

Getting separated

When your relationship comes to an end, it can seem overwhelming to consider the number of things to do next. However, your guider can offer you help and support with this.

Who do I inform when separating from my partner?

If you and your partner are separating, you should tell:

- o your housing benefit office
- o your council tax office
- o your mortgage lender
- o water, gas, electricity and telephone companies
- o your benefits office
- o your tax office (particularly if you're getting tax credits)
- o your children's school
- o your bank or any other financial institution if you have a joint account.
- o hire purchase or credit companies
- o insurance companies
- o the post office (if you want mail redirected)
- o your doctor and dentist.

There are several ways to end a marriage, so we'll look at each of them.

Separating without going to court

Separating informally

If you and your partner are married, you can separate by an informal arrangement. This means no cost, no courts, and no paperwork, but it is very rare: you would have to be on very good terms with your former partner for this to work. If you go down this route, then you have a legal responsibility to tell:

- o your benefits office (if you're getting a welfare benefit such as income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Pension Credit or Income Support).
- o HM Revenue and Customs, if you're getting tax credits
- o your local council if you get Housing Benefit or Council Tax Reduction.

You can then make arrangements about children and money without going to court.

Separating with a separation agreement

A separation agreement is a written agreement between a couple who intend to stop living together (whether or not they are married). It sets out how they wish to sort out financial arrangements, property and arrangements for the children, and is just like an informal separation except everything is written down.

Examples of things you might want to have written down and signed are:

- o not to interfere with the other person's personal life
- o to provide financial support (this would normally stop if the partner starts living together with a different person).
- o to provide financial support for any children of the relationship.
- o who the children should live and have contact with.

A written agreement is a good idea to prevent any misunderstandings: it is advisable to consult a solicitor when drawing up a separation agreement.

Separating using a family court

Judicial separation

A judicial separation is a way to legally separate from your partner without divorcing. You may want a legal separation if:

- o you have religious reasons against divorce
- o you have been married less than a year
- o you want some time part to see if you can work out your differences rather than end the marriage immediately.

The order does not end the marriage so neither you or your partner is free to marry again (or enter into a civil partnership).