As professionals who practice in the divorce arena, encountering clients who are distraught and emotionally fragile comes with the territory. Although our training and expertise may be in finance, law or another area, we must understand our clients’ mental state in order to effectively and compassionately serve them.

Often, our clients’ marriages have recently disintegrated, and so they are in a state of shock and deep concern for their future and the future of their children. Additionally, these clients frequently have left the financial aspects of the marriage to their spouses and have no knowledge or comfort where finances are concerned. But how should a non-therapist work with these fragile and terrified clients?

UNDERSTAND THE OVERWHELMING EMOTIONS OF DIVORCE

The first step is to gain an understanding of the level of fear your client is currently experiencing. This can include some of the following emotions:

- Feelings of shame and worthlessness about being left;
- Fear of being alone;
- Grief over the loss of a life partner, and future with this partner;
- Fear of their emotion triggering their ex’s anger, and thereby risking (in their mind) that he or she will be revengeful during the financial negotiations of the divorce process;
- Sadness about the loss of raising their children full-time;
- Fears about the loss of their own emotional and financial stability;
- Fears about the loss of their children’s emotional and financial stability;
- Sadness and apprehension about the prospect of potentially moving out of the family home and relocating outside the area of their children’s schools and/or friendship groups;
Feelings of powerlessness over their life;
Fear about others finding out that they’ve been dumped (a huge one!);
Sadness and anger at the potential loss of some of their joint friends, particularly those who were originally their spouse’s;
Anger about their spouse’s new partner, and fears about him or her eventually being involved with their children;
Fears about the immediate and long-term consequences of being a single parent;
Feeling overwhelmed by the degree of change that they know they must face soon; and
Fears about having to work outside the home after many years of not doing so, and doing so without knowing themselves. Losing one’s sense of self over many years in a marriage after being a stay-at-home parent can often result in this feeling.

LISTEN FIRST, ADVISE LATER

At this early stage, a good beginning is simply providing a safe environment where your client can meet with you and other advisors who will be guiding them through the process they’re now facing. This offers them understanding and patience and a place where they can express all their fears without judgment—regardless of your awareness that they are catastrophizing.

You have likely had the experience yourself where talking about painful news with someone you trust and respect (even in a “stream-of-consciousness” fashion) helped your fears to diminish. Consequently, you likely found you were able to see the reality more clearly. Well, the same will be true for your client, too—eventually.

Reminder: As their advisor, you are perhaps going to be far more aware of the reality of their situation than they are, so your tendency might be to immediately offer them information that will refute their current negative beliefs. There is nothing wrong with this approach, but this urge should be modified somewhat from how you might deal with a non-fragile client who is able to absorb the information that you’re providing. In this case, what you have in front of you is a person who is not able to absorb much from the outside, mainly because there is so much chaos going on inside them. Depending on how long it’s been between when they received the information from their spouse and when they find themselves sitting in your office, they may not even know what questions they should ask. Also, your client will likely display ADD-like traits where they are simply unable to focus on any one thought for very long, let alone on any that involve complicated explanations of legal or financial information.

CALM THE ANIMAL BRAIN

This is not a sick person; they are simply terrified. The frontal cortex of their brain is being overrun by the more primitive areas of the brain where the automatic “fight, flight, or freeze” responses are activated. This is probably the state of mind your client will be in when you first meet them. It does not last, of course, but it is intense—for them, and also for the people who are trying to help them (like you). If you tend to be an overly-empathetic individual, you may want to do everything you can to “save” them; it can be difficult to be in the presence of someone so vulnerable and seemingly so powerless over the direction life is taking them.

It may also be the case that the individual sitting in your office has sophisticated coping mechanisms that keep you from being aware of the degree of fear they are currently experiencing. However, you may still notice that they are not focusing for any significant length of time on
the issues at hand, and they may seem overly impatient with you as you calmly attempt to address their more immediate concerns, such as their financial situation. Often, they will just want you to spit out a ballpark figure as opposed to listening to what they may feel are the boring details.

**TIP:**

Reminding yourself of the five levels of Maslow’s Hierarchy of Needs may help. The two most basic levels are physiological needs and safety needs, and it is precisely on these two levels that your client is currently focused. The next level is where love and belonging needs reside, and that one has obviously just fallen through the floor. (This is why people who find themselves in this painful situation are often not motivated to immediately fill the gap left by the partner they just lost; it’s typically the last thing on their minds, at least until the bottom two levels of the hierarchy have been addressed.)

**FOCUS ON THEIR IMMEDIATE NEEDS**

Beyond listening empathetically, another way to assist your fragile client is by proactively asking them about the kind of information you, as a professional advisor, could provide that would be most helpful to them in that moment. Letting your client choose the information they need (as opposed to being over-loaded with information) will offer them two vital pieces: 1) a sense of agency from acting on their own behalf; and 2) the assurance of not hearing details that they are not yet ready to absorb.

**THE POWER OF NOW**

It can also be helpful to remind your fragile client to stay in the “now,” as opposed to letting their fear chase them needlessly into the future. The tendency for most people who experience fear (particularly in these circumstances) is to cast themselves far into the future. Inevitably, they imagine themselves living their worst-case scenarios. Your client is already terrified; those images merely exacerbate their feelings of fear and powerlessness, so just gently remind them that they’re not going to be able to cope with anything more than right now. This is where their physical and emotional energy needs to remain focused.

**Actions You Can Take to Manage Fragile Clients**

Remember that this client, in the early stages, is usually drowning in a combination of disbelief, sadness, grief, and anger.

- Be patient, be empathetic;
- Ask few questions—mostly listen;
- Be proactive about asking about the kind of information that they believe would be most helpful to them at this moment;
- Introduce them to their team of advisors when they’re ready;
- Remind them to stay in the “now,” as opposed to thinking six months down the road;
- Set appropriate boundaries so their neediness and fear don’t overwhelm you and keep you from doing what you do best; and
- Suggest that they gather the social support they know and love (family, friends) so they have the comfort of non-advisors with whom they can feel safe to be themselves.

**FIND THEIR EXPERTS**

If you have not done so, you could reassure your client by making them aware of the number of expert advisors they have ready access to (i.e., the “one-stop shop,” like we have at McLean Phillips Wealth Management at Richardson GMP) as soon as they are willing to move forward to dealing with the issues associated with separation and divorce. You may even ask when they might feel ready to meet these advisors in person, if they haven’t already.

**STAY IN YOUR LANE**

It can be difficult to set appropriate boundaries with vulnerable and fragile clients, mainly because your client may view you as one of their few lifelines. They may be asking you to step beyond the role you need
to remain in (for their well-being and yours), wanting you to be a friend, an emotional support, a 24/7 on-call advisor, and so on. This is when you guide your client to a professional who is specifically trained to deal with this kind of situation, and explain your resistance to play that role because you need to remain focused on the issues within your expertise. In other words, you are assuring them that they will be well represented by you and their other advisors, who are charged with navigating them through their upcoming legal and financial hurdles.

**Good advice:** Ask them about their social supports. Are these helpers family members? Friends? They may not be willing at this early stage to let many others know about what’s going on in their life, but they have special people with whom they talk intimately, and with whom they feel safe and loved. So encourage your client to reach out to those people.

These are the significant differences between the processing abilities of a more typical client and one who is in a very fragile emotional state. It is incumbent on us, as divorce professionals, to alter our behaviour accordingly so that we are able to provide these clients with the best possible service and advice. A multi-disciplinary, professional network approach can be particularly valuable in reducing the stress on fragile clients and helping them to navigate their divorce more calmly and confidently.

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