



# Real Separation Report 2026

June 2026



# Contents

<b>About the report</b>	<b>03</b>	<b>Recovery and wellbeing</b>	<b>24</b>
		Time to recover	25
<b>Key findings</b>	<b>04</b>	Happiness after separation	27
<b>The quiet lead-up</b>	<b>08</b>	<b>Children and separation</b>	<b>28</b>
Path to separation	09	Children shape decisions	29
Early financial split	10	Impact on relationships with children	30
<b>Staying and trying</b>	<b>11</b>	<b>Outcomes and reflection</b>	<b>31</b>
Holding on longer	12	Separation outcomes	32
Attempts to make it work	13	What drives decisions	33
<b>Financial dependence</b>	<b>14</b>	<b>Word of advice</b>	<b>34</b>
Reliance before separation	15	What people wish they knew	35
Money pressures delay separation	16	Advice from experience	37
<b>Living through separation</b>	<b>17</b>		
Living arrangements post-split	18		
Still under one roof	19		
<b>The financial shock</b>	<b>20</b>		
Costs add up	21		
Downsizing and debt disruption	22		
Unexpected costs	23		



# About the report

The Real Separation Report 2026 is part of the Real Insurance Research Series, exploring how Australians navigate separation and divorce – from the early signs and difficult decisions, through to the financial, emotional and practical realities of starting over.

The report examines how cost-of-living pressures, financial dependence and housing challenges are shaping separation decisions and experiences. It also explores the hidden costs of separation, the impact on wellbeing and children, and the pathways to recovery. Drawing on the experiences of Australians who have been through it, the report highlights what people wish they had known, the factors that shape outcomes, and the advice they would give others facing the same journey.

Commissioned by Real Insurance and conducted by MYMAVINS, the research is based on a quantitative online survey (13th to 26th February 2026) of 1,203 Australian adults who are separated or divorced or have been in the past.

## Important things to observe about the charts and figures

- ✓ Figures are based on self-reported estimates from survey respondents.
- ✓ Footnotes below charts may indicate:
  - A subset of the total sample size, as certain questions would only be asked to specific respondents.
  - Types of questions asked, for instance, multiple responses allowed, appear when the question calls for more than one answer from the respondent.
  - Data has been excluded from analysis (e.g. outliers removed in analysis).
  - Some charts and figures may not be equal to 100% due to rounding differences. This is also true for summed-up figures.





## Key findings



## Separation often begins before it's official

- ✓ Close to 3 in 5 (56%) Australians who separated or divorced took a year or less between considering and following through on separating.
- ✓ About 1 in 2 (51%) slept in separate bedrooms before the relationship formally ended, while nearly 1 in 2 (47%) were living independent lives while still technically together.
- ✓ Over 1 in 2 (53%) had already begun managing finances separately before formally separating.
- ✓ Nearly 1 in 2 (48%) made quiet financial moves before separating.

## Many delay before making the call

- ✓ Exactly 7 in 10 (70%) Australians delayed separation for various reasons, most commonly hoping the relationship might improve (36%) or due to concerns about children (34%).
- ✓ Exactly 3 in 10 (30%) say rising living costs influenced how they approached separation, with younger Australians far more affected.
- ✓ Nearly 3 in 5 (56%) tried to make the relationship work even when seriously considering ending it, yet over 3 in 5 (61%) did not use counselling or support services.

## Money shapes the decision to leave

- ✓ Around 2 in 5 (40%) felt financially dependent on their ex-partner before separating, rising to over 1 in 2 (54%) women.
- ✓ Close to 2 in 5 (39%) say financial pressures delayed their decision to separate, including over 3 in 4 (77%) Generation Z.
- ✓ Younger Australians are significantly more likely to experience both financial dependence and pressure when considering separation.

## Separation doesn't always mean living apart

- ✓ Around 2 in 3 (66%) lived in completely separate households in the first 12 months of the break up, but nearly 1 in 5 (18%) continued living together in separate spaces.
- ✓ Over 2 in 5 (42%) who continued living together say it was because they could not afford to live separately. Around 1 in 3 (34%) stayed to provide stability for children, while emotional difficulty also played a key role (24%).

## Separation brings immediate financial strain

- ✓ Close to 3 in 5 (56%) experienced housing instability or downsizing after separation.
- ✓ Nearly 1 in 2 (45%) took on new debt due to separation, with 1 in 3 (33%) borrowing over \$5k.
- ✓ Over 1 in 3 (35%) say separation cost more than expected, driven by some unexpected costs such as increased living expenses (32%) and setting up separate households (30%).

## Recovery takes time, but many are happier now

- ✓ While the majority of Australians experiencing separation or divorce feel emotionally (61%) and financially stable (59%) again within 2 years or less, at least 1 in 4 take more than 5 years to recover or still don't feel stable yet emotionally (25%) and financially (27%).
- ✓ Almost 1 in 2 (47%) experienced judgement or stigma after separating.
- ✓ Despite all this, around 2 in 3 (66%) say they are happier now than before their separation, while only around 1 in 6 (17%) say they are less happy.

## Children are central to decisions and outcomes

- ✓ While around 2 in 5 (41%) parents say children's wellbeing was ultimately a key driver in the decision to separate, over 2 in 3 (68%) stayed in their relationship longer than they wanted to because of their children.
- ✓ Twice as many saw improved rather than worsened relationships with their children - around 2 in 5 (40%) say their relationship with their children has improved, while only around 1 in 5 (19%) say it has worsened.

## Experiences are mixed, but often positive

- ✓ Just over 1 in 2 (54%) describe their separation outcome positively, while nearly 3 in 10 (29%) report a mix of positives and negatives.
- ✓ More than 2 in 5 (43%) say their separation became more complex or conflictual than expected.
- ✓ Emotional toll (47%), impact on children (44%) and financial impact (39%) are the biggest factors determining how separation is experienced.

## Looking back, many would do things differently

- ✓ Close to 1 in 2 (48%) would approach their separation differently if they could do it again.
- ✓ Over 1 in 3 (35%) wish they had better understood the emotional and mental health impact, followed by the impact on children (31%) and the true cost of separation (26%).
- ✓ Around 1 in 4 emphasise deciding deliberately (26%) and acting promptly once certain (24%), followed by prioritising personal wellbeing (18%) as key advice for others.



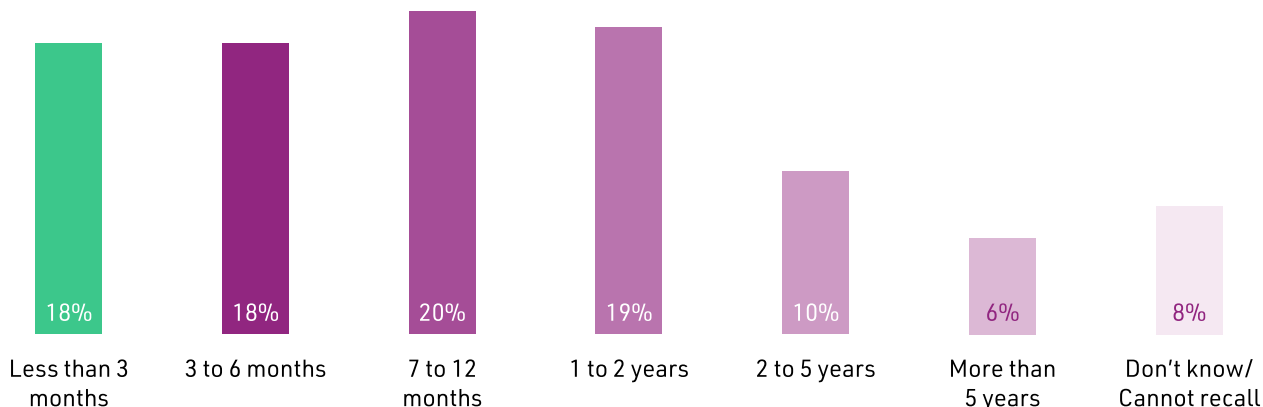


## The quiet lead-up



# Path to separation

Approximately how long was the period between seriously considering separation/divorce and the official separation/divorce?



\*n=1,203 total sample

Close to 3 in 5 (56%) Australians who separated or divorced took a year or less between considering and following through on separation.

Before formally separating/divorcing, did you and your previous partner do any of the following?



**51%**  
Sleep in separate bedrooms



**47%**  
Live independent lives while still technically "together"

\*n=1,203 total sample. Multiple responses allowed.

About 1 in 2 (51%) slept in separate bedrooms before the relationship formally ended. Nearly 1 in 2 (47%) were living independent lives while still technically together.

# Early financial split

Before formally separating/divorcing, did you and your previous partner do any of the following?



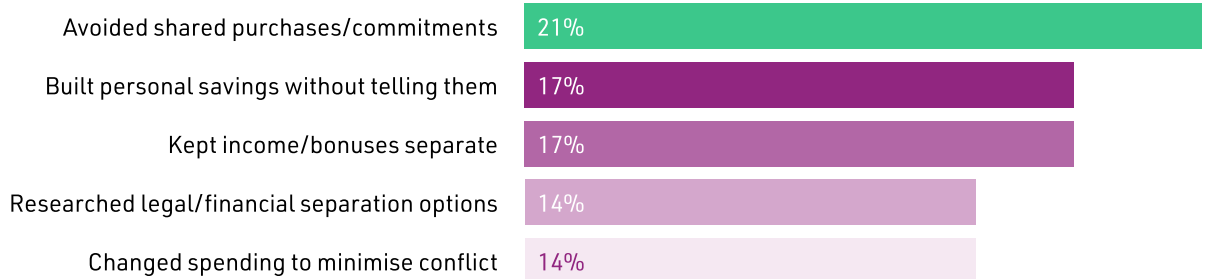
53%

Manage finances separately

\*n=1,203 total sample

Over 1 in 2 (53%) had begun managing their finances separately before formally separating. This behaviour is significantly more common among Generation Y, with over 7 in 10 (71%) reporting this, compared with about 2 in 5 (41%) Baby Boomers or older.

Did you make any "quiet" financial moves because of relationship uncertainty before you separated or divorced?



\*n=1,203 total sample. Multiple responses allowed. Top 5 responses only.

Nearly 1 in 2 (48%) made quiet financial moves before separation, with avoiding shared purchases or commitments (21%) being the most common, followed by building secret personal savings (17%) and keeping income/bonuses separate (17%).

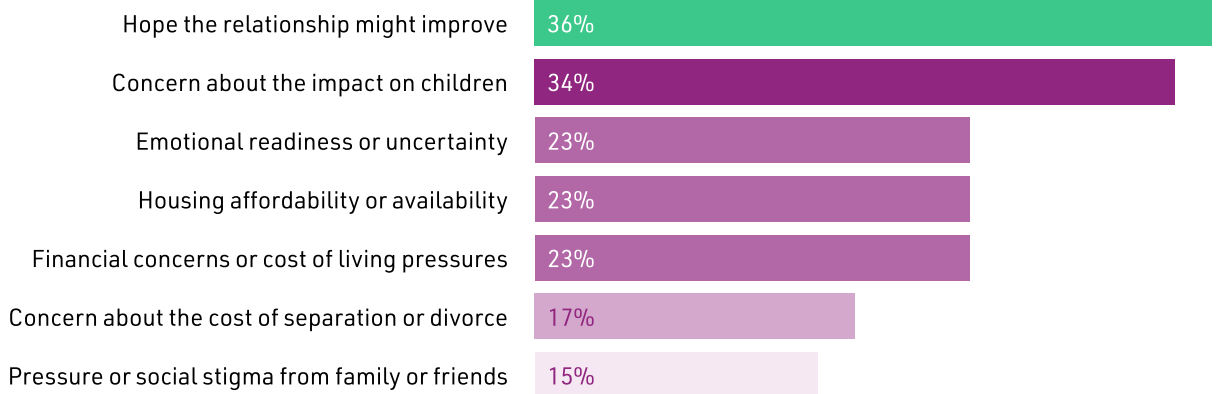


## Staying and trying



# Holding on longer

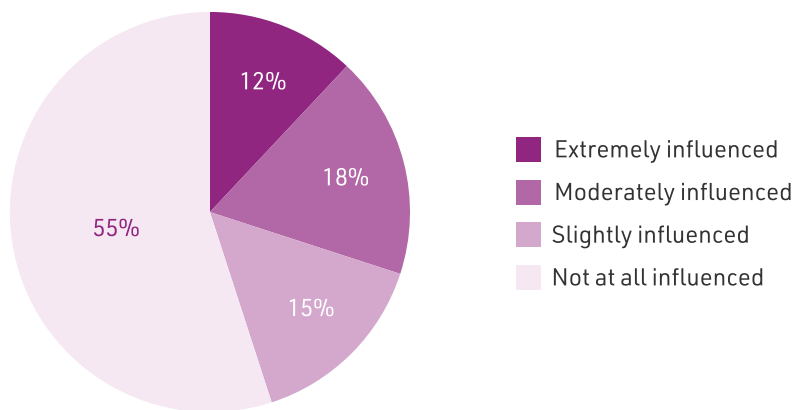
## Before formally separating/divorcing, did you delay your separation/divorce for any of the following reasons?



\*n=1,203 total sample. Multiple responses allowed. Top 7 responses only.

Exactly 7 in 10 (70%) have delayed separation for various reasons. Over 1 in 3 (36%) say they delayed separating because they hoped the relationship might improve, making it the most common reason. Concern about the impact on children follows closely, with around 1 in 3 (34%) reporting this.

## Did rising living costs influence how you approached your separation/divorce?



\*n=1,203 total sample

Exactly 3 in 10 (30%) say rising living costs influenced how they approached separation.

Younger people are significantly more likely to say rising living costs influenced their approach, with around 1 in 2 (49%) Generation Y and nearly 7 in 10 (69%) Generation Z reporting at least a moderate influence.

# Attempts to make it work

**Before separating/divorcing, were there ever times you and your previous partner ever seriously considered separating/divorcing but decided to try to make the relationship work instead?**



56%  
Yes



36%  
No



8%  
Unsure

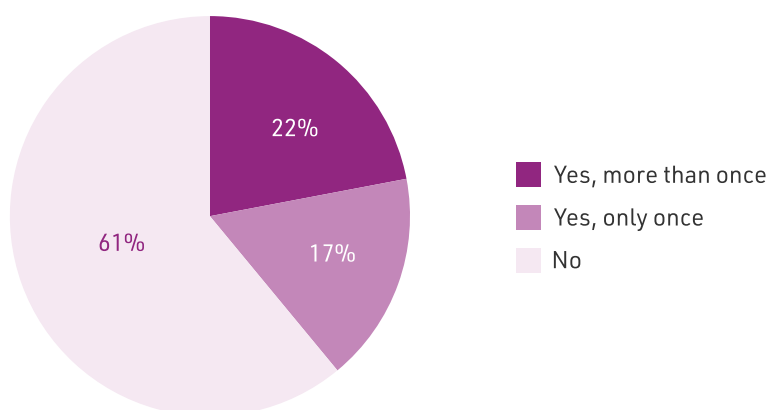
\*n=1,203 total sample

Nearly 3 in 5 (56%) tried to make the relationship work even when seriously considering ending it.

This experience is especially common among younger age groups, with around 3 in 4 (75%) Generation Y and over 7 in 10 (71%) Generation Z reporting they attempted to repair the relationship before separating.

However, those who did not have children at the time of separation/divorce are less likely to have tried to repair the relationship, with around 2 in 5 (38%) saying they attempted to make it work, compared with those who have children (58%).

**Did you and your partner use couples counselling or relationship support services before separating/divorcing?**



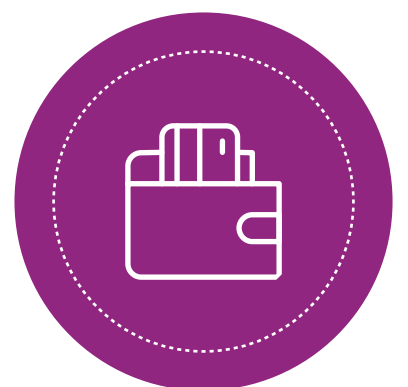
\*n=1,203 total sample

Over 3 in 5 (61%) Australians who separated or divorced say they did not use couples counselling or relationship support services before the separation. Overall, close to 2 in 5 (39%) sought some form of support, including around 1 in 5 (22%) who attended counselling more than once and about 1 in 6 (17%) who attended once.

However, Generation Z are twice as likely to seek counselling as Baby Boomers (60% vs 30%).

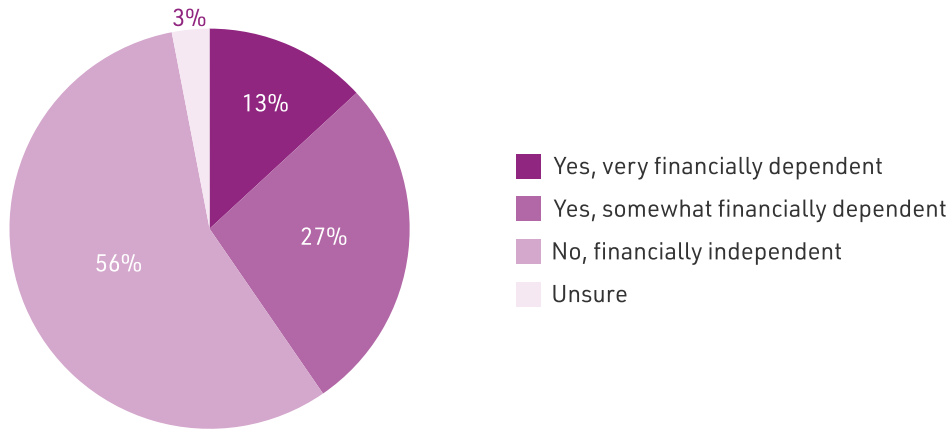


# Financial dependence



# Reliance before separation

Before separating/getting divorced, did you feel financially dependent on your ex-partner?



\*n=1,203 total sample

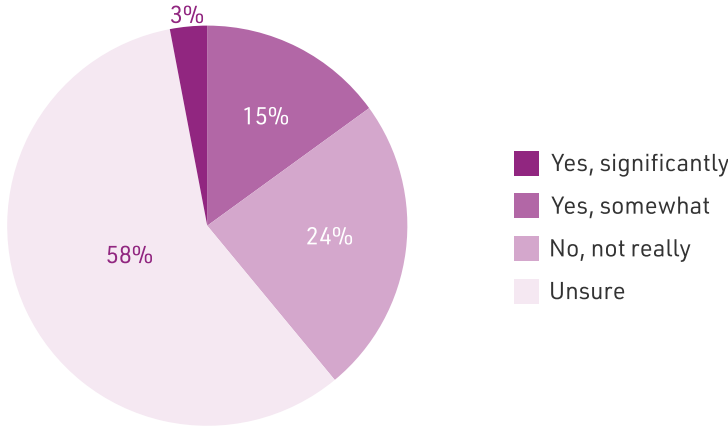
Around 2 in 5 (40%) felt financially dependent on their ex-partner before separating.

Women are twice as likely as men to report financial dependence (54% vs 27%). Younger age groups are also more likely to feel dependent, with over 3 in 5 (63%) Generation Z and over 1 in 2 (52%) Generation Y reporting they were at least somewhat financially dependent.



# Money pressures delay separation

**Did financial pressures delay your decision to separate or divorce?**



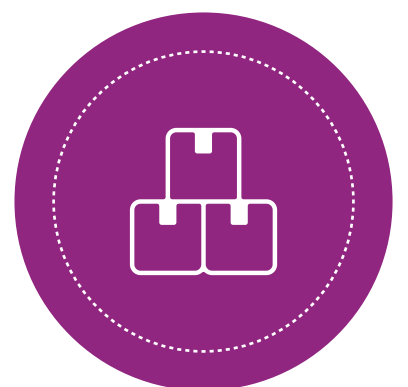
\*n=1,203 total sample

Close to 2 in 5 (39%) Australians who separated or divorced say financial pressures delayed their decision to separate.

Women are significantly more likely than men to report that financial pressures delayed their decision (46% vs 32%). Younger age groups are also much more likely to report delays, with over 3 in 4 (77%) Generation Z and over 3 in 5 (61%) Generation Y saying finances played a role.



# Living through separation



# Living arrangements post-split

Which of the following best describes your living situation with your most recent former partner in the first 12 months after you separated/got divorced?



66%

We lived in completely separate households



18%

We lived in the same household but in clearly separate spaces (e.g. separate bedrooms, separate living areas)



9%

We continued living together much as before, but considered ourselves separated



5%

We moved in and out of the same household during that time



3%

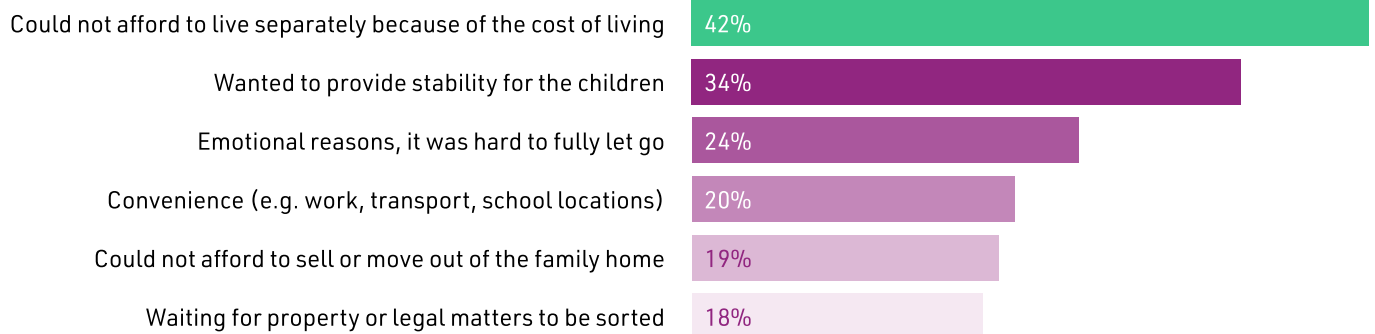
Other

\*n=1,203 total sample

While about 2 in 3 (66%) Australians who separated or divorced lived in completely separate households in the first 12 months after separating or divorcing, nearly 1 in 5 (18%) continued living in the same household but in clearly separate spaces. Nearly 1 in 10 (9%) continued living together much as before.

# Still under one roof

## What were the main reasons for still living in the same household?



\*n=379 those who lived together after separation/divorce. Multiple responses allowed. Top 6 responses only.

Over 2 in 5 (42%) who continued living with their former partner say they did so because they could not afford to live separately due to the cost of living. Around 1 in 3 (34%) stayed to provide stability for their children, and about 1 in 4 (24%) say it was emotionally hard to fully let go.



## The financial shock



# Costs add up

## How much would you estimate you personally spent on the following directly related to your separation and/or divorce?



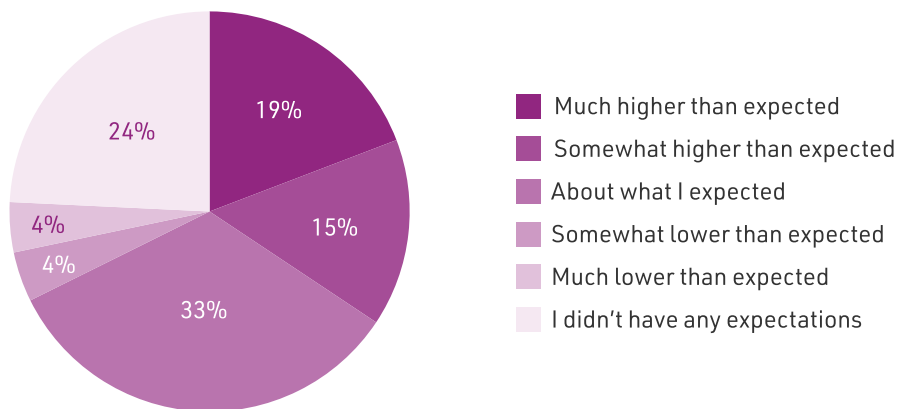
\*n=349, 267, 570, 288, 606, 421 (n's in order of appearance, outliers excluded)

\*\*Averages only include those who spent money in each category

\*\*\*Rounded to the nearest dollar

The cost of separation can really add up. Average reported costs among those who incurred these common divorce-related expenses range from \$944 for counselling/support services to \$7,481 for legal fees.

## How did the actual financial costs of your separation/divorce compare to your initial expectations?

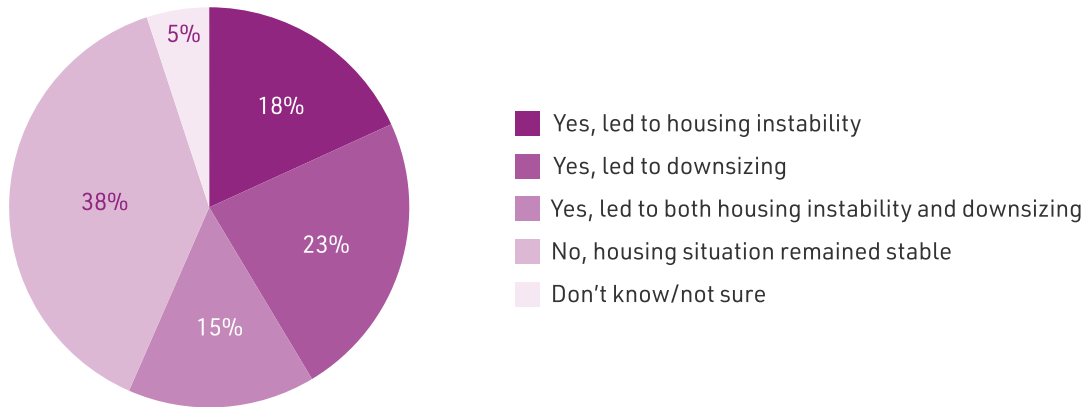


\*n=1,203 total sample

Over 1 in 3 (35%) say the financial costs of separation or divorce were higher than expected, including nearly 1 in 5 (19%) who say costs were much higher than expected.

# Downsizing and debt disruption

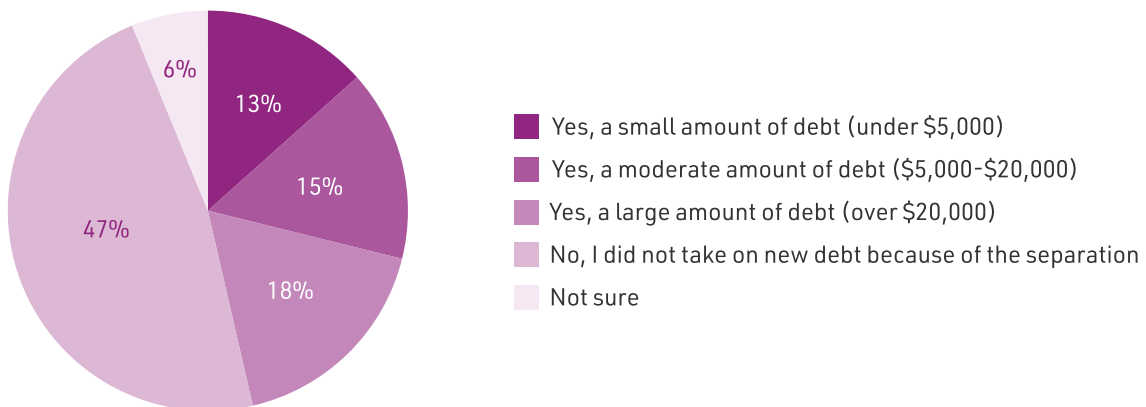
## Did separation/divorce lead to housing instability or downsizing?



\*n=1,203 total sample

Close to 3 in 5 (56%) experienced housing instability or downsizing after separation, including 1 in 5 (18%) who experienced housing instability (e.g. temporary accommodation, frequent moves), 1 in 4 (23%) who downsized, and 1 in 7 (15%) who experienced both instability and downsizing. In comparison, around 2 in 5 (38%) say their housing situation remained stable.

## Did you incur any new debt as a direct result of your separation/divorce?



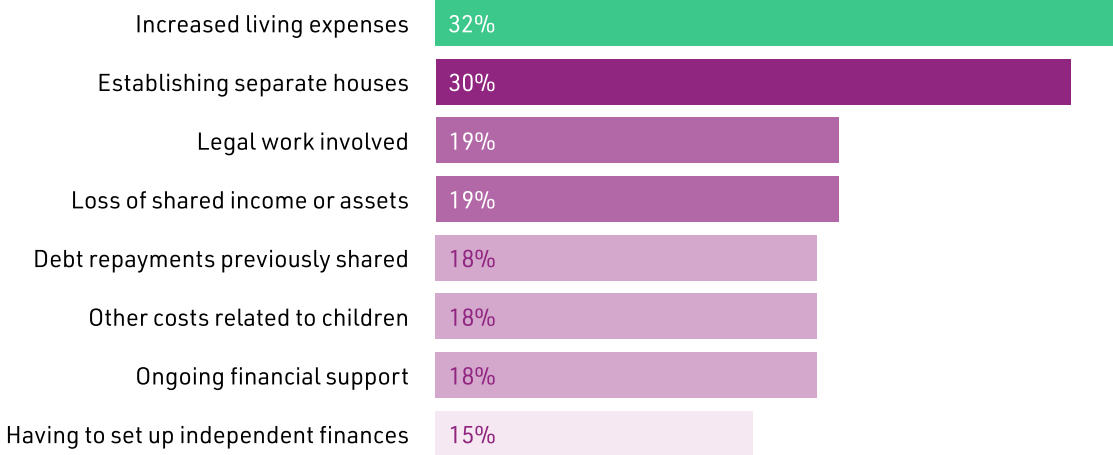
\*n=1,203 total sample

Nearly 1 in 2 (45%) took on new debt due to separation, with 1 in 3 (33%) of these borrowing over \$5k.

Men are more likely than women to report taking on large amounts of debt over \$20,000 (21% vs 13%). Younger generations are also more exposed to debt, with Generation Z far more likely to report taking on \$5,000-\$20,000 (31%) and less likely to say they avoided debt (25%).

# Unexpected costs

**Which of the following, if any, were unexpected financial costs for you at the time of separation/divorce?**

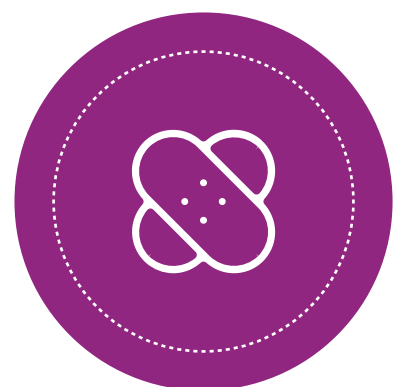


\*n=1,203 total sample. Multiple responses allowed. Top 8 responses only.

The most common unexpected costs are increased living expenses such as rent and utilities (32%) and establishing separate households such as moving or furniture (30%). Around 1 in 5 also cite legal work (19%), loss of shared income or assets (19%), debt repayments previously shared (18%), children-related costs (18%), or ongoing financial support like child support or spousal maintenance (18%).

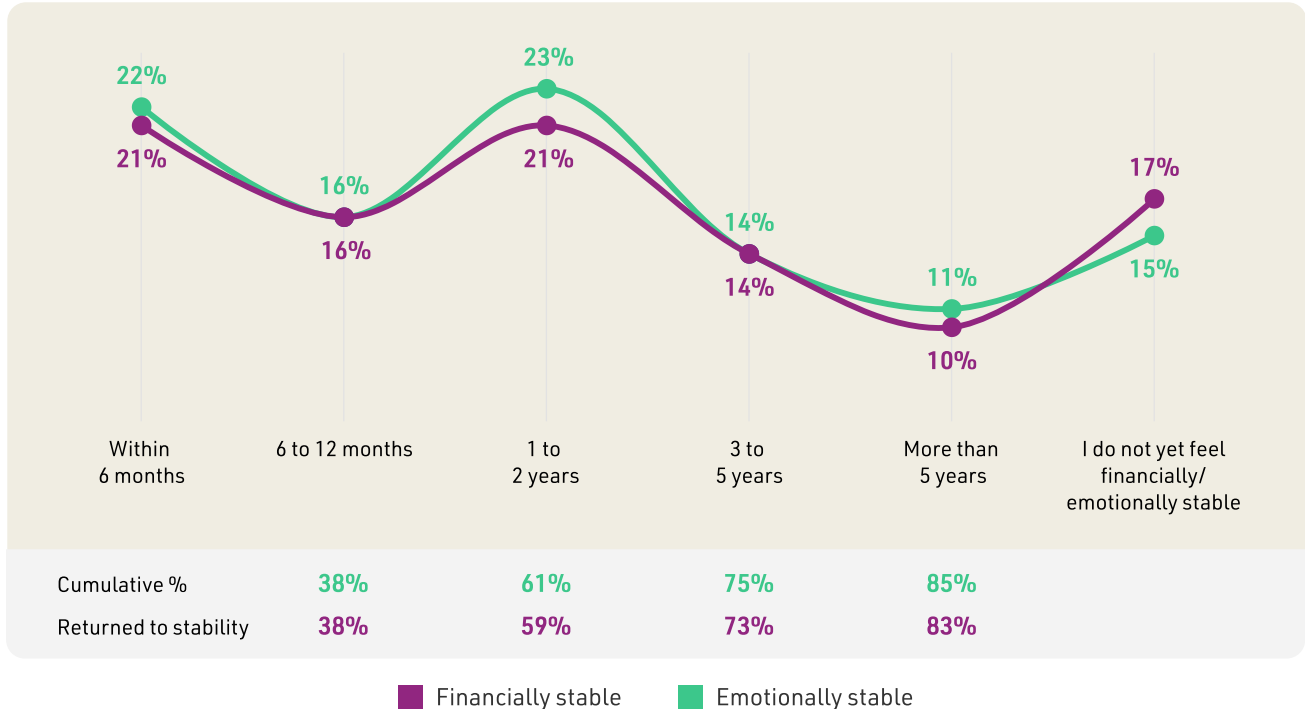


# Recovery and wellbeing



# Time to recover

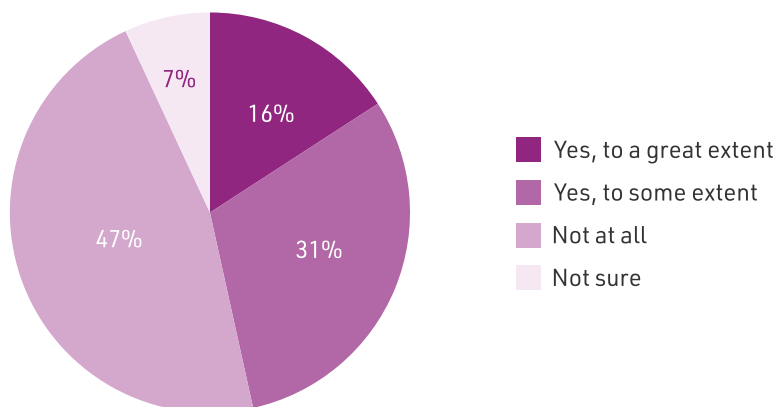
## How long did it take to feel financially/emotionally stable after separation/divorce?



\*n=1,203 total sample

While the majority of Australians experiencing separation or divorce feel emotionally (61%) and financially stable (59%) again within 2 years or less, at least 1 in 4 take more than 5 years to recover or still do not feel stable yet emotionally (25%) and financially (27%).

## After you announced your separation/divorce, did you feel judged or experience social stigma from others?



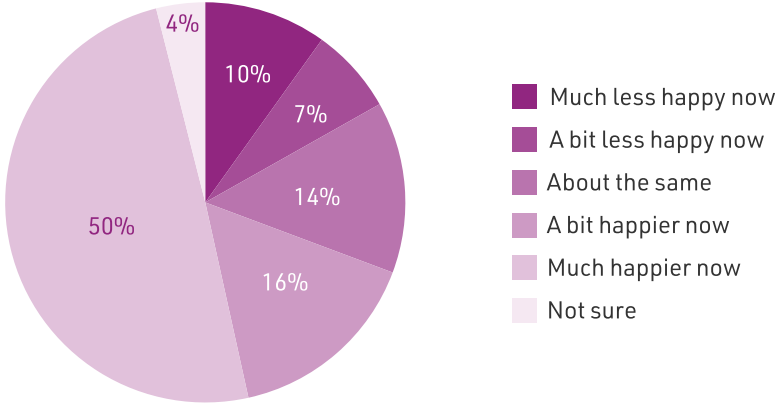
\*n=1,203 total sample

Almost 1 in 2 (47%) felt they experienced some level of judgement or social stigma after announcing their separation.



# Happiness after separation

**Overall, would you say you are happier or less happy now than you were before your separation/divorce?**



\*n=1,203 total sample

Despite the challenges, around 2 in 3 (66%) say they are happier now than before their separation, including 1 in 2 (50%) who say they are much happier and 1 in 6 (16%) who are a bit happier. In comparison, only around 1 in 6 (17%) say they are less happy, while 1 in 7 (14%) say they feel about the same.

Women notably are more likely than men to say they are much happier now (56% vs 44%).

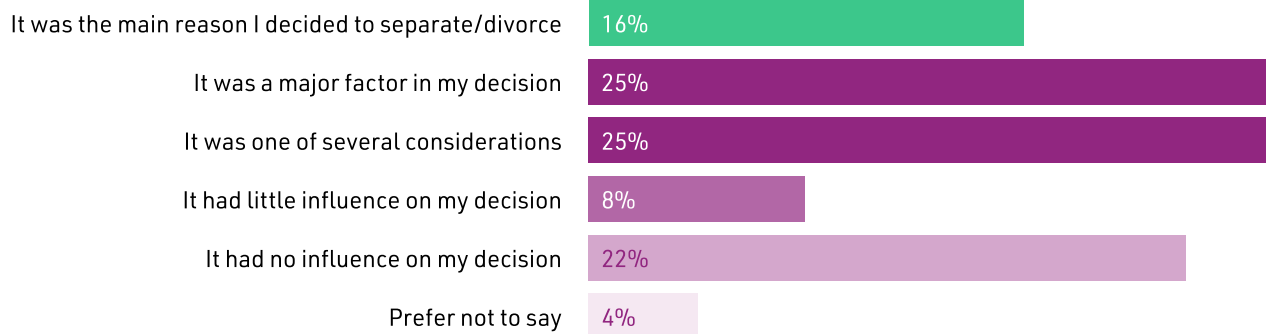


# Children and separation



# Children shape decisions

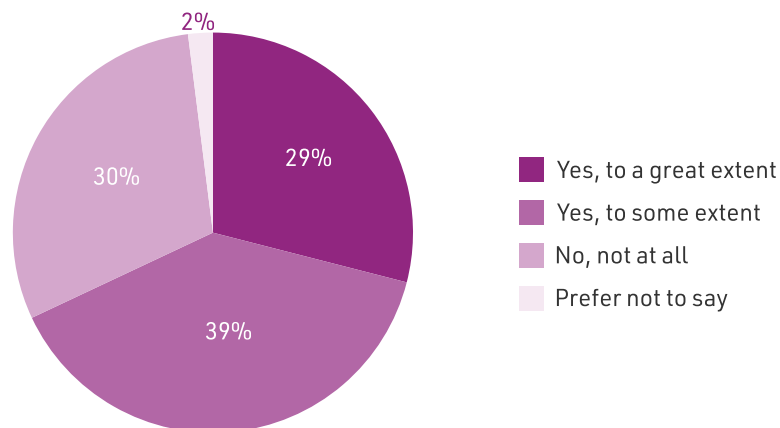
## How much did your children's wellbeing influence your decision about whether and when to separate/get divorced?



\*n=1,000 those with children

Around 2 in 5 (41%) Australian parents who separated or divorced say children's wellbeing was ultimately a key driver in the decision to separate.

## Did you stay in your relationship longer than you wanted to because of your children?



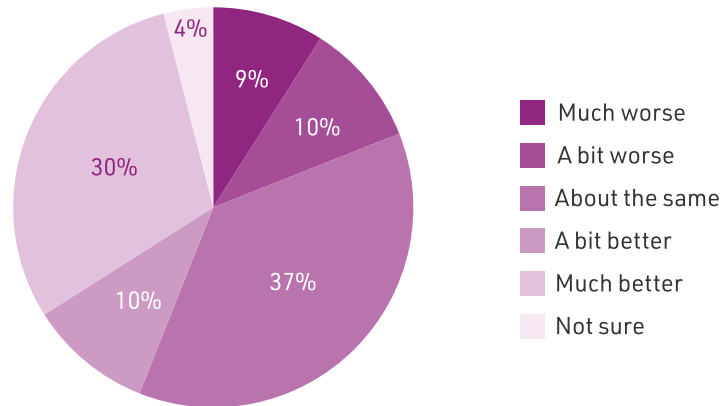
\*n=953 those who have children at the time of divorce/separation

Over 2 in 3 (68%) say they stayed in their relationship longer than they wanted to because of their children.

This is significantly more common among women, with over 1 in 3 (35%) saying they stayed to a great extent, compared with around 1 in 4 (23%) men.

# Impact on relationships with children

Overall, how has your relationship with your children changed since the separation/divorce?



\*n=953 those who have children at the time of divorce/separation

Twice as many saw improved rather than worsened relationships with their children. Around 2 in 5 (40%) say their relationship with their children has improved, while only around 1 in 5 (19%) say it has worsened.

Women are significantly more likely to say the relationship is much better, at nearly 2 in 5 (38%), compared with just over 1 in 5 (21%) men.

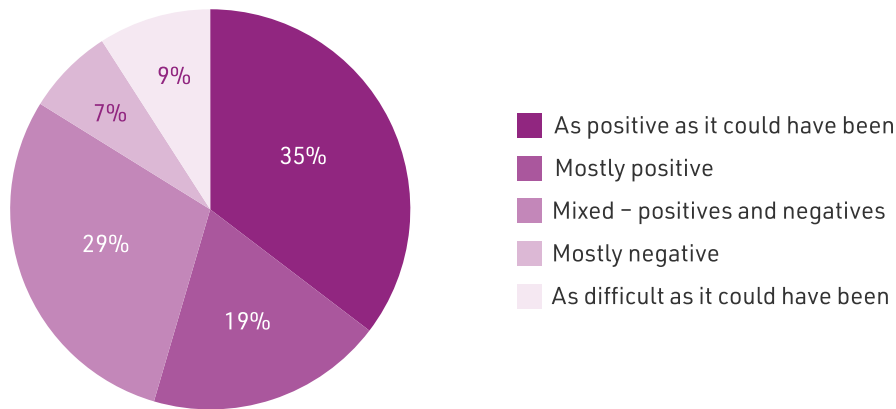


## Outcomes and reflection



# Separation outcomes

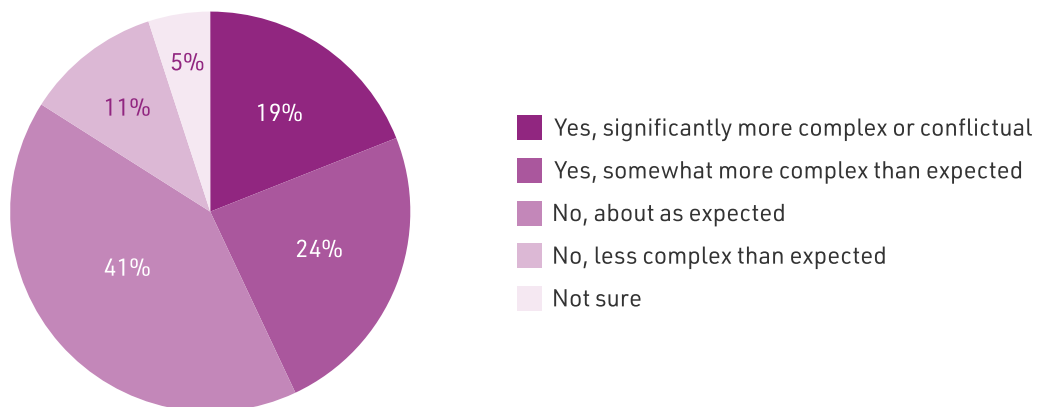
## In your view, what best describes your separation outcome?



\*n=1,203 total sample

Just over 1 in 2 (54%) Australians who separated or divorced describe their separation outcome positively. Around 1 in 6 (17%) describe their separation negatively while close to 3 in 10 (29%) say their experience was mixed with both positives and negatives.

## At any point, did the separation escalate beyond what you initially expected?



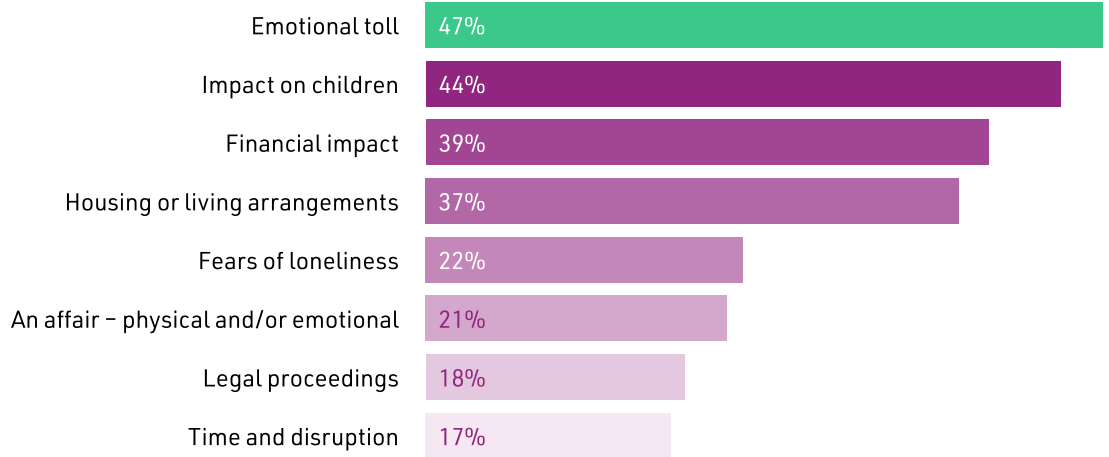
\*n=1,203 total sample

More than 2 in 5 (43%) say their separation became more complex or conflictual than they initially expected.

Younger generations are also more likely to report that separation was more complex than they thought, with nearly 2 in 3 (63%) Generation Z and 3 in 5 (59%) Generation Y saying their separation became more complex than expected.

# What drives decisions

Looking back, which of the following had the biggest impact(s) on your separation or divorce?



\*n=1,203 total sample. Multiple responses allowed. Top 8 responses only.

When reflecting on what had the biggest impact on their separation or divorce, the most commonly cited factors relate to emotional and family impacts. Nearly 1 in 2 (47%) say the emotional toll had the biggest influence on their experience, followed by the impact on children (44%).

Financial pressures are also prominent, with around 2 in 5 (39%) citing financial impact and nearly the same share (37%) pointing to housing or living arrangements.

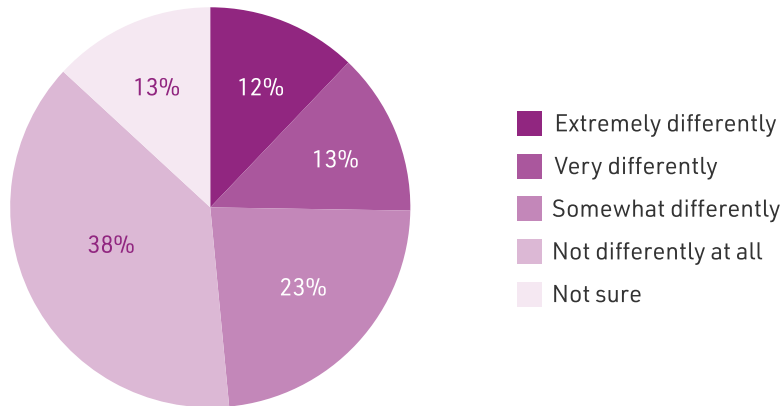


## Word of advice



# What people wish they knew

Looking back, would you approach your separation/divorce differently?

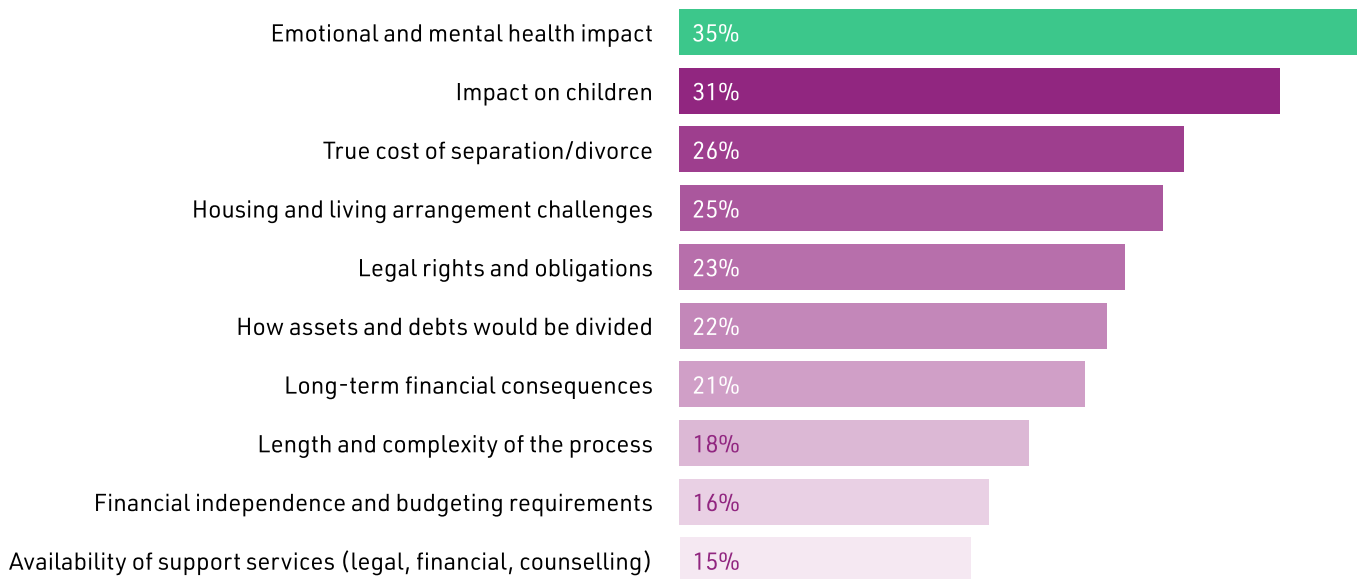


\*n=1,203 total sample

Close to 1 in 2 (48%) Australians who separated or divorced would approach their separation differently if they could do it again.



## What do you wish you knew before separating or divorcing?



\*n=1,203 total sample. Multiple responses allowed. Top 10 responses only.

Over 1 in 3 (35%) say they wish they had better understood the emotional and mental health impact, followed by over 3 in 10 (31%) who wish they had known more about the impact on children, and 1 in 4 (26%) who say they wish they had understood the true cost of separation or divorce. Around 1 in 4 (25%) also say they wish they had known more about housing and living arrangement challenges.

Women are more likely than men to say they wish they had understood the emotional and mental health impact (39% vs 30%) and housing challenges (29% vs 20%).

# Advice from experience

If you had to give a few words of advice to someone considering divorce, what would they be?

26%



## Decide deliberately

Think it through, weigh pros and cons, ensure you are certain, avoid impulsive decisions.

24%



## Act promptly once decided

Once you realise it's clearly the right decision, it should not be delayed i.e. make a clean break and avoid dragging it out.

18%



## Prioritise personal wellbeing

Protect your mental health, pursue a better life, value self-worth, and don't stay impacted by pressure or stigma.

10%



## Attempt repair first

Try to salvage the relationship first before committing such as counselling, mediation, honest communication, compromise, and working through issues.

9%



## Financial readiness and independence

Make sure you are financially prepared before divorcing e.g. save money, secure housing, maintain financial independence, separate bank accounts, develop financial backup plans).

8%



## Children-centred planning

Protect children's wellbeing by considering emotional impacts, planning custody arrangements, communicating with children, prioritise co-parenting and stability).

\*n=1,067 valid verbatim responses

\*\*Responses can be categorised in multiple categories if applicable

When asked what advice they would give someone considering divorce, the strongest themes centre on being thoughtful but decisive. Around 1 in 4 (26%) emphasise the importance of deciding deliberately – taking time to think it through, weigh up the consequences, and avoid acting impulsively. Almost as many, around 1 in 4 (24%), say that once the decision is clear, it is better to act promptly rather than delay.

## Real voices: Advice for people considering divorce



If you're staying for the children and you're unhappy, it's better to separate and have the children in 2 happy environments than it is to have them in one unhappy environment.

*Female 29, Regional QLD*



Ensure you look after your mental health. It is ok to feel the grief, it will get easier - though you will have a constant wave of emotions.

*Female 33, Outer suburban TAS*



Seek marriage counselling beforehand, because a marriage is not something you just throw away if it's broken. Try your hardest to fix it before jumping to the divorce decision.

*Female 35, Regional QLD*



Take your time and don't make the decision purely based on emotion. Try honest communication first, consider counseling, and think carefully about the long-term impact on children, finances, and your own wellbeing. At the same time, if the relationship involves abuse or serious harm, prioritise your safety and seek professional and legal support.

*Male 35, Outer suburban VIC*



You must do what you need to do to be happy. Make sure to stay level headed, remember the good things about each other when making final decisions as you stay calmer and nicer when the tough decisions must be made.

*Female 47, Outer suburban WA*



If you are considering it, then do it, as you will not regret it. Staying married because you feel obligated, or because you are afraid of what your family will think or social stigma is not a reason to stay married. You will be happier once you divorce.

*Female 55, Regional VIC*



Do not rush into a divorce, explore other options first. The grass is not always greener on the other side. Where kids are involved, involve them in your thinking and make sure you take them into account when making decisions.

*Male 61, Outer suburban NSW*



Try your best to keep your conversations in private so as not to upset the children. The sooner you get yourself out of this problem the easier it will be to move on. Work together to save the cost of lawyers' fees and more.

*Female 67, Outer suburban SA*



I would suggest that they get a good solicitor and accountant to advise them on how to manage all aspects of getting a divorce. Another important thing is to have positive support either from a qualified counsellor or from friends and family from the beginning of separation to the divorce and after.

*Female 74, Outer suburban QLD*

# More research from Real Insurance coming soon...

## About Real Insurance

At Real Insurance, we pride ourselves on providing trusted service and real value to our customers. Our passion for what we do has been recognised by 17 consecutive years of industry awards. We specialise in life, income protection, funeral, health, home, car, pet, travel and landlords insurance products. In the market since 2005, We have helped protect the quality of life of thousands of Australians, through the delivery of innovative products that protect the financial future of people across Australia.

