clients.

In the one-to-one interviews we conducted with this cohort, almost all of them wanted the professionals serving them to think beyond their legal or financial client needs at an early stage so as to support the whole journey, not just their bit of the process.

These women are both uniquely asset-rich and uniquely vulnerable.

As part of this report, we sent out a separate survey with 56 responses to get a more accurate picture of the particular needs of HNW and UHNW women.

- That even with assets of £1 million plus, only 9% of the HNW women had used an accountant or financial adviser during their divorce process (it was interesting that this figure was the same across both pieces of quantitative research).
- What came across in all the interviews is that the midlife HNW and UHNW women **exhibit high levels of distrust towards personal and professional advice**

This quote from a UHNW woman in the Cotswolds was typical of how underserved these women felt by their professional teams and how little they knew or understood about the divorce process.

She said: “With the benefit of hindsight, I can see that using my lawyer as my therapist was an expensive mistake. But I didn’t have anyone else to talk to. I wish at the beginning of the process I had been advised that having a team, getting a therapist and a lawyer and a forensic accountant onboard would have served me better. But I didn’t know then what I know now. I am talking to you so other women don’t make the same expensive and emotionally costly mistakes.”

We found many who felt the process had been made even more brutal by the aggressive conduct of their spouse’s lawyers and by lawyers motivated to keep the aggression going because of the money involved.

UHNW woman, Hampstead, London: “The lawyers were financially incentivised to keep the hate going; their style was so aggressive. They pretended it was in the best interest of the children but it wasn’t. There is no fee capping in family law – it was pure exploitation. We wasted over £100k and in the end he didn’t abide by what the judge said, so none of it was worth it. It was the most brutal and difficult thing I have ever done.”

The overriding sentiment of the HNW and UHNW women we spoke to was a fear of being ripped off – by their professional team and everyone else:



Case study: Kate, 56, HNW, Cotswolds

Kate described how her husband decided to divorce her after she suffered a brain and back injury during a riding accident.

Kate described how her husband decided to divorce her after she suffered a brain and back injury during a riding accident.

“I was very poorly and vulnerable when he began the divorce process and was taken advantage of. I had been in a coma for three weeks after falling off a horse. I was in agony and on lots of painkillers. It was during lockdown, my friends and family didn’t know what was going on and I was not in my normal mind.

“My ex was a workaholic, he travelled a lot, worked most weekends. He ran a global network of companies. I was independent: I looked after the kids and the horses. While I was ill, he said he wanted to get the divorce done fast without anyone else being involved and said I didn’t need a solicitor, he would do it all. I thought he was trying to protect me. I got the house and a couple of million – we’d been married for 18 years.

“I was a bit bamboozled to be honest. He spoke a financial language I didn’t understand and had arranged all the finances and the tax. I wasn’t interested partly because he made it so confusing. And we had a joint account at a private bank, but you need a business degree to understand what they send out!

“After the settlement my wealth manager said I would either have to sell the house or go back to work because I was running out of money. I hadn’t worked for two decades. I knew that wasn’t right. I knew my ex was worth at least £10 million.

“So eventually I got my own solicitor and she introduced me to a forensic accountant and with what I remembered and the paperwork I could find, we dug into his accounts. We got the judge to relook at the settlement and I got another £4 million. That felt good; money was the only thing he cared about.”



UHNW divorced woman: “I am a [PRIVATE BANK NAME] client – I find that experience very dry... There are hardly any women there. They need some women with some social skills to triage us [HNW women] and ask what we need. They need to do their homework on us and offer us services or experiences which gel for us.



Sophia, HNW, Cheshire: “I have been ripped off so often by men who try to date me because they think I am rich and will look after them, and by accountants and financial advisers who see a rich woman on her own and take advantage of me. I don’t trust anyone.”

Many suspect or know their husband is hiding assets and fear being financially exploited by their husbands during the process.

The need to be treated as individuals

HNW and UHNW women currently feel insufficiently supported by their professional advisers and expressed a desire for comprehensive support, respect and understanding of their unique situations, including more informal spaces or events that allow them to learn and share with women in similar situations.

Ali, UHNW, Switzerland-based: “I want to feel looked after. I’d have loved a therapist, a property consultant, a personal stylist as well as my lawyer and accountant. It would be wonderful to have a concierge service for divorcing women. And I feel so much better when I spend time with others who understand. We women like chatting, we are good at sharing. I’d love a network of other women who have divorced who understand...but who are not my friends or family. The law firms and banks are missing a trick in how they think about and look after us.”

Many of the HNW women in our smaller survey report that money was “contentious” or “highly contentious” in their marriage and split: “The division of our assets – properties, pensions, cash etc – is becoming an issue. He is getting very protective over his pension in particular.”

- **All the women we spoke to in the HNW and UHNW category complain about a ‘hyper masculine’ world of private wealth** – all “men in blue suits” “with racing cars in the foyer, fat financial reports full of jargon and a coffee out of a machine” in lieu of being taken to lunch and courted as clients.
- **There is a huge opportunity to appeal to HNW women** (according to a recent report by McKinsey, women will control almost 40% of assets in the US by 2030). With only 9% of divorcing women taking any financial advice, and 30% using the internet as a primary source, this demographic is ripe for services tailored to their specific needs. The McKinsey report also notes that women are less likely to have their money under management than men suggesting a gap in the market for something more tailored to their interests.
- **A ‘women-friendly’ approach should include:**
 - an office environment in which they feel comfortable
 - female advisers
 - employees with polished soft skills
 - communication of information in an understandable way
 - additional services that speak to their concerns as women and mothers
 - an overall culture that values female clients and focuses on their long-term goals

What’s missing now

In one-to-one interviews with HNW and UHNW, we spoke to them about the current services they were getting from their financial advisers and private banks. Their responses were specific in the ways that they felt underserved, undervalued and patronised as well as how private banks could appeal more to women like them.

Visible female advisers and flowers

UHNW divorced woman: “I am a [PRIVATE BANK NAME] client – I find that experience very dry. There is no networking, no understanding or gauging of where their clients are at. In the offices, there are no flowers – it all feels very sterile. They are the opposite of touchy-feely. They need a reception like at M&C Saatchi, that feels more informal and feminine.

“There are hardly any women there. They need some women with some social skills to triage us [HNW women] and ask what we need. They need to do their homework on us and offer us services or experiences which gel for us.

“For instance, when I came to my first meeting about investing £5 million, all they gave me was a coffee in a plastic cup and 57 pages of a report about financial results which I didn’t understand and went straight in the bin. Their literature is dull and looks horrible.

“They really need some training on how to treat women clients. They need to empower their women clients and be user friendly. I had a better experience with [ANOTHER PRIVATE BANK] who at least took me out to lunch”.

“I just shut down when I am there. I feel a mixture of bored, annoyed and terrified because there is so much money at stake. It drives me up the wall.”

Advisers who are more like friends

Another HNW woman:

“I am a [PRIVATE BANK] client – I find the service austere in the extreme. Lawyers are more used to dealing with people; compared with banks, the lawyers’ offices feel fun and vibey.”

“Some of the other private banks do more networking and try harder to keep you happy as a woman. As a woman, your personal banker needs to be more like a counsellor, a friend. My current bank culture is very male, blue suit.”



A high-end concierge-style service

UHNW woman, Cotswolds:

“I’d like a concierge service from my lawyer or private bank. To be taken out for lunch by someone emotionally intelligent who asks about the whole of my personal situation and who takes the time to understand my life goals and how my financial strategy supports that, rather than just seeing me as a profit centre.”

“They could be hooking women into all sorts of services. I used a personal trainer through my divorce, I needed some inheritance tax solutions, I want purpose in my life. Nothing they offered me reflected any of that.”

“I used to be with [PRIVATE BANK], they were a bit more touchy-feely. My team there – a man and a woman – would take me out for lunch. “I am now with [PRIVATE BANK] – I had to say to my adviser: ‘when are you taking me out for lunch?’ It hadn’t occurred to him. It would be nice if they had Christmas drinks or something so we women and their other clients could meet each other.”

The understanding that women come with different needs and attitudes

Cheshire HNW woman with £7 million at her current private bank:

“I left my husband and the money I had was inherited from my mother and then set up a successful business. I got to 50, reconnected with an old friend, and thought there had to be more to life than being with my husband. It had just gone stale.”

“The thing that would have helped me most would have been having an understanding group of women who had been through it. In terms of advice, I’ve noticed that everything my private bank invites me to or that they sponsor is so male – they’ve invited me to Goodwood, but I don’t like racing. And endless events involving cars and driving? Also not my thing.”

“It’s like we [women] are an afterthought. It’s annoying. They are not thinking about our needs. I am interested in philanthropy, I want to understand how I could use this money to do some good in the world, but I never get invited to those kinds of events or get put in touch with people who might help me do that.”



“I also have several properties, two of which I had to sell, including my mother’s house. It would have been helpful to have been introduced to a property search consultant or property consultant – someone who could have helped with that as well.”

“Instead, I got invited to one ‘woman’s thing’ in some Mayfair hotel – it was dreadful, full of women with Versace handbags who’d had too much plastic surgery – like the worst kind of coffee morning.”

“I want understanding, I want pretty, comforting things around me. But I am not that kind of woman! I’d like to meet other women like me who have been through this kind of high-profile divorce and have moved on and rebuilt their lives.”

“I haven’t wanted to speak too much about this to friends in my social circle because I don’t want to become gossip. Most of them just don’t understand. I feel like I am finally trying to find myself at 53. I’d love for [my private bank] to send me on one of your NOON retreats.”

The HNW women crave the personal touch

UHNW woman, 54, London, with £15 million under management:

“I come from a family which has had money for generations. We always had Swiss bankers who knew the family history. We would be introduced to them when we turned

18. They were avuncular and would explain what was going on with the money and how it would work. It was all about relationships and I felt safe with them.”

“But that doesn’t happen with the modern private banks. It is so impersonal – I feel like a number on a spreadsheet. They don’t buy you lunch or try to get to know you at all.”



“

What none of the male financial advisers seem to understand is that women respond to stories about what their money could do for them. We like to be talked through different scenarios so it becomes more tangible.

”

UHNW woman, 56

A story about what our money can do

UHNW woman, 56:

“What none of the male financial advisers seem to understand is that women respond to stories about what their money could do for them. We like to be talked through different scenarios so it becomes more tangible.”

“I understand about doing up houses and flipping them to make money – that feels more real to me. The men in these banks just assume too much knowledge and make me feel stupid. Then I am embarrassed to say that I don’t understand what they are talking about and I just want to leave as soon as possible.”

HNW want help with complicated international financial pictures

When it came to their divorces, several of the women talk about the difficulty of tracking family money across different countries and jurisdictions.

Liz, 51, HNW, Surrey:

“My ex was the CFO of a huge global company, he had a string of different companies, some of which were in my name...he pushes money round the world for a living so I had no idea how much money we had or where it was kept. He would ask me to sign things occasionally. Eventually my lawyer suggested a forensic accountant, and we went back through everything which had been in my name. My husband had been offering me a settlement of £2.5 million on top of the house. After the forensic accountant got involved, the settlement miraculously increased to £5.5 million. I could never have done it without my legal and financial team.”

Pat, 61, HNW, Surrey, was typical of the issues of trailing spouses, often women who had been high-powered in their own right and had given up their professional identity to live abroad for their spouse’s career.

She said: “I gave up a top job in Holland in HR to move to Hong Kong with my husband who was in advertising. We lived in Vietnam, Hong Kong and Saudi Arabia. I

had three miscarriages and finally adopted an orphan baby from Vietnam when she was four weeks old. I tried tutoring and teaching but we moved so much my life became about being in the shadow of his job. I told him I wanted to leave, my daughter is now 22. He didn’t see that I had been unhappy for years; he had no curiosity about me as a person.

“When I said I wanted a divorce he got very nasty. He had five different businesses, investments, pensions. A friend told me about something called a specialised accountant. I went to talk to one, and working with my lawyer we worked our way through it all. I got 50% of everything eventually, but it involved enquiries all over the world. I could never have done it alone.”



Female breadwinners feel particularly poorly served



“As a woman you are held to a higher threshold of behaviour as a mother, particularly if you are a mother who has a job and is the breadwinner in the marriage.”
 Holly, 51, London

Earlier research into this age group by NOON found that half of women aged 45-65 are the main breadwinner in their family. The focus groups brought up distinct grievances particular to this cohort around taking on the double burden as wealth creators and providers and the domestic and emotional responsibilities for the family.

This, they felt, was exacerbated by the divorce process which currently in the UK sees both spouses as equal partners in the marriage – in the past often the main wealth creator was a man and British courts lead the world in recognising the contribution of the spouse at home, the domestic CEO who keeps all the other family balls in the air. Under UK law, a stay-at-home spouse is entitled to half the wealth generated during the marriage, recognising their contribution to the partnership.



However, some of the breadwinning wives who divorced expressed concerns about this model for them, arguing that sometimes their partners were not fulfilling the domestic CEO role and that they were carrying both the emotional load and the breadwinning one. Meanwhile, the husband was being rewarded for neither having been the wealth creator nor the main carer.

Jan, 57, Cheshire's account was typical: "I work full-time as a lawyer and have always been the primary earner, my husband was an artist whose financial contributions were fitful to put it politely. All the money I earn was joint money. In 28 years, he never bought me a bunch of flowers or so much as took me out for supper. He treated our marriage like he did DIY: things broke, he never fixed it."

"He had an affair with a local friend and is divorcing me. When we met I had a house of my own, he had nothing. We have two children together and I have always worked but done the emotional labour too, it is me who remembers the playdates and sorts the birthday presents, often for his relatives. When we split – it was a 'no fault' divorce despite his affair – I had to pay him half of the value of the house and he also asked for a share of my pension. I am now going to have to work till I am 80 to pay off the mortgage to stay in the house with the view of the mountain which has always been mine. I've had to put off my retirement twice and I still do all the looking after of the children. It seems very unfair."

Joanna, 60, in the Cheshire group, had been divorced twice.

She said: "My first husband left when my daughter was two. I earned more money and paid the bills and mortgage, he left because he wanted a motorbike. I was determined to hang on to my house, I created a spreadsheet and pared down my spending to the bone. I was on my own for five years and had got back on track when I met someone at work."

"He was very charming and already had two kids. By that time, I was head of marketing at a big company, he was all sharp suits and a flash car. I was much more senior than him in the bank but I was lonely and he bowled me over."

"He spent half the week in London while I was in the north and I suspected something was up because he created a big row just before a big awards ceremony we were going to. I went anyway and



discovered him being much too close to another woman. It turned out he had been living with her for six months while he was in London.

"So we divorced and he was given half of my house – the house I had worked so hard to hang onto after the first divorce! I had to remortgage, he got half the house which had always been mine. I feel so bitter that I still have to work now."

"I lost my big job and now earn way less but I am still paying off the mortgage – and another big grief is that I had taken on his two children, I paid for their holidays and loved them and I lost them too. The first divorce left me broken, but I was in my 30s and I was optimistic I could start again. Second time round I just feel beaten, that I am rubbish at this, it's harder mentally."

The comments from Sue, Cheshire, 50, and the primary earner, give a graphic flavour of how the breadwinning women feel: "I said let's do a 50/50 split. And that's exactly what we did. And then as time went on, my career was getting better, but my financial side of it hadn't been sorted. So all of a sudden he wanted maintenance because his back was bad."

"I'm a strong woman, and it still took every ounce of everything. When I kicked him out, I fell down the door like a bag of shit. I think I was perceived as the single parent with a three-year-old little boy, it was like, your husband's left you. Uh, no – I kicked him out."



"I remember saying to my mom one night, 'I don't think I'm strong enough to do this'. She said, 'you're my daughter, don't you tell me you can't do it'. She said, 'put the kettle on then I'll be round'. I am still paying him maintenance. That hurts."

Childcare vs "babysitting"

Another trope was around the double standard accorded to men around childcare and the emotional load: **men are praised and applauded for performing parental duties; women are expected to do it.**

"My husband was always the main carer for the children. He worked too but my job was always primary so he would take the day off if they were sick as we needed my salary to pay the mortgage. I always felt annoyed that he would get such praise from everyone for being an amazing father, while my efforts went unnoticed. There is a double standard about men doing the domestic shift."

We spoke to female entrepreneurs who had been hit particularly hard by their divorce:

"I built up my company from my kitchen table, starting with a few hundred pounds in savings, I built a global brand. I bootstrapped the company, with a strong ethos around looking after my staff and suppliers as if they were family.

"I was one of the first B Corps and was using these principles before they were widely picked up. When I divorced my husband after nearly 30 years of marriage and five children, the only way I could pay him out his half was to take external investment, which I had always avoided.

"So I lost not just my husband but also control of the company I'd spent my life building. The new investors do not look after my workforce and suppliers in the way that I always had; I am on my way to exiting the company I built.

"And unlike many wives in this situation, he did not man the homefront. It was always me who remembered the kids' birthdays and did the emotional labour in the family.

"I'd batch cook meals when I went away and would micro-manage ballet lessons with the nanny from Hong Kong. He largely played tennis and went fishing while I was the wealth creator and the primary carer.

"Do I feel sore? Indeed! The courts treated me like any rich man divorcing a wife after 30 years and gave him half, but I don't think his contribution warranted that. I think women like me get a tough deal from the current system. Particularly in the 'no fault' divorce world. We split up because he had an affair."

Of course, these kinds of complaints have been heard from breadwinning men for years and what is sauce for the goose is sauce for the gander, but we thought it was worth airing the views of this particular set of women.

“ I built up my company from my kitchen table, starting with a few hundred pounds in saving, I built a global brand. I bootstrapped the company, with a strong ethos around looking after my staff and suppliers as if they were family.

”

The ugly truth about abuse

Levels of abuse, coercive control and narcissistic behaviour were significant across the social spectrum

Content warning: the following chapter contains descriptions or mentions of rape, domestic violence and abuse. Please exercise caution when reading. If you or someone you know is affected by abuse, domestic violence or sexual violence, there are sources of support available. Women can call The Freephone National Domestic Abuse Helpline, run by Refuge on 0808 2000 247 for free at any time, day or night. The Men's Advice Line run by Respect is a confidential helpline specifically for male victims, 0808 801 0327

Lots of people talk about affairs ending marriages; fewer talk about abuse doing so. But according to our research, 27% of divorced women report that their marriage breakdowns occurred because of abuse/domestic violence – almost the same as a partner having an affair or wanting to be with someone else (28%).

These numbers also challenged assumptions about abuse and socioeconomic status.

- 27% of divorces are linked to abuse or domestic violence.
- Women from a variety of backgrounds report high levels of physical, emotional, and financial abuse.
- The focus groups revealed shocking personal stories of abuse, highlighting the need for awareness and support.

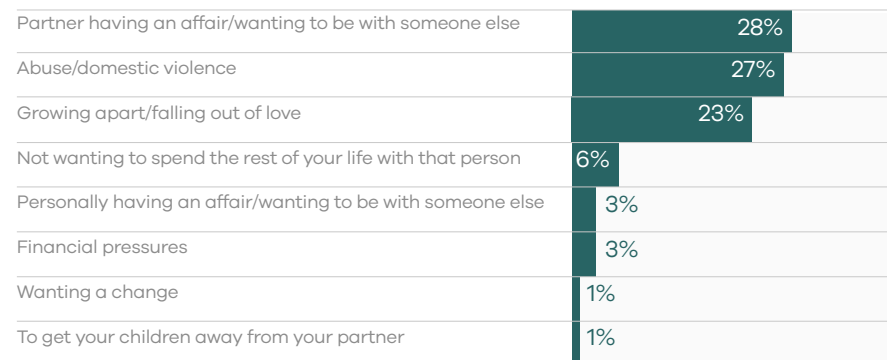
Abuse (described in the survey as including physical, emotional and financial abuse) is a problem across the UK. We expected that it was likely to affect women mainly in lower socioeconomic strata, guided by existing research that consistently finds domestic abuse is associated with low income and economic strain.

However, we heard incidents across all of our focus groups, with an average of two to three out of 12 women in each group reporting some level of manipulation, coercive control, financial abuse or physical violence.

Quarter of marriage breakdowns ending in divorce due to abuse

Q. In your situation, what would you say was the prime factor in the breakdown of the marriage?

All Divorced Women



Stories the women shared included:

- A high-powered professional woman described being punched in the stomach by her husband a senior businessman when she was holding her baby after her caesarean, because she hadn't quieted its crying quickly enough.
- A senior policewoman being raped by her husband within earshot of the children in the marital home.
- Husbands spreading lies and misinformation to several women's entire social circles including the children's schoolteachers.

Perhaps as a result of their experiences, in our quantitative research, divorced women were more likely to name abuse or domestic violence as responsible for the majority of marriage breakdowns in the UK – 14% of divorced women versus 9% of all women.

Our research matches up with other studies

The 27% of women who said their marriage broke down because of abuse bears a resemblance to figures from the National Centre for Domestic Violence, which states that one in four women experience domestic abuse during their lifetime.³

Separation and divorce are known to be a dangerous time. The UK charity SafeLives reports that 43% of the women killed by partners or former partners were known to have separated or to be attempting to separate⁴ (see Abuse because of separation or divorce, below).

Our research also shows that abuse victims also often suffer more than one type of abuse, which can include sexual, mental or financial abuse, domestic violence and more.

'Abuse' in marriage means a lot of things

In our focus groups, women reported experiencing an astonishing array of abuse and controlling behaviours that led to their decision to divorce:

- Being locked out of their own bedroom
- Having marital sexual encounters tracked and tallied ("he wrote it down")
- Pressured to engage in sex more frequently
- Being prevented from working or be punished for it ("he cut my clothes up when I went back to work")
- Being touched without consent or while asleep
- Punching
- Choking
- Rape

Children sometimes witnessed the abuse.

"My son had heard him talk about how he had assaulted me in my sleep, which I knew nothing about," one woman with two children told us. "He was arrested for rape and is still under investigation at the moment."

Another said: "My children feared for my life basically because of things that were happening – things they never should have seen. He was violent, but he was clever with his violence, if that makes sense. It wasn't that he was beating me every single day. Sometimes he would be pinning me down and choking me – the stuff that's not really noticeable later."

Other controlling behaviour included the husband threatening to commit suicide after confessing to having sex with someone else, blaming the wife for the affair.

She said: "It turns out basically that he was sleeping with somebody when I was pregnant with a second child. After the birth, I had postnatal depression as well and had moved out of London to a new town."

After she repeatedly raised her suspicions, he confessed. "My response was really confusing because I was so frightened," she said. "As well as being isolated in a new hometown, I'd only just had a baby and I had two under two."

Abuse as a result of separation or divorce

Abuse and threatening behaviour does not just occur before a marriage breaks down. It can frequently develop in response to separation and divorce proceedings, women told us.

This phenomenon correlates to existing research showing the period following separation is particularly dangerous for women, with the highest risk of serious assault and death being for a woman leaving an abusive relationship. The 2020 Femicide Census reported that 43% of women murdered by a former intimate partner were killed in the first year of separation, 29% within the first month of separation. The Office for National Statistics⁵ reports that separated women (23%) and

divorced women (19%) are more likely to be victims of domestic abuse in the past year than other women.

Physical threats, mental abuse, vandalism and financial bullying were all reported as occurring in the months and years after separation; other facts from our study show the context of midlife divorce may contribute to abuse.

- With the mean time for divorce taking close to two years, the window in which these behaviours can occur is quite long, especially when the divorce includes property jointly owned but occupied by only one partner and/or the children..

	Mean time
All Divorced women	1 year 10 months
Divorced women with children	1 year 11 months
ABC1	2 years
C2DE	1 year 8 months

- Women who have not been involved in the family finances during the marriage may be at particular risk of certain types of financial abuse during the divorce process, including that related to property, inheritance, misappropriation of possessions or benefits, and the hiding of funds, pensions and other sources of wealth.

³ <https://www.ncdv.org.uk/domestic-abuse-statistics-uk/>

⁴ <https://safelives.org.uk/about-domestic-abuse/what-is-domestic-abuse/facts-and-figures/prevalence-and-impact/>

⁵ <https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/articles/domesticabusefindingsfromthecrimesurveyforenglandandwales/yearendingmarch2017>



“As soon as the word divorce is mentioned, the money goes from being family money to being his money,” said one woman who had quit her banking job to support her husband’s career and raise their three children.

Access to the marital home was frequently mentioned as a focal point for threats or threatening behaviour.

One woman’s husband left her, then “he said he was going to come and rip the bathroom out,” she said. “I thought he might just spitefully damage the house. So I got the locks changed.”

Another said: “He went bad after being a very mild meek guy” after she refused to let her soon-to-be-ex return to the marital home where she and the children were living. “He poured petrol around the bed, he smashed all the windows in the house with a sledgehammer, then phoned me at work and said, ‘you better get home’. By the time I got there, blues and twos were already there. He hadn’t been living there for nine months, but they couldn’t arrest him because his name was still on the house. Yeah, it’s his property so he can smash the hell out of it.”

Weaponisation of the divorce process

Some of our focus group participants felt the divorce process itself was weaponised at times, used purely to inflict mental harm or emotional suffering.

The woman whose husband threatened to destroy the bathroom, after leaving her for another woman after 12 years of marriage, said he put her under immense pressure to divorce quickly to gain the upper hand. “He told me, ‘I’ll give you a month to divorce me for adultery, and if you don’t start proceedings within a month, I’m going to divorce you for unreasonable behaviour’.”

A woman who had experienced physical, mental and sexual abuse during her marriage told us her husband made the process more painful. “He just wanted everything,” she said. “He had made a list of the items that he felt should be shared, which included my dead mother’s jewellery.”

Another describes her ex-husband’s behaviour years later that was, if not abusive, cruel. “I was still very friendly with my ex-mother-in-law. He stopped me going to her funeral. He rang me up and told me that I wouldn’t be welcome there and I shouldn’t go. So I don’t even want to look at him anymore.”

“The divorce process has been hell because he’s used it to his advantage to try and get control



A case study of abuse during the divorce process



“I actually think I need to write a comedy sketch about it. Or a tragedy. It wasn’t a comedy at the time,” Sofia* told us at the London focus group. Her divorce became finalised seven years after she separated from her husband and took place before no-fault divorce.

“The divorce process has been hell because he’s used it to his advantage to try and get control,” she said. “He was very clever. He self-represented the whole time and played the victim. He was very good at manipulating the court system.”

She describes having hundreds of incidents of him breaching court orders: abusive emails, disappearing to travel around the country with their son (“I’d have no idea where my son was”), even his new girlfriend wearing her wedding dress when she arrived to pick up her son. The court system was eager to forgive and forget, she said. “He just said, ‘I’m very sorry, I won’t do it again.’”

“[The courts] forced me to continue to pick up at his house – he would have gangs of men standing outside my car to intimidate me.” She described how her husband even got a job at her company and hid it from her until after his probation period was up. She said she complained to her company, “but under employment law, he is an employee and has equal rights. And if there’s no problem with his job, it’s not criminal,” she said. “Even the police said this is stalking, but it’s not quite enough.”

“His whole purpose in life has been to destroy me.”

His approach was, she said, “I’m just the victim. I just love my son. She’s a horrible cow that is only interested in her job’.”

It’s a flashpoint in the courts, another woman says: “That phrase taps into that inherent misogyny in the courts. Completely. The moment you start saying that the mother is obsessed with their work and their job.”

Financial actions taken from the beginning of the relationship

The financial imbalance for many of these women was something that either subtly or not so subtly ran through their marriages, with either a 'natural' division of labour around household tasks or a partner who has 'always' been in charge of the money. Among some of the women, the arrangement draws questions later about when division of labour and exclusion from the family finances becomes abuse.

"There was a lot of paperwork prior to the marriage, but at the time I just thought amazing. He's going to help me, and I can reduce my work hours and be around the kids more," one woman who had two children going into her marriage told us. "We had a prenup and a homeowner's agreement. He wanted another child. I wanted to be at home with my kids more. So I had another child. And after we had our child, another agreement."

"It's control," a woman in our Surrey focus group said of the way her husband took charge of their finances while married. "I'd never known how much he earns. The irony is that during divorce, he has to put all this on the Form E. But I didn't know how much he was earning or how much anything was."

"My husband had absolute transparency to every single bit of my finances," said one woman from our London group. "I didn't even know how much the house we lived in was worth."

“In order to get away from that control, it's almost like an exchange. Anything I want from him, the trade-off is financial. Despite all the complexities of property and children and all the decisions, it comes down to money.”

“Georgina, businesswoman

Another, who had been a trailing spouse while the couple travelled for work, said: "He was always in charge of finances. I thought he was building a pension for me as well. I recently found out, no, he didn't. He just built up his own pension."

The woman who described being punched while holding her baby describes financial abuse from even before the marriage. "The prenup, he made me sign it literally five days before the wedding. Basically, he tried to put in the prenup that I have absolutely nothing, nothing. Gradually over the years, he took things away from me. So I had no independence."

She continued: "He wouldn't let me have anything in my name. I was very career-driven before I met him but I gave up work for about seven years to raise children. He hated it when I went back to work because he saw that was me having a bit of independence back."

Hiding assets during divorce

While hiding of income or wealth during divorce is illegal, people divorcing rely on the ability of their legal counsel to help them determine if funds are hidden.

"He's got things like gold bars that are in a safe with his parents. There are lots of hidden assets. He's got several properties, two of which are in his name and some of the others – I have no idea whose name they're in. He actually said to me, 'I will destroy you. I'll financially destroy you'. He's more or less done it, but not quite."

Linda, a trailing spouse, describes successfully fighting what she saw as her husband's attempt to underestimate his pension. "We went to court mainly because he didn't want a pension report done. He said, 'it's not worth anything – it's one of those final salary schemes'. So my lawyer did an estimate of its value and he put down zero. We had to go to court for the judge to say, 'well you



need to get a pension report done and you need to pay the court cost because this is contempt of court!"

Divorce as a positive way to reclaim their lives

Georgina*, a successful businesswoman who married a HNW man from a wealthy family, said that during her divorce, "he wanted a continual say over how the children are educated, over holidays and what I spend money on and what he pays towards those things. So the divorce for me was very much about control and needing to become not financially reliant on him anymore.

"In order to get away from that control, it's almost like an exchange. Anything I want from him, the trade-off is financial. Despite all the complexities of property and children and all the decisions, it comes down to money."

The system can work

For Linda, divorce was a vindication of her own power: "I felt like I was in the shadow continuously all my married life. He was chipping away my self-esteem. I felt like nothing." In the three years since their divorce, "he's doubled his income. I got the minimum of what I felt was

reasonable. I had to fight incredibly hard for that.

"That was very empowering, in fact, to go to court and get the judge to say that I wasn't some kind of bitch."

Another spoke happily of a judge enforcing not just a fairer settlement but better behaviour.

"The last judge was amazing. He looked at my ex and he said, 'no, no, things like that are not allowed, that behaviour has to stop'. And I finally felt seen, I finally felt heard."

A new chapter: the post-divorce
liberating road to empowerment

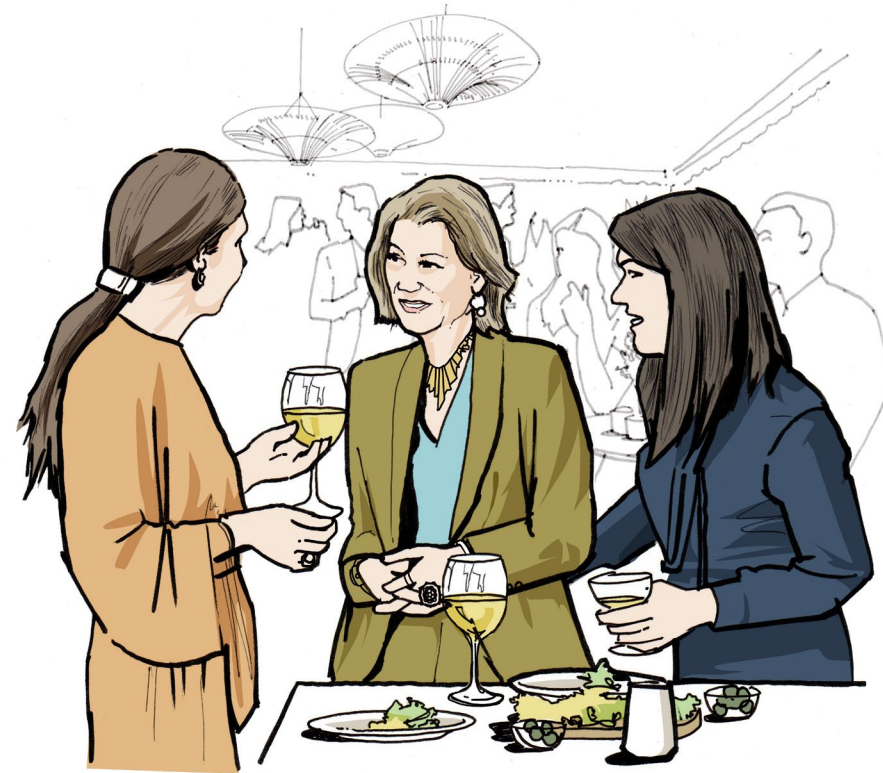


Having decided the marriage is over and got through the divorce process the women move into what they call ‘the reframe’ or the ‘next chapter’.

Many of the women in the groups talked about the relief and excitement they felt post-divorce, how having been through an often draining financial, legal and emotional process they eventually felt “happier, free-er and liberated”. Many spoke about finally having a chance to become the women they always wanted to be, setting themselves up “for the next half of my life”. This sense of moving into a better next chapter was often heady and exciting.

Statistically a woman who is healthy in her 50s is likely to live until she is 97; lifespans have doubled in the last 100 years. And this new longevity factor, the lived truth of the ‘100-year life’, means that midlife women do not have to stay stuck and unfulfilled in marriages which are not working for them, where they feel unseen, or, worse, where they are being abused. Our research shows that they can escape and live their dreams again.

Jane, 62, Cheshire: “When the judge said I had to work again as part of my financial settlement. I was terrified. Basically the court said that if I wanted to keep my house, I had to get off my backside and pay the mortgage. I hadn’t had a job outside the home for 20 years – I’d stopped to raise the kids. When my husband left I was shattered, we’d been together since we were 19, I was the traditional wife. But now I think it was the best thing that ever happened to me. I have a great career, I am back working as a senior nurse in a local hospital, and I love it. I’ve met so many amazing people and have a life



I would never have had if he’d stayed. I discovered I am much stronger and more capable than I thought. Really the divorce has been the making of me.”

They talk about the ‘reframe’: this refers to everything from how to go on holiday as a divorced woman, to their social circle and seeing themselves differently

Sarah, 52, London, was illustrative on the reframe.

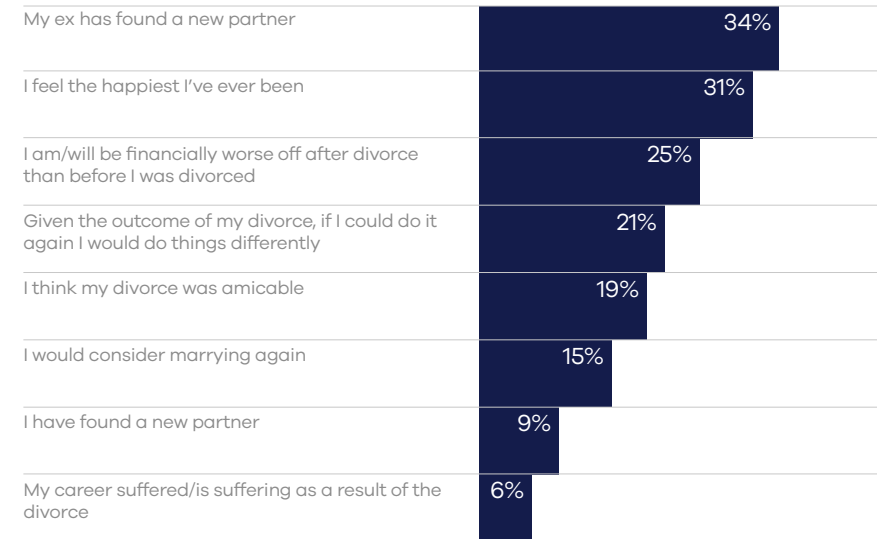
She said: “The first time I went on holiday on my own with the kids without my husband it was awful, I felt so much the odd one out, everyone seemed to be in couples. But now I go away with another single mum and her kids too and we have so much fun. We’re always the

“
Since the divorce my career has taken off: I realised I’d made my career smaller as his got massive. Now I have a chance to live my own life again.
”

Only one fifth of divorces are amicable; a third are happier than ever

Q. And thinking about after your divorce, which of the following statements apply to you? Select all that apply.

All Divorced Women



BASE: Women who are divorced, Unweighted total: 220

chattiest table in the hotel; I look at other women with their fat, dreary, balding husbands and pity them. Post-divorce is full of those kinds of ‘reframing’ what is now my normal.”

This was echoed by Lara, 56, Surrey: “At first it was awful being the only single parent on a holiday so I learnt to holiday with other female friends and their kids and we had so much fun. After a few holidays I started to look at women with their husbands sitting in silence at dinner and feel sorry for them.”

Even some of the exclusionary social aspects, for example, around not being invited to dinner parties or losing touch with a couples social scene, can be reframed with time.

Sue, 57: “I stopped being invited to dinner parties by our social circle and realised he was now going to them with his new girlfriend. That really hurt to begin with, but then I remembered they had been his university friends first, and I had become friends with their wives... now I’ve reconnected with my own friends and made new ones and I am much happier and more me.”

Getting out from under the shadow of being a supportive or trailing wife can also have an upside: “Since the divorce my career has taken off. I realised I’d made my career smaller as his got massive. Now I have a chance to live my own life again.”

The reframe was particularly stark, often in terms of the divorce settlement. Many of the women described having to have been on an ‘emotional journey’ before they could accept what a fair result might look like. By the end, they reframed as acceptable something which at the beginning they saw as impossible.

UHNW woman, international:

“I spent £460,000 in legal fees, my husband £480,000 – in the end we settled on pretty much the same figure as he had offered through his lawyers right at the beginning. Why did we go through all that, you know, I ask myself that a lot. I suppose I just hadn’t been on the emotional journey. I wish I had had the right support, it would have saved a lot of heart-wrenching and money.”

Many realised that their desire to hang on to the family home at all costs had also been an error in the longer term.

Kate, Surrey:

“I wished I had gone for his pension, not the house. I’ve had to sell it anyway because I couldn’t afford to maintain it. It was an emotional decision to hang on to it because, you know, everything else was being lost, not a financial one. I should have taken some financial advice before we did the FDR – that was a massive mistake. I just didn’t understand the value of the pension.”

We found that a third of divorced women say they “are happier than they have ever been” post-divorce:

Anna, 52, Cheshire: “I never want to see him again; the divorce has won me freedom from his shit, his journey, his control. There were three incidents of violence in our marriage; we saw a counsellor for ages... in my mind I was thinking – when is a safe time to tell him I am leaving, for me, the kids... it took me 19 years. But I am so glad to be free. I feel like my life has started again at 52.”

Independence and a new chapter:

Thelma, 53, London: “The divorce was one of the hardest things I have ever done, but post-divorce I am suddenly independent, I can follow my own dreams, I am empowered, independent, optimistic and grateful. It was awful to break up the family unit but four years on we are in a good place – I love my life and my kids and when they go to their dads I get guilt-free time without my kids, which lots of my married friends envy. That said, when they were little, I found the time without them hell – I’d sit at home crying for a week without my tiny daughter, I thought I would die of the sadness. But now they are teens it often feels like a relief. There are many reframes like that.”

The women speak of having a new resilience: “I don’t get anxious about anything anymore: the worst happened. I don’t sweat the small stuff – I know I can survive anything.”

Life is too short:

Mattie, Surrey: “My brother had a stroke at 59, it made me realise that I didn’t have forever. On one of his last

visits to me when my husband had been his usual rude self, my brother had asked very gently, ‘does he always talk to you like that? It sounds like he is talking to a junior member of his staff!’ Somehow hearing that from someone else, someone who I knew loved me, really made me think. When my brother died, I remembered his words, and I left. I don’t know how long I have left but I am making the most of every minute of it.”

And that their relationship with their children can improve:

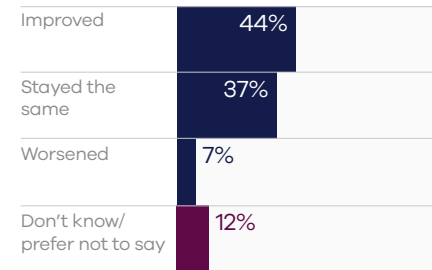
Kat, 55, Surrey: “It was my daughter who nailed it after the divorce. She said, ‘mum you are going to be 100% happier without dad, he’s taken you for granted for 20 years, you’ve given up everything for him and he doesn’t even notice it!’ She was right. I feel so much lighter, brighter and excited for my next chapter.”

For those divorcing with children, 37% encouraged their kids to be in touch with their former partner compared to only 4% who did not want their children to have contact (46% said they have no input into their children’s relationship with their former spouse).

Post divorce, typically relationship with children improves

Q. Thinking about after your divorce, did your relationship with your children improve, worsen, or stay the same?

All Divorced Women

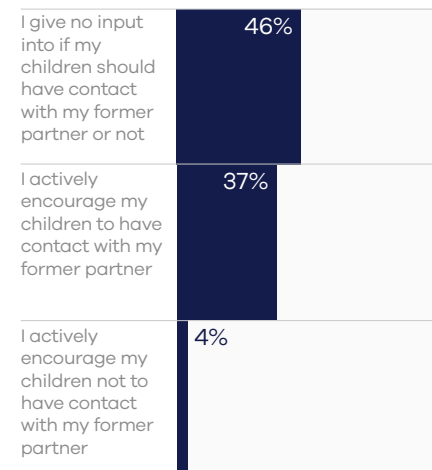


BASE: Women who are divorced and have children, Unweighted total: 196

Few actively encourage their children not to contact their former partner

Q. Which statement applies to you best?

All Divorced Women



BASE: Women who are divorced and have children, Unweighted total: 196



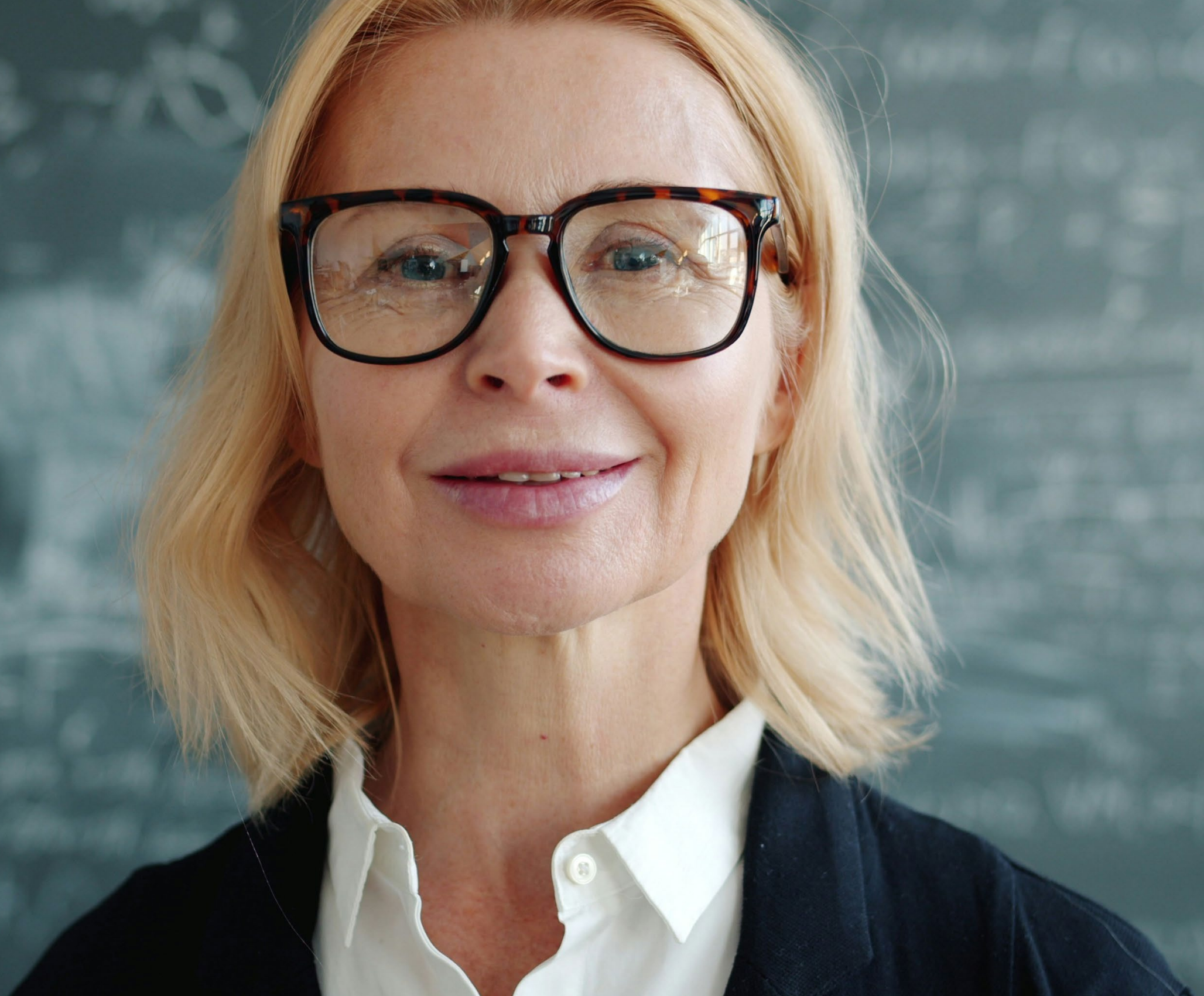
The divorce was one of the hardest things I have ever done, but post-divorce I am suddenly independent, I can follow my own dreams, I am empowered, independent, optimistic and grateful.



Thelma, London



Report recommendations



1. Recruit/cast your team:

women divorcing in midlife need better education about what to expect from the divorce process and also around the kind of team that would help them to an optimum result. We would recommend women don't start the process alone or continue it without professional guidance. This may feel overwhelming at first but it will pay dividends for the women both emotionally and practically in the long term.

2. Take some financial advice:

there is a need for women getting divorced to understand the requirement for taking some financial advice, even if it is initially outside their comfort zone because of the distribution of jobs and roles within the marriage. However, to facilitate that, financial advisers, wealth managers and accountants need to be better attuned to women's needs. This requires a different kind of storytelling around what might be possible and a sketching out of potential future needs of the women, especially into retirement. We found a lack of understanding around the role of investments and pensions. The women need help in taking up their role and getting some financial agency in the process. It needs to be made clear that letting 'him' get on with it is unwise, better for 'her' to tackle it with the right help.

3. Recognise the emotional journey**versus the practical one:**

divorce is a legal, financial, emotional and practical process. Women need advice, for example, therapy or counselling, or the encouragement of a supportive network of women who have already been through the process to avoid the blind spots that the emotional part of divorce can cause. Not recognising that the process has different aspects can be costly both financially and emotionally. Women should be encouraged to seek the help of a therapist, advocate or divorce coach – someone who understands all the different aspects. This helps women see through the noise and helps avoid common pitfalls.

4. Find a separate, experienced and uninvolved tribe:

friends and family can be a source of support but it's important to be aware that they may have their own biases and interests. The most valuable advice will be from those who have first-hand experience.


5. For professionals, keep it simple:

Think about how people are hearing and understanding – jargon is a point – it's on the advisers to ensure the processes and nuances are explained in simple accessible terms and build a better ecosystem of care.

BEYOND THE BREAK

Poll findings, 15 August 2025

Methodology: Online interviews of women in the UK aged 45-65
Fieldwork: 30th July – 5th August 2025
Sample size: 2,051



BEYOND THE BREAK | 1

About these findings

Fieldwork Dates

- 30th July – 5th August 2025

Data Collection Method

- The survey was conducted via online interview. Invitations to complete the survey were sent out to women in the UK aged 45-65.

Population Sampled

- Women in the UK aged 45-65

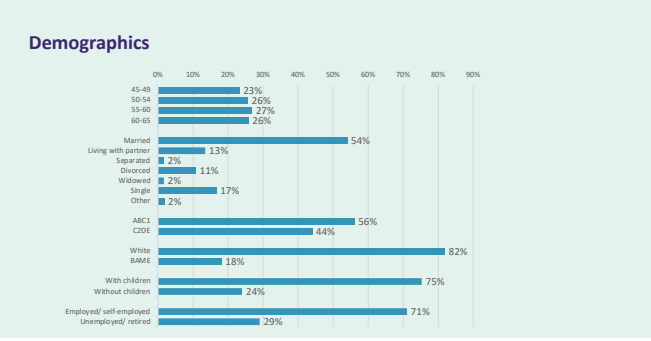
Sample Size

- 2,051

Data

- Where % responses to not add to 100%, this is due to rounding, multiple responses, or the exclusion of "Don't know" or "Prefer not to say" categories

BEYOND THE BREAK | 2




All women aged 45-65: 2,051

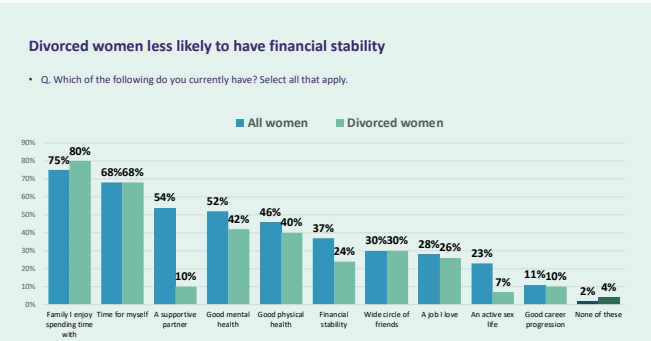
BEYOND THE BREAK | 3

BEYOND THE BREAK

General attitudes and experiences

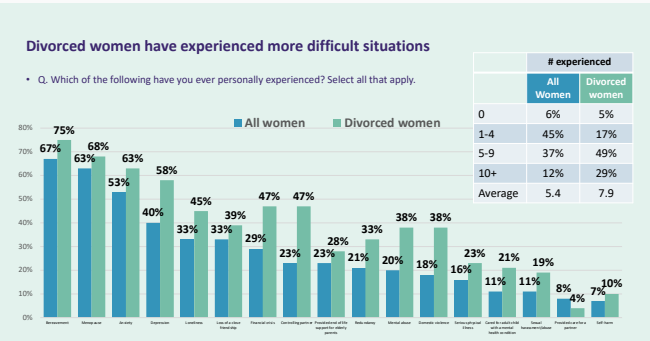


BEYOND THE BREAK | 4



All women aged 45-65: 2,051; All divorced women aged 45-65 (220)

BEYOND THE BREAK | 5



All women aged 45-65: 2,051; All divorced women aged 45-65 (220)

BEYOND THE BREAK | 6

Abuse victims often suffer more than one type of abuse (sexual, mental, domestic violence) and more likely to suffer wider range of difficult issues including anxiety, depression

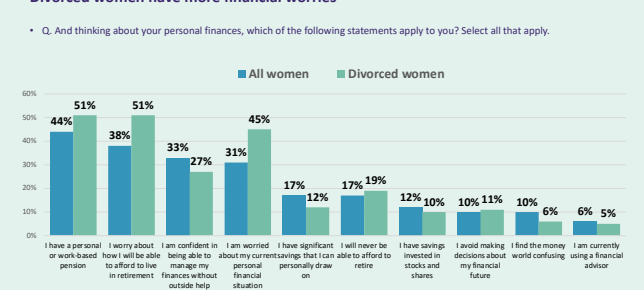
• Q. Select all that you ever experienced at the same time, if any.

	All women	Abused	Victims of sexual violence	Victims of mental abuse	Victims of domestic violence	Victims of financial abuse	Victims of emotional abuse	Victims of physical abuse	Victims of psychological abuse	Victims of spiritual abuse	Victims of verbal abuse	Victims of sexual violence	Victims of mental abuse	Victims of domestic violence	Victims of financial abuse	Victims of emotional abuse	Victims of physical abuse	Victims of psychological abuse	Victims of spiritual abuse	Victims of verbal abuse
Alcohol	100%	82%	55%	46%	52%	48%	73%	54%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
Smoking	100%	82%	55%	46%	52%	48%	73%	54%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
Depression	100%	82%	55%	46%	52%	48%	73%	54%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
Anxiety	100%	82%	55%	46%	52%	48%	73%	54%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
Low self-esteem	100%	82%	55%	46%	52%	48%	73%	54%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
Problems with family	100%	82%	55%	46%	52%	48%	73%	54%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
Problems with friends	100%	82%	55%	46%	52%	48%	73%	54%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
Problems with work	100%	82%	55%	46%	52%	48%	73%	54%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
Problems with health	100%	82%	55%	46%	52%	48%	73%	54%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
Problems with housing	100%	82%	55%	46%	52%	48%	73%	54%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
Problems with money	100%	82%	55%	46%	52%	48%	73%	54%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
Problems with family	100%	82%	55%	46%	52%	48%	73%	54%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
Problems with friends	100%	82%	55%	46%	52%	48%	73%	54%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
Problems with work	100%	82%	55%	46%	52%	48%	73%	54%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
Problems with health	100%	82%	55%	46%	52%	48%	73%	54%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
Problems with housing	100%	82%	55%	46%	52%	48%	73%	54%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
Problems with money	100%	82%	55%	46%	52%	48%	73%	54%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%

All women aged 45-65: 2,051; All divorced women aged 45-65 (220)

Divorced women have more financial worries

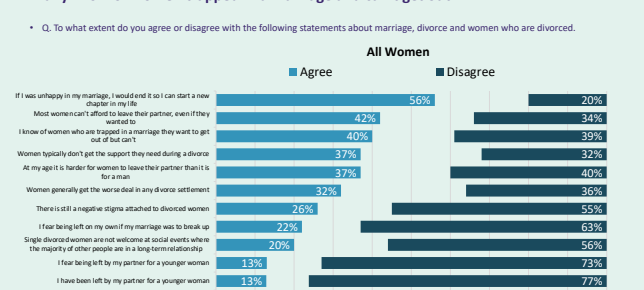
• Q. And thinking about your personal finances, which of the following statements apply to you? Select all that apply.



All women aged 45-65: 2,051; All divorced women aged 45-65 (220)

Many know of women trapped in a marriage and can't get out

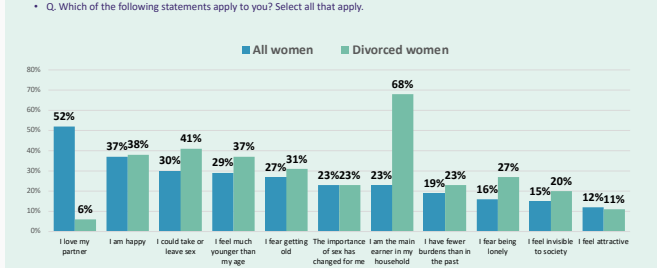
• Q. To what extent do you agree or disagree with the following statements about marriage, divorce and women who are divorced.



All women aged 45-65: 2,051

Divorced women have more fears, and more likely to be main earners

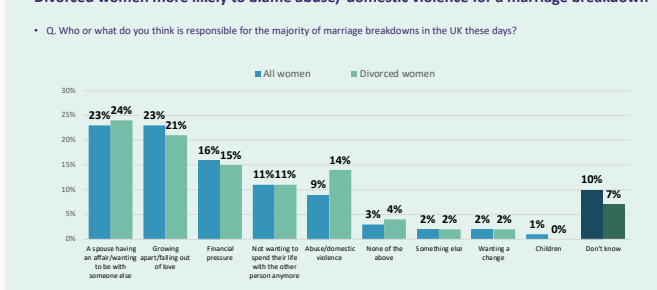
• Q. Which of the following statements apply to you? Select all that apply.



All women aged 45-65: 2,051; All divorced women aged 45-65 (220)

Divorced women more likely to blame abuse/ domestic violence for a marriage breakdown

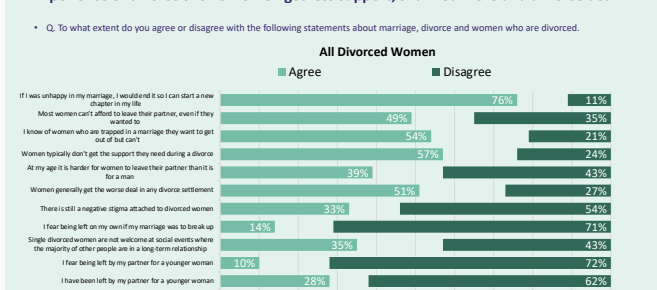
• Q. Who or what do you think is responsible for the majority of marriage breakdowns in the UK these days?



All women aged 45-65: 2,051; All divorced women aged 45-65 (220)

Experience of divorce shows women get less support, shunned more and a worse deal

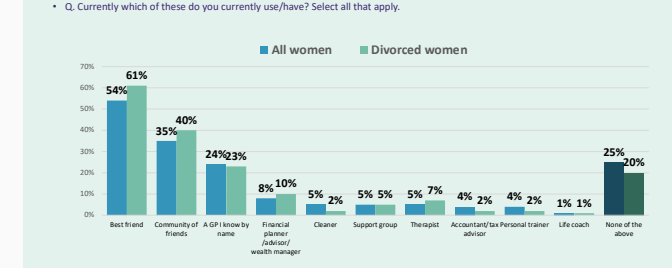
• Q. To what extent do you agree or disagree with the following statements about marriage, divorce and women who are divorced.



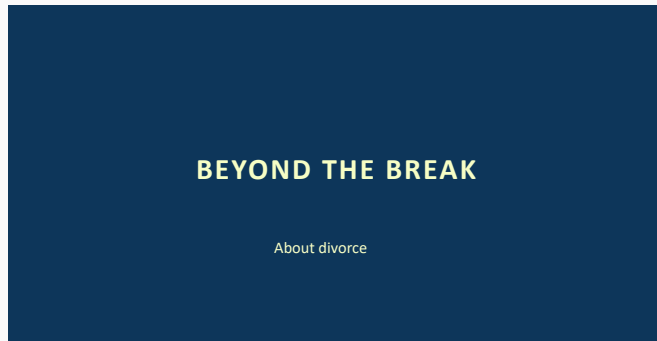
BASE: Women who are divorced (220)

Divorced women more likely to have a community of friends

• Q. Currently which of these do you currently use/have? Select all that apply.



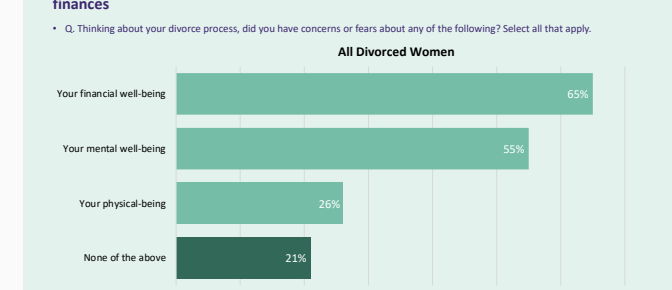
All women aged 45-65: 2,051; All divorced women aged 45-65 (220)



BEYOND THE BREAK | 15

Four in five had concerns about their future well-being, including two third over their finances

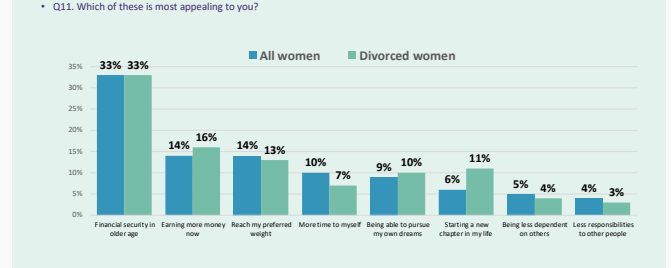
• Q. Thinking about your divorce process, did you have concerns or fears about any of the following? Select all that apply.



BASE: Women who are divorced, Unweighted total: 220

Third most desire greater financial security in old age

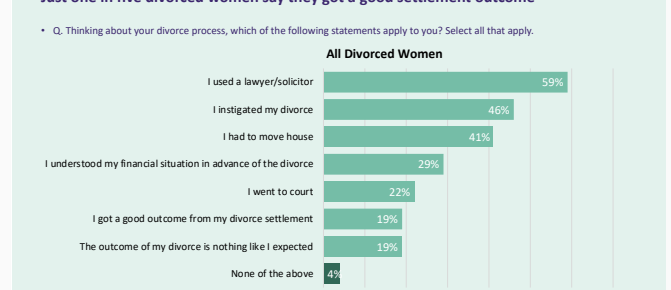
• Q11. Which of these is most appealing to you?



All women aged 45-65: 2,051

Just one in five divorced women say they got a good settlement outcome

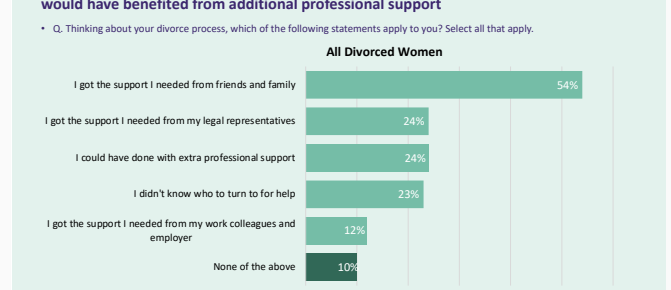
• Q. Thinking about your divorce process, which of the following statements apply to you? Select all that apply.



BASE: Women who are divorced, Unweighted total: 220

Support from friends and family far outweighs support from elsewhere; a quarter would have benefited from additional professional support

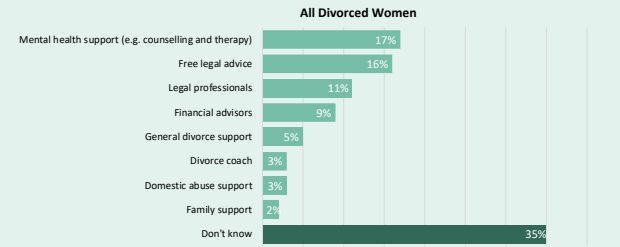
• Q. Thinking about your divorce process, which of the following statements apply to you? Select all that apply.



BASE: Women who are divorced, Unweighted total: 220

Mental health support, and free legal advice would have been most useful

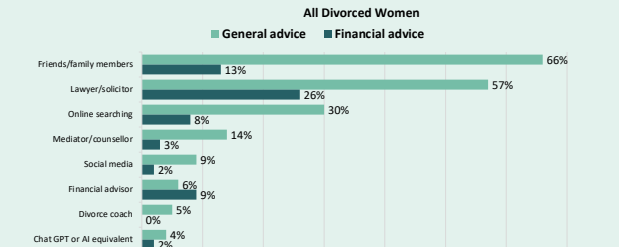
Q. What kind of professional support do you think you would have benefited from?



BASE: Women who are divorced and would have benefited from professional support, Unweighted total: 49 BEYOND THE BREAK | 19

Family / friends and legal support provided most

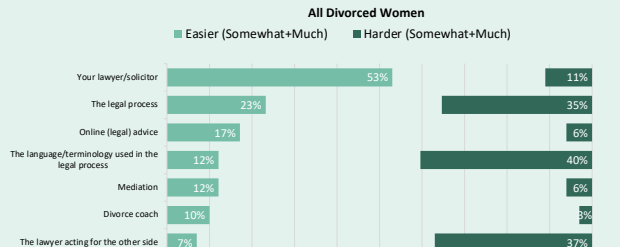
Q. During your divorce from which of the following did you get or take the following types of advice from?



BASE: Women who are divorced, Unweighted total: 220 BEYOND THE BREAK | 20

Language and the legal process make things harder in a divorce situation

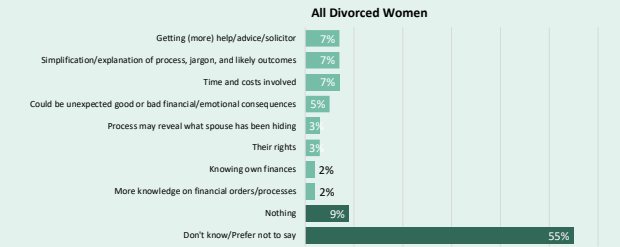
Q. To what extent, if at all, do the following factors make the divorce process easier or harder for people like you?



BASE: Women who are divorced, Unweighted total: 220 BEYOND THE BREAK | 25

Most don't know how to improve knowledge in advance of a divorce

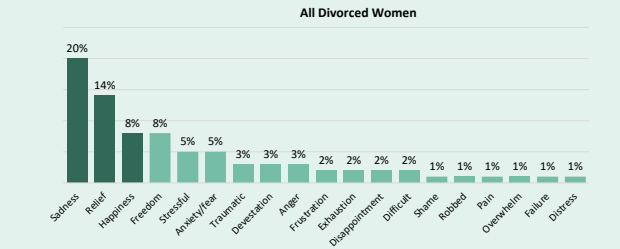
Q. Looking back through your divorce, what would have been most helpful to know before you started the process?



BASE: Women who are divorced, Unweighted total: 220 BEYOND THE BREAK | 26

Sadness most common emotion associated with divorce

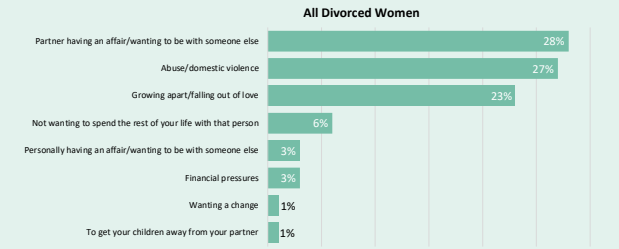
Q. Thinking of your divorce, in a single word, what is the first emotion that comes to mind?



BASE: Women who are divorced, Unweighted total: 220 BEYOND THE BREAK | 21

Quarter of marriage breakdowns ending in divorce due to abuse

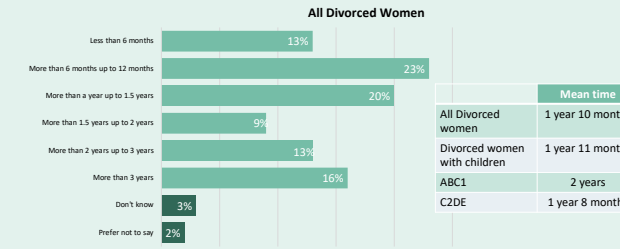
Q. In your situation, what would you say was the prime factor in the breakdown of the marriage?



BASE: Women who are divorced, Unweighted total: 220 BEYOND THE BREAK | 22

Average divorce takes just less than two years

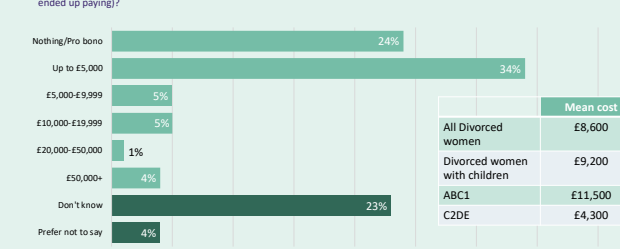
Q. From the decision to get divorced to the final order/settlement, how long did the whole process take?



BASE: Women who are divorced, Unweighted total: 220 BEYOND THE BREAK | 27

... and costs each woman £8,600

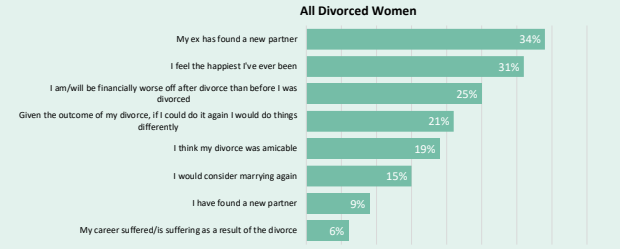
Q. In financial terms, approximately, how much did the legal services for your side of the divorce cost (no matter who ended up paying)?



BASE: Women who are divorced, Unweighted total: 220 BEYOND THE BREAK | 28

Only one fifth of divorces are amicable; a third are happier than ever

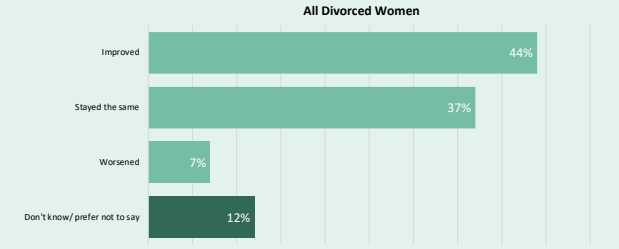
Q. And thinking about after your divorce, which of the following statements apply to you? Select all that apply.



BASE: Women who are divorced, Unweighted total: 220 BEYOND THE BREAK | 23

Post divorce, typically relationship with children improves

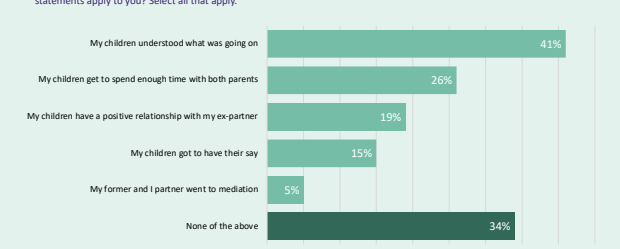
Q. Thinking about after your divorce, did your relationship with your children improve, worsen, or stay the same?



BASE: Women who are divorced and have children, Unweighted total: 196 BEYOND THE BREAK | 24

Just one in twenty couple went to mediation prior to divorce

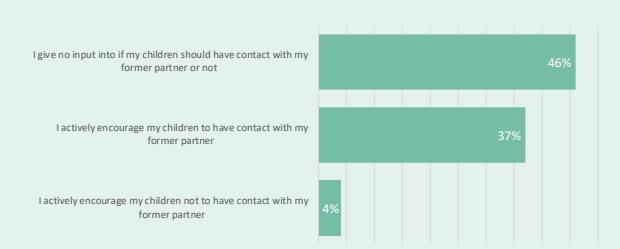
Q. Thinking about your children at the time of your divorce process, and how you feel now, which of the following statements apply to you? Select all that apply.



BASE: Women who are divorced and have children, Unweighted total: 196 BEYOND THE BREAK | 29

Few actively encourage their children not to contact their former partner

Q. Which statement applies to you best?



BASE: Women who are divorced and have children, Unweighted total: 196 BEYOND THE BREAK | 30

Sandra Davis

Partner, Mishcon de Reya
sandra.davis@mishcon.com

Patricia Astley

Relationship Manager,
Julius Baer International
particia.astley@juliusbaer.com