

A LOOK AT THE NICHE

STATE OF THE CDFA PROFESSION

Introduction

The divorce financial analysis niche keeps growing, and the field is changing shape as it does. More financial and legal professionals are discovering what CDFA® professionals do, and more divorcing individuals are learning how a CDFA professional can help them protect their financial future. At IDFA®, we watch this niche closely so we can build the programs, education, and support our members actually need.

The best way to keep pace with a fast-moving profession is to listen. This is our seventh annual look at the state of the profession, and once again our members told us where they are, how they work, and what they need next. Thank you to everyone who took part – the more you share, the more we can give back.

The Results

WHO ARE CDFA PROFESSIONALS?

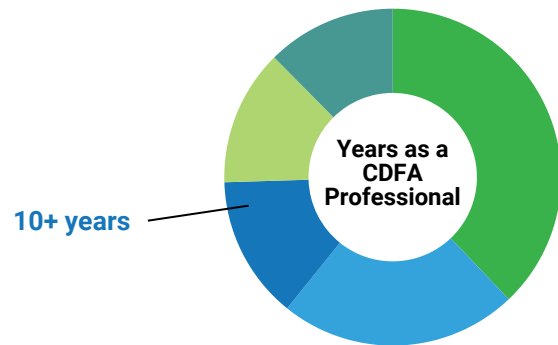
Experience runs deep in this field. About **51% of respondents have seven or more years of experience** as a CDFA professional, and more than a third have been at it for a decade or longer.

But the profession is also welcoming a new wave. The share of members in their first year jumped to **12.4%**, up from just 2.5% a year ago. The result is a field anchored by seasoned veterans and energized by newcomers – with a thinner middle than we saw last year.

WHAT IS THE VALUE OF THE CDFA CERTIFICATION?

Members reported an average revenue increase of 15% attributable to the designation.

Members continue to see the designation as worth keeping. **90.6% intend to renew** – and value the interaction and support received from IDFA.



YEARS AS A CDFA PROFESSIONAL

Years of Experience	% of Respondents
Less than 1 year	12.42%
1-3 years	22.88%
4-6 years	13.73%
7-9 years	13.07%
10+ years	37.91%

THE VALUE OF THE CDFA DESIGNATION

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HOW DOES A CDFA BUSINESS RUN?

We looked at how members structure and price their work – from business model to client volume to rates.

AUM-based practices strengthened their lead. More than a third of members now run on an assets-under-management model, up meaningfully from last year, while fee-only and commission-based models held smaller shares. Divorce work, for most, remains one part of a broader financial practice rather than the whole of it.

Client volume tells the same story. The most common answer was 1–5 divorce clients in the past year. At the same time, more members reported zero divorce clients than last year, and fewer reported the highest volumes – consistent with the influx of newer designees still building toward their first cases.

Rates stayed high. More than 40% of members who set an hourly rate charge \$300 or more, and the \$201–250 band nearly doubled year over year. Pricing confidence in divorce financial analysis continues to hold.

Conclusion

Seven years in, the picture is of a maturing profession still opening its doors to new practitioners. Rates are strong, renewal intent is high, and members see real value in the credential – even as many tell us they want more help turning that credential into an active, thriving practice. We're listening, and we're building toward it.

Questions or comments on the survey? Reach us anytime at support@InstituteDFA.com.

BUSINESS MODEL

AUM = 34.64%

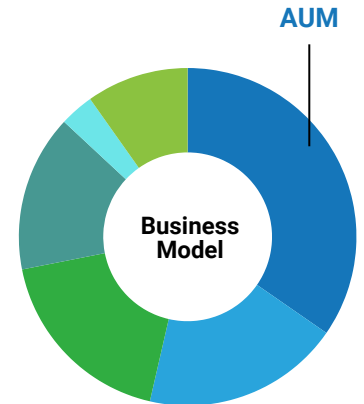
Fee-only = 18.95%

Hourly = 18.30%

Hourly + AUM = 15.03%

(Commission = 3.27%,

Other = 9.80%)



NUMBER OF DIVORCE CLIENTS THIS YEAR

0 clients – 12.42%

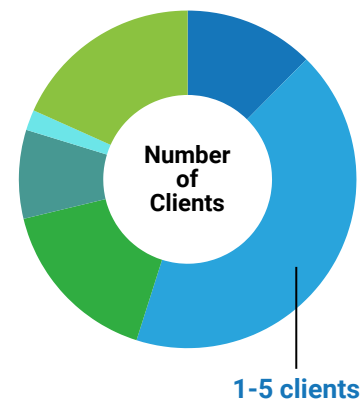
1–5 clients – 42.48%

6–10 clients – 16.34%

11–15 clients – 8.50%

16–20 clients – 1.96%

20+ clients – 18.3%



HOURLY RATE

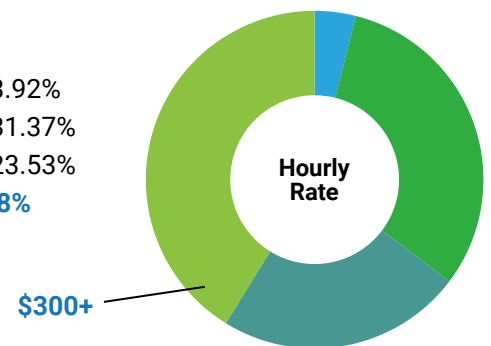
< \$150 – 0%

\$151–200 – 3.92%

\$201–250 – 31.37%

\$251–300 – 23.53%

\$300+ – 41.18%



REASON FOR DIVORCE

Basic incompatibility – 44.1%

Infidelity/sexual issues – 22.36%

Money issues/arguments – 18.01%

Emotional and/or physical abuse – 12.42%

Parenting issues/arguments – 0.62%

Addiction and/or alcoholism issues – 2.48%

