

Divorce AI Is Solving the Biggest Problem No One Talks About: The Years Before Divorce

Divorce AI was created to address a problem that affects millions of families but is rarely discussed openly: the long, uncertain period *before* divorce decisions are made. Founded by Steven Klein, Divorce AI was built on a shared belief that AI can be used to help people navigate some of life's most complex, financial, and emotionally charged challenges. While traditional divorce systems focus on legal execution, Divorce AI focuses on what comes first—clarity, preparation, and understanding.

The need for this kind of clarity is more urgent than many realize. In a recent national survey, **over eight in ten respondents (approximately 85%) said that better financial clarity could help prevent one spouse from being taken advantage of during divorce**, highlighting a widespread concern that financial imbalance—rather than legal process—often defines divorce outcomes. Divorce AI was built specifically to address this gap, empowering individuals with information before pressure, conflict, or irreversible decisions take hold.

The Hidden Phase of Divorce No One Prepares For

Divorce is rarely impulsive. In fact, **nearly eight in ten respondents (78%) believe people spend a year or longer considering divorce before taking action**, reinforcing that the most critical phase of divorce happens long before any legal steps begin.

Despite this extended consideration period, most tools and professionals only enter the picture after a decision has already been made. Courts, attorneys, and mediators are designed for execution—not exploration. Divorce AI exists to serve this overlooked phase, giving people a way to understand possible outcomes while they still have time, options, and privacy.

What Actually Holds People Back

Survey results show that hesitation around divorce is driven less by indecision and more by unanswered questions. **52% of respondents identified concerns about children or family impact as the primary factor holding people back**, while **44% pointed directly to**

uncertainty about finances or post-divorce living costs. Only **4%** cited uncertainty about the legal process itself.

These findings reveal a critical truth: people are not avoiding divorce because they don't know *how* it works—they are delaying because they don't know what life will look like afterward. That uncertainty is overwhelmingly financial. Divorce AI was designed around this reality, offering clarity at a stage when the traditional system offers very little.

Financial Clarity Comes Before Everything Else

One of the strongest signals from the survey is how central financial understanding is to decision-making. **75% of respondents said it is “very important” to understand finances before speaking with a professional**, while the remaining **25% said it is “somewhat important.”** Notably, *no respondents* indicated that financial understanding was unimportant.

When asked more directly about outcomes, the signal was even clearer. **Approximately 85% of respondents said that having a clear financial blueprint of life after divorce would reduce fear or uncertainty**, validating that what people seek first is not legal action—but understanding.

This insight reinforces a core belief behind Divorce AI: clarity should come before escalation. People want to understand their financial reality before entering conversations that can quickly become expensive, adversarial, and emotionally charged.

The Cost of Waiting Until It's Too Late

Financial uncertainty does not just delay decisions—it often makes them more expensive. The survey shows that a strong majority of respondents believe people frequently spend more on divorce than they expect, reinforcing how lack of early planning leads to reactive, high-cost outcomes.

More importantly, **over eight in ten respondents (approximately 82%) said that better financial understanding early on could reduce unnecessary divorce costs.** This suggests that much of what families spend during divorce stems from confusion, misalignment, and late-stage decision-making rather than the separation itself.

Divorce AI was built to intervene earlier—before costs compound and options narrow.

Financial Understanding as a Form of Protection

Divorce often exposes financial imbalances that existed long before the marriage ended. In many households, one spouse enters divorce significantly less informed about finances than the other—a reality that can shape outcomes for years to come.

The survey underscores how widely this concern is felt. **Approximately 85% of respondents believe better financial clarity could help prevent one spouse from being taken advantage of during divorce**, positioning financial understanding not just as helpful, but as protective.

By providing private, structured insights into assets, income, obligations, and future scenarios, Divorce AI helps level the playing field—ensuring decisions are made with understanding rather than pressure or asymmetry.

Confidence Comes From Privacy and Understanding

Perhaps the clearest validation of Divorce AI's mission comes from how strongly respondents emphasized privacy. **94% of respondents said that access to private, easy-to-understand information would help people feel more confident about their next steps.**

That confidence is inseparable from discretion. In the same survey, **nearly nine in ten respondents (around 88%) said privacy is very important when researching or planning for divorce**, reinforcing that people need space to explore their options before involving attorneys, courts, or even their spouse.

Divorce AI was designed around this reality, giving people a private environment to gain clarity without pressure, visibility, or obligation.

How People Actually Navigate Divorce Decisions

The survey also reveals that people are not passive during this period of uncertainty. **56% of respondents believe people actively research their options before taking any legal action**, and another **37% believe they might**. Only **7%** believe people do not research at all.

This behavior highlights a clear demand for early-stage, self-guided tools—not legal paperwork, but understanding. Divorce AI consolidates what is often a fragmented, overwhelming research process into a single experience that helps people see how different scenarios could unfold before they involve professionals.

A New Standard for Divorce Preparation

The survey data makes one thing clear: **people don't need more pressure, paperwork, or conflict when thinking about divorce—they need understanding.** Until now, there has been no practical way to gain that understanding privately, comprehensively, and early.

At the core of Divorce AI is a complete, AI-powered planning system designed to meet people exactly where they are, regardless of financial knowledge. In as little as 15–20 minutes, users complete a guided questionnaire covering income, assets, debts, children, and key life factors. **Divorce AI then analyzes how state laws, financial variables, and family dynamics interact, generating comprehensive, interconnected, and interactive reports that together form a personalized financial blueprint of life after divorce.**

Those insights are delivered through integrated reports covering areas such as child support, asset division, retirement accounts, post-divorce budgets, tax implications, debt allocation, healthcare, education planning, and long-term cash flow. The system adapts dynamically to each person's situation—so users see only what's relevant to them.

What sets Divorce AI apart is how it uses AI to translate complexity into clarity. The platform breaks down difficult financial and legal concepts into plain-language explanations and enables real-time scenario planning, allowing users to adjust assumptions and instantly see how different decisions affect their overall financial picture. This ability to **privately explore “what-if” outcomes** in a single unified system has never existed before.

All of this happens in the privacy of the user's home. With features like discreet billing, app disguise, quick-exit gestures, PIN protection, and secure document storage, Divorce AI allows people to plan quietly and confidently before involving professionals or taking next steps.

This shift toward early, private financial clarity is already gaining broader recognition. Divorce AI has received national acknowledgment, including the **Forbes People's Choice Award**, reflecting growing awareness that divorce preparation must start earlier, with better information and fewer assumptions.

Divorce AI is not a replacement for legal or financial professionals. It ensures that when people do engage them, they do so informed, organized, and empowered—**transforming divorce preparation from a reactive process into an informed one that brings structure to uncertainty, clarity to complexity, and agency to one of life's most difficult transitions.**

A Commitment to Access to Justice

As part of its mission, **Divorce AI commits 1% of net profits annually to the Legal Services Corporation (LSC)**, a federally established nonprofit that funds civil legal aid programs for low-income individuals and families across the United States.

Divorce disproportionately affects those with limited access to legal resources. By supporting LSC, **Divorce AI helps expand access to civil legal aid for families navigating divorce, custody, and other critical family-law matters—reinforcing the belief that fairness and understanding should not depend on financial means.**

Survey Methodology

Survey conducted among U.S. adults via the independent research platform SurveyMonkey. Results reflect respondent opinions and perceptions.