

# Divorce

## Now there's a consumer guidebook available to help

Four of every 10 American marriages end in divorce. Four of five divorces will remarry and about 10 percent of those will divorce again.

In addition to the psychological and emotional factors, divorce is also financially devastating for a family (ranked second only to death of a wage earner).

But paradoxically, the smoothness of a divorce proceeding hinges upon the ability of both erstwhile marriage partners to cooperate. Mutual cooperation speeds the distribution of family assets, resolves the question of child support and helps to assure equitable distribution of property.

Although divorce procedures traditionally have been characterized by petty squabbles over possessions and legal entanglements, the financial problems of divorce can be reduced.

According to a consumer specialist at the Michigan Consumer Education Center at Eastern Michigan University, there are some effective guidelines for settling money matters in divorce.

Marilyn Gunther, an associate director at the center, recently helped write a consumer's guidebook for handling the financial aspects of divorce, appropriately titled "Money Matters in Divorce."

According to Gunther's booklet, which is designed as a teaching module for consumer education teachers in Michigan, several simple steps can help reduce the cost of the divorce. They include:

- Communicating honestly about income, expenses and the location of important family records.
- Considering do-it-yourself divorce kits for simple uncontested divorces when children are not involved.

- Realizing that negotiations can break down during the proceeding over simple items and that the final settlement will be a compromise for both parties.

- Avoiding a custody suit over the children if possible, since a prolonged legal battle will raise the cost of the divorce and can be emotionally painful for the children.

Gunther has served as a consultant to government, business, labor and consumer groups. She stresses that do-it-yourself divorce kits can be both an economical and practical solution to drawn-out divorce procedures.

"They start from as low as \$15 per kit plus additional court costs," says Gunther.

The kit should only be used when the property

settlement is simple and there are not children involved. You also have to check to make sure that the kit is applicable to the county in which you reside."

The choice of a good divorce lawyer is an important step for those who seek legal counsel, Gunther says. Most lawyers charge between \$50 and \$75 per hour and usually will grant an initial interview at a nominal fee.

"Remember that the attorney is not a marriage counselor or adviser," she says. "Lawyers merely serve as legal counsel. Look for an attorney with a background in dealing with divorce and family concerns."

Gunther said divorce almost always changes the family's financial situation—usually for the worse.

"In most cases, it will be necessary for both spouses to work in order to support two households," she said. Extra money beyond regular household expenses may be needed for moving, furniture and household goods, clothing, transportation and legal fees.

"In most cases, if the wife is not working, she may want to get a job when a divorce seems imminent — 80 percent of divorced women work."

Ideally, Gunther writes, if both spouses are employed before the separation it will help reduce the financial burden of setting up two households. Dividing money, real estate and possessions accumulated during the marriage is one of the most difficult aspects of divorce, she says. That's why a property settlement agreement is critical.

The property settlement agreement is a contract drawn up by the attorneys to settle for all time the property rights, duties and obligations of each partner. The settlements are for all time and should not be signed by either partner without the counsel of an attorney," she says.

Child support and custody are most often the most sensitive concerns in the divorce proceedings when children are involved. Custody and support is recommended to the judge by the Friend of the Court and procedures vary from county to county. Gunther explains that it is important for the divorcing couple to agree on custody of the children to keep emotional trauma to a minimum. Support payments are based on a graduated scale.

"Support payments are recommended by the Friend of the Court. In Michigan, payments average about 20 percent of the net salary of the supporting parent for one child, 30 percent for two children, 40 percent for three children up to a maximum of 50 percent. The percentages vary from county to county."

Gunther's consumer education booklet focuses on the issue of the financial implications of divorce. Although it was written primarily as a text for consumer education teachers in secondary schools, it contains much practical information for the general public.

The booklet costs \$2.50 and is available by contacting the Michigan Consumer Education Center, 215 University Library, Eastern Michigan University, Ypsilanti 48197, or call the center at (313) 487-2292 for more information.

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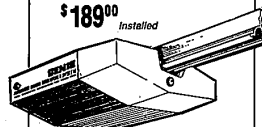
Traffic accidents in Oakland County claimed 14 lives during May, bringing the fatality count for the year to 66.

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