How to

Get a divorce or end a civil partnership without a lawyer



Who this guide is for

This guide is for you if you:

- are married or in a civil partnership, and
- want to end your marriage or civil partnership.

It is not for you if you:

- want a religious divorce, or
- live with someone but are not married or in a civil partnership.

It is also for people supporting others in this situation, for example Support Through Court volunteers, CAB volunteers, housing support workers and advice workers as well as relatives and friends.

What this guide does

We know that this is one of the most stressful, confusing and painful times people go through. We want to help you find your way through the maze.

As it is very hard to get legal aid for family problems now, we expect that you will be applying for a divorce or to end your civil partnership yourself, without the help of a lawyer. We help you do this by explaining what you need to do and how to do it.

If you represent yourself in any court proceedings without the help of a solicitor or barrister, then the law calls you a 'litigant in person'. It may be that you and your ex are both litigants in person. You may also hear people talk about 'self-representing'. This means the same thing.

We try to explain any legal language as we go along, but there is also a section at the end called What does it mean? to help you find legal terms quickly.

Divorce

is the legal ending of a marriage. You must have been married for at least 12 months before you can start divorce proceedings. Divorce only ends the marriage and not the financial connection between you both.

Dissolution

is the legal ending of a civil partnership. You must have been in a civil partnership for at least 12 months before you can start proceedings to end it. Dissolution only ends the civil partnership and not the financial connection between you both.

The law on divorce and dissolution of a civil partnership in England and Wales changed in 2022. The changes in the law affect divorce and civil partnerships in the same ways. When we talk about a divorce, we are equally talking about the dissolution of a civil partnership, as the changes are the same.

The word 'ex' in this guide means your husband, wife or civil partner, who you are separating from or already separated from. If you are separating from your ex but you are not married or in a civil partnership, you need a different guide. For more help see our guide to living together and breaking up.

This is just one of our resources to help you with your divorce. You may also be interested in:

- A survival guide to sorting out your finances when you get divorced
- A survival guide to sorting out child arrangements
- A survival guide to family mediation
- How to get legal aid for a family law problem
- Going to the family court including up to date details of where and how users can access practical help and emotional support, legal advice, and representation.

Getting legal help

Changes to how legal advice is funded mean that now most people cannot get free or subsidised legal help for family law problems.

If there is evidence of domestic abuse in your relationship then this can, in some cases, mean you can <u>get legal aid</u>. Also, if there is evidence of your child being at risk of abuse you may be able to get legal aid. If you think you are in this situation, it is very important to get legal advice before you make any big decisions about your home or arrangements for your children. In this situation, having face-to-face or other regular contact with your ex to sort out your issues may well not be the right thing to do to keep you and your children safe. You will need legal advice on this to understand how the court would look at your case.

Without legal aid, we know that many people will not be able to afford to get a lot of help from solicitors. This guide will explain where you really do need to get advice and where you might be able to manage by yourself. We also explain what help is available and the things to think about.

How to use the links in this guide

If you are reading a digital version of this guide you can simply click on the links in the text to get to other useful websites. These links are underlined and coloured light blue. If you are reading a printed version of the guide, we tell you which words you need to search for online so that the website should be the first one to come up in the list of results. If the link is just to a name of an organisation, for example the 'Family Mediation Council', you just need to use the name to search online.





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How divorce works

How divorce works

Many people think of divorce or dissolution as a single process.

But there can often be three bits to what we usually think of as a divorce – the bit that actually ends the marriage or civil partnership, the bit that sorts out how you will share out your money and home and the bit that helps you make arrangements for your children if you cannot do this yourself. They are all dealt with separately but in many cases the divorce or dissolution runs alongside the other bits. At some stages, how far you have got with one bit affects the others.

Proceedings about arrangements for your children	Divorce/dissolution proceedings	Proceedings about sharing your money and property
If you cannot agree arrangements between yourselves – these can be started at any time before or during the divorce.	Application is made by one of you or you can make an application together.	You can only apply for a financial order or ask the court to approve your agreement at the same time as you apply for a divorce or dissolution, or after you have applied.
	Conditional order (for more information about this stage see page 29).	The court cannot make a final financial order or approve your agreement before the conditional order is pronounced.
	Final divorce order (for more information about this stage see page 30). It is a good idea not to finalise the divorce/dissolution (particularly if either of you have pensions) until you have sorted out the money side of things.	A financial order can only take effect after you have been granted your final order.

The proceedings to sort out your money and property or make arrangements for your children can be more complicated, take longer and may involve having to attend a court hearing, if you really cannot reach an agreement. We have other guides on these parts of the process.

Often it is best to try and agree things with your ex if you can, as long as it is safe for you, and your children, to do so. Sometimes a court application has to be made but in most cases, even when an application is made, an agreement is reached with the help of the court and then the judge approves the agreement to make it legally binding.

How divorce works

Our survival guides help you understand divorce and family mediation, how to agree how to divide the home and money when you divorce, and how to agree where the children will live and when they will see their other parent.

If you really need to go to court about the financial settlement as part of a divorce or go to court about where the children should live our How to guides can help you through the process and reduce the stress and expense.

Applying for a divorce or dissolution

There are now two ways to apply for a divorce or dissolution – you can apply online or you can apply on paper. You might feel a little unsure or worried about using an online service but there are quite a few benefits to using it.

 Usually, it will be quicker and easier to apply online, as long as you have an email account and can access the necessary IT equipment – a smart phone, tablet, laptop or computer. You might be able to access the internet at your local library or council building.



- The online service is designed for people without a lawyer.
 It takes you through the process with 'yes/no' options, with lots of guidance and there are links to click on for more help.
- You don't have to print or photocopy any paperwork if you use the online service.

This guide focuses on the online application process. But in case you want to apply on paper, we also tell you which paper form you need at each step.

A timeline of the divorce or dissolution process

How divorce works

Application

It can take around 2 weeks for the court to process your application and send email notifications or paper copies to you and your ex



Your ex's response

(your ex should do this within 14 days of getting email notification)



Application for a conditional order

It can take around 4 weeks for the court to process this application and send out email notifications or letters to you and your ex



Conditional order

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+6 weeks

+ 20 weeks

Application for final divorce order

This is usually dealt with quickly, sometimes even the same day.



Final divorce order

During this time, you need to agree finances or if you can't agree, you need to apply to the court for help. While you can usually still apply for a financial order after your final divorce order is made, it is best to sort out finances before applying for the final divorce order especially if either of you have any pensions. We explain why on page 30.

The process in pictures

Have a look at our map of the process. It is designed to give you an overall picture of what is involved in a typical divorce or dissolution case. It follows the process if you are applying online, with arrows off to explain what you need to do to apply on paper instead, if you prefer that. Even though your case may be a bit different, we hope it makes the process seem a bit less daunting.

In this guide we talk about the court 'doing' things quite a lot. For example, the court may 'send' an email notification or form, 'make' a decision or 'check' something. It sounds a bit odd because most people think of a court as a place, a building. But 'the court' is often used as shorthand to refer to the people working in the court, whether they are a judge or court staff. And that is how we use the term here and how you will probably hear other people use it too.

You will come across some new technical words. This is the jargon that lawyers and court staff use. We think there's no getting around it – you have to

understand what it means too. We explain these words the first time they appear. You can also find them in What does it mean? on page 34.

The story so far... Pat and Mo have been married for 8 years. They have 2 children; - one is 6 years old and the other is 4. Over the last year Mo and Pat have been arguing a lot, mostly about Pat working very long hours and then spending any free time with friends away from the family home. As a result Mo has been feeling ignored and isolated and has become very critical of Pat. Pat moved out of the family home a couple of months ago but still sees the children regularly. Mo decides to divorce Pat. Mo and Pat could agree to apply together for a divorce. But, Pat is struggling with the idea of a divorce at the moment so he doesn't want to. We explain more about how you can apply together if you both agree on this, later.

This is a step-by-step description of how Mo divorces Pat. Mo decides to use the new online service. Pat can use the online service or fill in the paper form he gets in the post from the court. The court will then make sure his paperwork gets added to the online service.







Mo is the applicant. 'Applicant' is what the law calls the person who starts a court case to end a marriage or civil partnership.

Pat is the respondent. 'Respondent' is what the law calls the person who has to respond to the applicant's case.

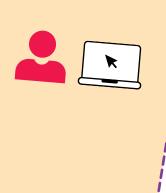
If Mo and Pat agreed to apply together they would be known as 'joint applicants' – Mo would be applicant 1 and Pat would be applicant 2.



To apply on paper you need to fill out <u>Form D8</u> – this is the application for a divorce or dissolution. If you want to ask for help with fees you can do this online or use the <u>EX160</u> paper form and send it with Form D8 plus two copies to the court address in the form.

2 Mo goes to Apply for a divorce and creates an account. She keeps a careful note of her login details! (If she was applying to end a civil partnership she would need to go to End a civil partnership).

She then answers the questions that must be answered to apply for a divorce and gives an email and postal address for Pat. She takes a photo of the marriage certificate and uploads it to the online service. (The photo needs to be in colour with all four corners showing). She applies online for help with fees too and adds the help with fees code to her application and submits it all online to the court.



The court emails Pat to tell him about Mo's application. Lawyers call this 'service'. The email has a link in it to Mo's online application. This email is followed with a 'notice' (like a letter from the court) in the like a letter from the application post, telling Pat that the application has been made and a link to it has been sent to him by email. The email been sent to him by email. The email and answer some questions – this is and answer some questions – this is when Pat responds to the divorce. He needs to do this within 14 days.



To respond to the divorce application on paper you need to fill out Form D10. This is called the acknowledgement of service form. You need to do this within 14 days of the date you receive it. The court will send this form out to you.

Mo gets an email notification from the court to tell her that Pat has responded to her application. She can log on to the online service and see Pat's answers.







If you apply on paper, the court sends you a copy of the acknowledgement of service form in the post.

5 After a 20-week 'cooling off' period (from the date the court issues the divorce application), Mo applies for a conditional order, via the online service.



If you are applying on paper, you need to use <u>Form D84</u> - application for a conditional order.

The District Judge reads the file on the court system. If it is all in order, the court fixes a date for a conditional order to be made. Both Mo and Pat get notifications of this date via the online service.



If you are doing a paper application you both get sent details about the date a conditional order will be made, by post.

The judge pronounces the making of a conditional order. Mo and Pat don't need go to the court to hear the judge do this. It is just a formality.



If you are doing a paper application, you both get sent the conditional order in the post.

The court sends both
Mo and Pat a notification
that the conditional
order has been made.







9 6 weeks after the date of the conditional order, Mo can apply for a final divorce order via the online service. But if Mo and Pat haven't agreed their finances by this time, it is better to hold off from applying until that is all sorted out – we explain more about this later.



If you are doing a paper application, you need to fill in Form D36 and send it to the court.

10 The court checks that:

- six weeks have passed since the conditional order was made, and
- there is no other reason why a final order cannot be made.



The court makes the final divorce order. This order means Mo and Pat are divorced.

For information about the effect of a final order, see page 31.

The court sends a notification to both Mo and Pat to tell them the order has been made. They can see this order on the online service. They download a copy to keep on their laptop and print off as evidence they are divorced.





If you are doing a paper application, the court sends copies of the final order to both of you, by post.



Things you need to know

Things you need to know

- Divorce is not how it is often shown on the television, online or in newspapers and magazines about celebrity divorces. For a start some things don't exist. Things like 'quickie' divorces and 'common law' marriage. The process for legally ending a marriage or civil partnership will only be reasonably quick if you can cooperate and agree things.
- There is one court called the Family Court, which works in different places across England and Wales. It deals with divorce cases. These are not the same courts where people who are accused of doing something wrong go.
- The process is the same whether you are married or in a civil partnership.
- The part of the process that ends the marriage or civil partnership is usually quite straightforward. These days, it is done via an online service or on paper. You are unlikely to have to attend a court hearing.
- Most applications to end a marriage or a civil partnership cannot be challenged. Since the law changed in 2022, there are now only very limited reasons for disputing a divorce. These are:
 - jurisdiction this is when you think the court in England doesn't have power to deal with the case and that perhaps a court in another country should,
 - validity you do not believe you were legally married from the start, or,
 - 3 the marriage has already ended.



The basics – courts, forms, fees, costs and more

A first check

If you have been separated from your husband, wife or civil partner for a long time, it is possible they have already divorced you or ended your civil partnership and you just don't know it. You can check whether this has happened by asking for a search of the Central Index of Decrees Absolute and Final Orders. You will have to pay a fee to get this done. For further information about this search online for 'Form D440'.

Which court?

You use the Family Court. If you apply online you don't need to worry about where the court is. If you decide to do a paper application you need to send the application to the address at the end of the D8 Form.



Forms

If you apply online you don't need to worry so much about which forms to do when, especially after you have done the first application, as the court sends you updates by email and tells you what you need to do next.

If you decide to apply on paper, this guide links to all the forms you need, step by step, as you go through the guide.

Most court forms can seem a bit intimidating when you first look at them. A large part of most form filling (online or on paper) involves giving factual information. If you are applying online, read through each question a couple of times before answering so you are sure you understand, then move onto the next page.

If you decide to do a paper form read through each form a couple of times to find out what information it asks for. Then get together the information you need before you start filling it in. Once you have done this, the job may turn out to be a bit easier than you first thought.

However you do your application, you don't need to use long words and legal language in what you write. The best thing is to keep it short and simple. If you do a paper application be sure to use black ink and write as clearly as you can.

The basics
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The basics
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Family Court fees

You usually have to pay a Family Court fee when you start (issue) divorce proceedings or proceedings to end a civil partnership. For information about Family Court fees, when to pay them and how much they are, search online for 'EX50'. You can also read our short guide on getting help with family court fees, to see if you might be exempt from paying some or all of the fee.

In some circumstances you may not have to pay a fee at all or only a reduced fee. For example, you will not pay anything if you can prove that you get Income Support, income-based Jobseeker's Allowance, Pension Credit guarantee credit, Universal Credit with gross annual earnings of less than £6,000, or incomerelated Employment and Support Allowance, and your savings or other capital don't exceed certain limits.

If you and your ex make an application together for the divorce or dissolution, you must both be financially eligible for help with fees.

If you apply online for your divorce or dissolution, you will be directed to a new page where you can apply for help with fees. If you are successful in getting help with fees you then get a code to put in a box in the divorce application so that you don't have to pay. If you don't want to do the help with fees application online you will need to pay the fee and then claim it back later by doing a paper application.

If you do a paper application, you can do either an online application for help with fees or fill out the paper one. To apply on paper you need form EX160. You can find this form and notes to help you complete the form correctly by searching online for 'EX160'. This will take you to the correct GOV.UK webpage.

If you do have to pay part of or the whole fee, it is possible your ex may be willing to share the cost with you. Beware that you cannot share the payment of the fee to the court – the system will only accept one payment for the application. If you want to try and share this, it is a good idea to get the money from your ex-partner in advance!

How long will it take?

It will take at least 6 months (26 weeks) from the date you make your application but it is likely to take more like 8 months due to the time the court needs to process each step. This is because you have to wait 20 weeks from the date you apply, before you can apply for what is called a 'conditional order'. After this order is made by the court, you have to wait at least another 6 weeks to apply for what is called a 'final order'. It is often better to delay applying for a final order while you finalise your finances, rather than rushing to get a final order. This is because the final divorce or dissolution order affects your legal rights, for example:

- 1 Rights in relation to the family home
- Rights in relation to pensions
- 3 The right to bring a claim for a financial order in relation to the marriage if the other person dies after the final order is made, but before finances are agreed and approved by the court.

We talk more about this in our guide to applying to the court for a financial order.

How much will it cost?

As well as court fees, it will also cost you time, if you are going to deal with the process yourself.

If you employ a solicitor to do it for you then you will have to pay for their time and that can be expensive. Some solicitors offer a fixed fee to deal with the divorce for you but they will usually charge an hourly rate to advise you on finances on divorce. Try searching the internet using the words 'solicitor divorce fixed fee' and you will find plenty of choice. We suggest you ring around or email several firms to check what they are offering for the price they are quoting. What will they do for you? What do they expect you to do?

Legal aid is a government scheme to help people who live on a low income, have few savings and meet specific other criteria, pay for legal advice, representation and other help.

Legal aid is only available to pay for a lawyer to help you get a divorce or to end a civil partnership (or to respond to your ex's application for a divorce or dissolution) in very limited circumstances. You may be able to get legal aid but only if you:

- can prove you have suffered domestic violence or abuse or that your child is at risk of abuse from your ex, and
- you are financially eligible.



Domestic violence and abuse is any controlling, coercive, or threatening behaviour, violence or abuse. The abuse may be psychological, physical, sexual, economic or emotional. If you are in this situation there are organisations that can help you, see More help and advice on page 35.

To apply for legal aid, you must be able to give your solicitor some evidence that you have suffered domestic abuse or that your child is at risk of abuse from your ex. For further information, search online for 'legal aid: domestic abuse or violence' and choose the GOV.UK link.

If you are not in this position, then you will have to pay for help or do the job yourself. Our guide is here to help you do that.

Legal aid is still available to pay for family mediation. Eligibility for legal aid depends on your financial circumstances. To check if you may be eligible search online for 'Check legal aid'.

There is also a family mediation voucher scheme where divorcing couples with children can get £500 off the cost of mediation fees. If you look into mediation, make sure you ask if the mediator offers the voucher scheme.

For more information on how mediation works and how to find a good mediator, take a look at A survival guide to family mediation.

If you find that you have some money that you can afford to spend on help from a solicitor, it will usually be best to prioritise getting advice on how to sort out the finances side of things. This is because the law about finances on divorce is more complicated than the process for getting the divorce part sorted out, especially now you can apply through the online service that is aimed at people without a solicitor.

The basics
– courts,
forms, fees,
costs and
more

Asking your ex to pay your costs

You cannot ask the court to order that your ex pays your costs in your application form. As the new law removes the potential for blame, it is much harder to ask for costs to be paid by your ex.

The basics
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If you end up needing to make extra applications, to progress your main divorce application, you may want to ask the court to make a costs order. To do this, you would need to make a separate application. Make sure you get legal advice on this, before making any applications – it is likely that successful applications for costs orders will be rare under the new law.



Top tips!

- Get organised!
- If you apply online it is easier to be organised as everything is in one place (within your online account) and you can log on and check or review where you have got to in the process whenever you want to and as often as you want to. Make sure you keep your login details somewhere safe and download the important documents so you can print them when you need to prove you are divorced.
- If you want to do the paper-based process it is really important to write your case number on any letters, documents or forms you send to the court. This way they will get linked up with your case. The case number is how the court is able to identify all the papers in your case. You will find your case number on any letters or documents that you have had from the court. It will be a 16 digit number.
- Buy a document wallet or folder. Keep copies of any letters you send, emails sent and received and original letters received as well as court papers in date order in it. Avoid writing on the more important documents from the court

 you may need to provide them as evidence at a later date – for example to a bank or pension provider.

Starting proceedings

How to decide who starts the divorce

The law now enables you to apply for a divorce together. This is a good way forward if you both agree on the divorce and can communicate with each other relatively well. It can reduce conflict between you as you are both involved and need to take similar steps to get the outcome you have agreed on, rather than it being something that one of you 'does' to the other. You can also decide how you are going to share the costs involved such as the court fee if you have to pay it and the cost of any legal advice.

If you decide to apply together you are called 'joint applicants'. But, one of you needs to start the application – that person becomes known as 'applicant 1' and the other person is known as 'applicant 2'. It will not be a good idea to apply together if there has been domestic abuse in your relationship.

If you cannot agree on applying together, don't worry, you can still apply by yourself. You only need to state that the marriage has 'irretrievably broken down'. It is no longer necessary to say how or why. You need to tick the box to say the marriage is over and then then tick the box to say you want a divorce. Your ex cannot prevent the divorce from going ahead unless very rare circumstances apply in your case. We talk more about these on page 25.

How to start the divorce

To start with, you need to decide between you who is going to apply, or if you are going to apply together. You also need to decide if you are going to apply online or by paper/post.



Starting proceedings

How to apply online

You can start proceedings to end your marriage or end your civil partnership online, via GOV.UK. To apply online, you need to answer a series of questions and upload a photo of your marriage certificate or send it by post to the court, if you cannot upload it. You also need to pay the court fee or, if you are on a low income with few savings, you can apply for help with fees. If you are successful, you will have no fee, or a reduced fee, to pay. If you apply together for a divorce you must **both** be entitled to this financial help to qualify for a reduction or cancellation of the fee.

Next are some reasons why you might find it better to apply online, rather than on paper.

- The online service has been designed for people applying for a divorce themselves, rather than for lawyers.
- The online service will usually be faster than the paper one.
- You can easily log on to the service at any time to check the progress of your case and everything relating to the court process will be in that one online account.



Starting proceedings

Applying on paper

If you don't want to, or cannot use the online service, you can still do the process on paper. To apply, you need to:

- fill out the divorce application (Form D8), following the instructions in the form.
- send it to the court address at the end of the form with a certified copy of your marriage certificate,
- pay the court fee over the phone using your credit or debit card or if you are on a low income with few savings, you can apply for help with fees.

You can apply for help with fees online or you can do a paper application. To apply using a paper form you need to search online for 'EX160' and print off the form and fill it in and send it to the court with your Form D8. If you are successful, you will have no fee, or a reduced fee, to pay. If you apply together for a divorce you must **both** be entitled to this financial help to qualify for a reduction or cancellation of the fee.

Next, we go through the key questions you need to answer to apply for a divorce or dissolution of your civil partnership. The information that the court needs is the same, whether you apply online or on paper – it is just the format and order of the questions that is a bit different. The online version prevents you from missing out any questions. If you do the paper application, you need to read it carefully and make sure you don't miss out any questions.

The questions for a divorce and a civil partnership are pretty much the same – just some of the terms are different, for example dissolution instead of divorce.

The application

Applying by yourself or together

You need to decide if you are going to make the application by yourself, as a 'sole applicant' or together with your ex, as 'joint' applicants. This is a decision for you both. You can't apply together without talking about it first and agreeing on it. Depending on the circumstances, this may not be right for you. For example, if you have suffered domestic abuse from your ex, you may need to avoid all contact to keep yourself safe. On the other hand, if you have just grown apart over time and can agree things calmly together a joint application may be a positive step to better times.

If your ex isn't keen on doing a joint application it is unlikely to go smoothly. This is because, as the second applicant, or 'applicant 2', they have to take most of the same steps as you - just with fewer questions. So, they have to be willing to communicate and engage with both you and the court. If this sounds like it will be a challenge, it may be better to be a sole applicant from the start, to reduce the chances of delays along the way. Don't worry if you start as joint applicants but your ex doesn't cooperate as much as you expected. You can switch to being a sole applicant later on if you need to.

Be reassured that the decision to apply by yourself or together has **no** impact on:

- the decision of the court to give you a divorce or dissolution, or,
- how you divide your finances, or,
- how you share the care of the children.



The legal reason for a divorce or dissolution

Since the change in the law in 2022 it is no longer necessary to provide any evidence as to why you believe your marriage or civil partnership has ended. All you need to do is confirm a statement that is has "irretrievably" broken down. This means that the marriage or civil partnership has broken down and cannot be saved.

Marriage or civil partnership certificate

You need to give details of your marriage or civil partnership including:

- your name,
- your ex's name,
- the date and place where your marriage or civil partnership took place, and
- any changes to your surnames since the marriage.

What you write here must be identical to the details on your marriage or civil partnership certificate. If they are not, the court will reject the application. The application

The application

If you are applying online you need to upload a scan or a digital photo of your marriage certificate to the online service. If you are applying on paper you must send your original marriage or civil partnership certificate or a certified copy to the court when you start your proceedings. A photocopy is not good enough. If you need a new copy you can find out how to get one by searching online for 'order a copy marriage certificate'. This takes to you the correct GOV.UK webpage. Make sure you keep a copy of the marriage certificate if you are sending the original to the court in case it gets lost. Be aware that the court does not return the original to you.

If your marriage or civil partnership certificate is not in English, you must get it translated. The person who translates the certificate into English must sign a statement of truth setting out their qualifications to translate it (for example that they are a professional translator or a native French speaker or have a degree in Spanish) and confirming that the translation is true and accurate. You can find companies that offer legal translation services by searching online. Ask several for a quote before deciding which one to use.

Alternatively the translation can be certified by a Notary Public. This is usually more expensive. Notaries are qualified lawyers who play a special role in confirming a document is genuine – often for use abroad. For information about notaries and where to find one search online for 'The Notaries Society'.



Jurisdiction

You must be able to show that you or your ex has a connection (or link) with England or Wales in order to start divorce proceedings or proceedings to end a civil partnership. A court only has the legal power to deal with your case if you can show this link. 'Jurisdiction' is the legal word for this power.

The application asks you for information that will enable the court to decide whether it has the legal power to deal with your case.

You need to confirm your connection to England or Wales. For many people this will be that they both usually live in England or Wales (the law calls this being 'habitually resident'). In the online application you need to answer 'yes' or 'no' to the question about if your lives are mainly based in England or Wales. If you do the paper application, you need to decide if you can tick the box that says 'both parties to the marriage/ civil partners are habitually resident in England and Wales'.

Many people will be able to answer 'yes' to this question and then move on to the next section. If you answer 'no', you will need to answer more questions to see if you have a different connection to England or Wales. This could be that one of you usually lives in England or Wales or that England or Wales is the country you consider to be your permanent home (the law calls this 'domicile').

If you are not sure how to answer these questions, or you think this option does not apply to you try and get some legal advice, see <u>More help and advice</u> on page 35.



Personal details for you and your ex

You need to provide your personal contact details and say how you would like the court to contact you. If you are applying by yourself, you need to provide your ex's postal address. If you have it, it would also help to provide a current email address for your ex too. This is so your ex can be sent, or 'served with', your application.

If you cannot get a postal address for your ex you will need to apply to the court for permission to tell your ex about the application in a different way.

The online service will explain how to do this, with a link to follow. If you are doing a paper application you will need to fill in <u>Form D11</u>. There is an extra fee of £53 to make this application – online or by paper.

If you are applying together, as applicant 1, you just need to provide your ex's email address and then your ex will be asked to fill in their details and approve the answers given in the application before the court looks at it.

Financial orders

You need to say whether you want to apply for a financial order and if so which orders you want. We suggest that you tick all the boxes to show that you do. If you have children, tick those that apply to them as well. This does not commit you to making an application now or in the future but protects your ability to do so. Importantly, it stops you losing your ability to apply for a financial order if you remarry or register a new civil partnership. Your ex can make their own claim for any of these orders too against you. So a respondent can apply for a financial order in the same way that an applicant can.

The court can make more than one of these orders at the same time.

Next, we explain what all these different orders mean. For more details on sorting out finances with your ex, see our guide to sorting out your finances when you get divorced.

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An order for maintenance pending suit

'Maintenance' is money paid to help support you or your ex. 'Pending suit' means that the money is paid in the short term, up until you get your final financial order. Maintenance is paid regularly at a particular time, for example, monthly.

A periodical payments order

'Periodical payments' is another term for maintenance. 'Periodical' just means the money is paid regularly at a particular time, for example, monthly. The difference between 'maintenance pending suit' and a 'periodical payments order' is that a 'periodical payments order' provides for maintenance to go on being paid after you get your final order. The amount paid can be the same as or different to the amount paid as maintenance pending suit.

A secured provision order

This is also an order for maintenance but one where the person paying the money has to give some 'security'. A security is a right over something valuable belonging to them, for example an investment property or inheritance. This means that if they do not pay the maintenance, the person who was due to get it has another way of getting the money they are owed. These orders are rare.

A lump sum order

This is an order that you or your ex pay a fixed amount of money, for example £2,000 or £20,000. The court can order you or your ex to pay a lump sum in one go or in instalments. The court can only make this kind of order if you or your ex has the money to pay it.

(continued)

A property adjustment order

This order sets out what is to happen to any property you and your ex own separately or together, for example, your home.

The court can make a wide variety of property adjustment orders. For example, it can transfer property from you to your ex, or from your ex to you, or order the sale of a property and divide the sale proceeds between you equally or in a different way. The court can also transfer a tenancy (including council and housing association tenancies), for example, from your joint names into your sole name or the sole name of your ex.

If your ex is the sole owner or sole tenant of the family home, then it is critical you do not formally end your relationship by getting your final divorce order before you ask the court for an order to transfer the tenancy or ownership of the family home into your name – if that is what you want. In particular, you may want to register your interest in the property with the Land Registry. This is a tricky area. If you are in this position, get some legal advice as soon as possible. See More help and advice on page 35.

A pension sharing order

This order sets out what percentage, if any, of a pension belonging to you or your ex must be transferred to the other.

A pension attachment order

This order sets out what proportion of any pension income or lump sum belonging to you or your ex must be paid to the other.

A pension compensation sharing order

This is an order stating that any compensation from the Pension Protection Fund must be shared.

(continued)

The application

The application

A pension compensation attachment order

If you or your ex are due compensation from the Pension Protection Fund, this order sets out what percentage of it must be paid directly to the other.

Payment for legal services order

This is an order that you or your ex pay the other money to help with their legal costs. Legal costs are what you spend on a lawyer. The court will only make this kind of order if you can show that you have no other way of paying for your legal costs, for example, by getting a loan. The court will not make an order if it means that you or your ex would not be able to pay your own legal fees, or if it would cause you or your ex undue hardship.

Statement of truth and submitting the application

At the end of the application you need to fill in a statement of truth. This is where you confirm that all the information you have provided is true to the best of your knowledge and belief. This is important – if you are found to have knowingly stated something is true when it is not, you can be found in contempt of court. This is punishable by a fine, unpaid work or a prison sentence of up to two years, or all three!

Sole application

If you are doing the application by yourself you need to check your answers and pay the court fee (or add in your help with fees code – for a reminder on this see the section called Family Court fees on page 14). Then, you click on the submit button (if you are checking later and notice a mistake, you can correct it when you apply for the conditional order. Don't panic!).

When you have done this, you get a summary page to tell you about anything more you need to do and where you are up to in the process.

If you are applying on paper, you need to follow the instructions at the end of the form about how many copies are needed and which court address to send all the documents to.

Joint application

If you are applicant 1, you fill in the statement of truth and the court sends your answers to applicant 2 to check and approve. At this stage your ex can suggest changes to the application. When your ex has suggested changes or agreed to what it says in the application, you get a notification to check it over again. When the wording is agreed by both of you, you, as applicant 1, need to pay the fee and submit it to the court. When you have done this you get a summary page to tell you about anything more you need to do and where you are up to in the process.

The next steps after the court has received the application

Joint applications

If you have applied together you don't need to read this section. You can skip to the section called Applying for a conditional order on page 29. This is because you have both told the court that you want a divorce or dissolution, and provided all the information the court needs, to consider the application.

Sole applications

If you have applied by yourself as a 'sole' applicant, the court needs to tell your ex, the respondent, that you have made an application. Lawyers call this 'serving' the respondent.

The court sends the respondent an email with a link to the online service where they can see your application. The court also sends a 'notice' (like a letter from the court) in the post to the respondent to let them know about the email, and to tell them that they need to go to the online service to reply. The respondent must reply, or 'respond', to the application within 14 days.

If you have applied on paper, the email to the respondent (or letter if they don't have an email address) contains the application form and a form for them to fill in. This form is called Form D10 – acknowledgement of service form.

Responding to the application

The respondent needs to:

read through your application,

- state whether they agree to the divorce or dissolution, or if they plan to dispute it (more on this below),
- answer questions about their connection to England or Wales, so the court knows it has the legal power to deal with the application,
- confirm how they would like the court to be in contact with them – email or post,
- fill in the statement of truth at the end and submit their replies to the court.

Since the law changed in April 2022, it is extremely difficult to dispute an application for a divorce or dissolution. It is possible for the respondent to cause delay in the process but much harder to stop it altogether. There are only a few reasons, called 'grounds' by lawyers, that can be used to dispute or 'defend' a divorce application. We list these next.

Reasons the respondent can use to dispute a divorce application

- Jurisdictional grounds for example that neither of you has lived in England or Wales, which means the court doesn't have the legal power or 'jurisdiction' to deal with the divorce.
- The validity of the marriage this means that the marriage was never valid in the first place so that, in fact, you cannot be divorced.
- The marriage, or civil partnership, has already been legally ended.

If none of these apply in your situation the respondent cannot stop the application. The next steps after the court has received the application

What to do if your ex does not respond to the application

The court has to know that your ex has received your application, even if they haven't replied to say so. This is so the court can be sure that your ex knows about your intention to end the marriage.

You will get an email notification from the court if your ex does not respond to the application after 14 days. If you have applied on paper, the court will send you a letter to let you know.

If it seems like your ex is not going to reply you have different options. Unfortunately they will all take more time and more money. Before going down one of these routes you might want to ask the respondent to reply one more time – but only if it is safe for you to do so.

If this doesn't work or is not safe, you can provide the court with a different email and postal address for them to try and contact your ex again, elsewhere. If you only have a different email address to suggest, you will need to apply for permission to only send the application by email. The online service will tell you details on how to do this. You will need to search online for 'Form D11' and pay a court fee or apply again for help with fees. You cannot make this application via the online service yet but you can send your form by email or post to the court.



Personal service – by the court bailiff or a process server

Personal service is when someone is personally given court paperwork by someone else – such as a member of the court staff known as the court bailiff or a private enquiry agent, often known as a 'process server'.

You can ask a court bailiff to deliver the application to the respondent personally. You need to do a separate application to the court for this. Search online for 'Form D89'. You will also need a photo of your ex and the pack of court documents the court bailiff will need to give to your ex. You can call the court and ask for these to be sent to you. You cannot make this application via the online service yet but you can send your form by email or post to the court. Currently the court fee for this is £45, but the fees do change so check quidance EX50 before you apply. If you are on a low income with no or little savings you can apply for help with fees.

What to do if your ex does not respond to the application

Alternatively you can instruct a private enquiry agent (also called a 'process server') to do this for you but check the cost before you go ahead. Solicitors often prefer to use enquiry agents because unlike court bailiffs (who don't make repeated efforts to serve the application) a process server will usually keep searching until they are successful and they are usually quicker. You should be able to keep the cost down if you use a process server based near to where the respondent lives. If you can help the agent by telling them where the respondent will be at a particular time on a particular day then that will also help get the job done guickly and cut down on the cost.

The process server will need the court paperwork to personally serve your ex. You need to call the court and explain your situation and ask for the pack of court documents the process server needs to carry out personal service on your ex. When the process server has served your ex, they will give you a document that states where and when and how they did this. This is called a 'certificate of service'. You will then need to email this to the court to show that your ex has received the application.

You may be tempted to deliver the application to your ex yourself. Avoid this – it will not count as proper service from the court's perspective and it might even be dangerous for you to do so!

Application for deemed service

If you know your ex has definitely seen your application, for example because of something they have said or written in a text, but is simply refusing to respond then you may be able to apply for what is called 'deemed service'. This is where the court looks at your evidence that suggests the respondent is aware of the application and 'deems' the application served. Your evidence might be a text, a message on social media, or an email.

If the court thinks there is enough evidence it can decide that the respondent does know about the application even though they have not confirmed that they do. Search online for the form you need – 'Form D11'. You cannot make this application via the online service yet but you can send your form by email or post to the court. The court fee for this application is currently £167, but the fees do change so check guidance EX50 before you apply.

Application to dispense with service

In rare circumstances you may be able to apply for the court to 'dispense' with service. This is something you can do if you have done everything you can to find your ex without success. The court has the power to give you special permission not to serve the respondent.

For the court to agree to this you have to show you have made a real effort to try and reach the respondent. This is because it is essentially letting you go ahead with the divorce when it cannot be sure the respondent knows about it.

Ways of trying to reach the respondent could be through various previous employers, old friends, social media or family members. Another option for getting your ex's address is for you to apply to ask the court to ask HMRC or DWP for your ex's address to be disclosed to the court. The court then uses that address to try and serve your ex with the application. To do this you need to fill in the D11 form and explain the efforts you have made to tell your ex about your divorce application and why you would like the court to ask for their address from a government system.

What to do if your ex does not respond to the application What to do if your ex does not respond to the

application

You need to pay the court fee of £167 or ask for help with fees. If you make this application you need to provide as many of the following details as you can:

- National Insurance number
- all first names and surname
- date of birth (or, if not known, approximate age)
- last known address, with date when living there
- any other known address(es) with respective dates, and
- the date of your marriage.

To apply to dispense with service, where the court gives permission for your ex not to be formally told about the application, you need to search online for 'Form D13B'. This is a statement in support that goes with the Form D11 application form – you need to do both for this application. You cannot make this application via the online service yet but you can send your form by email or post to the court. The court fee for this application is currently £167, but the fees do change so check guidance EX50 before you apply.

Contacting the court

You can call the court or get in touch by filling in an online form. If you want or need to send things by post, look for an address on any documentation you have or ask the court on the phone for the correct postal address.

HM Courts and Tribunals Service

By phone - 03003030642

By webchat or by online form

Opening hours for phone and webchat: Monday – Friday 10am – 6pm. Closed bank holidays.

Applying for a conditional order

A judge makes a conditional order when there is no legal reason why the divorce or dissolution cannot be finalised.

Sole applications

20 weeks after your application to the court, you can apply for a conditional order, as long as your ex has had at least two weeks' notice of the application. You will get an email notification telling you that you can apply.

When you log on you need to check through the answers your ex gave in their response to the court about your application. Then you need to confirm you still want to get a divorce or dissolution and confirm that all the details in your application are still correct. If anything has changed, you get the opportunity to fill in a box about any changes or correct any little mistakes you may have noticed. You then need to 'sign' another statement of truth – see page 24 for a reminder on why you need to take care when doing this.

The judge will consider your application and if everything is in order, the judge will grant you a 'certificate of entitlement' to a divorce (or dissolution). At a later date the judge will 'pronounce' conditional order in court. You do not need to attend this. It is just a formality. After this has happened, you will get a notification to tell you the order has been made, the date, the time and in which court. Make sure you download the conditional order. You may need it later.

If you have applied on paper, you need to fill in the relevant sections of Form

D84 and send it to the court by email or post – details are at the end of the form. You will then get the conditional order in the post a couple of weeks later. Keep it in a safe place. You may need it later.



Joint applications

If you have applied together for a divorce or dissolution you both need to apply for a conditional order. Both of you get an email notification telling you when you can apply. It doesn't matter which of you does the application first as you both need to do it.

If your ex doesn't apply for a conditional order when they are asked to, the court will send you an email notification to let you know. If it is safe to do so, you could ask them to check their email to do this next stage of the process. If it is not safe or they still don't apply, you will need to apply to change your joint application to a sole application.

Your application will go to the judge as a sole application and your ex will be told by email that you have changed the application from one where you go through the process together, to one where you are the only applicant.

If you have applied on paper you both need to complete Form D84 that asks very similar questions. When you have both done all your sections you need to send it to the court by email or post – details are at the end of the form.

Applying for a conditional order

Applying for a final order

You have to wait 6 weeks from the date your conditional order is made before you can apply to make it final. This gives you a chance to think about whether you are sure about ending your marriage or civil partnership. On very rare occasions official, legal objections can be raised during this time.

Sole applications

The application for the final order is very simple – there is just one box to tick. Before the box, there is an important reminder to finalise your finances before you end your marriage.

There are important reasons to reach an agreement and get it finalised by the court in an order, before you apply for the final divorce or dissolution order. This is because it affects your legal rights, for example:

- Rights in relation to the family home

 if you don't legally own the home but
 have what are called 'home rights' these
 end on the making of the final order.
- Rights in relation to pensions as a separated husband/wife or civil partner you may have valuable 'spousal' rights to your ex's pension if they were to die. These end on the making of the final order.
- The right to bring a claim for a financial order in relation to the marriage – if your ex dies after the final divorce or dissolution order is made, but before finances are agreed and approved by the court you cannot make a claim for a financial order. Instead, you would have to make a claim under the Inheritance Act which may leave you in a worse position financially.

When you submit the application, the court will look at the case and as long as there are no other applications to be dealt with, the court will make a final order. This legally ends your marriage or civil partnership.

Be aware, if you hold off from applying for a final order to sort out finances, the law does allow your ex to apply, 3 months after the first date you could apply. The court may ask you both to go to a hearing to help the judge decide if the final divorce order should be made there and then or put off to give you more time to sort out finances.

If there is a long delay (12 months or longer) you will need to explain the delay when you apply. A sentence or two to say you were sorting out finances will be enough.

If you have applied on paper, you need to fill in the relevant sections of Form D36 and send it back to the court – details are at the end of the form.

Joint applications

If you are applying together, you both need to apply and it doesn't matter who goes first. Once you have both applied the court will look at the case and as long as there are no other applications to be dealt with, the court will make a final order. This legally ends your marriage or civil partnership.

If, for some reason, your ex does not do their application for a final order you will get an email notification from the court to let you know. Again, you could remind them to apply if it is safe to do so.

If there is still no progress, you can apply by yourself, as a sole applicant. But there are a few extra steps to take to do this. You need to tell your ex that you are planning to apply by yourself which will make you the sole applicant and them the respondent. You need to tell them 14 days before you make the actual application. The online service explains the steps you need to take.

If you have applied on paper, you both need to fill out <u>Form D36</u> and send it back to the court – details are at the end of the form.

Applying for a final order

The effect of a final order

- Once you have your final order you can remarry or register a new civil partnership. But find out what this could mean for you first. See the section called <u>What happens if you</u> remarry or register a new civil partnership on page 32.
- A final divorce order ends your marriage or civil partnership, but it does not end your financial relationship in the eyes of the law. This means that unless you get a what lawyers call a 'clean break order' that ends your financial ties to each other, there is a risk that one or both of you could make a claim against each other for money or property in the future. For more help on this take a look at our guide to sorting out finances when you divorce.
- A final order affects (but does not cancel) any Will you have made.
- The law will treat any reference to your former husband or wife or civil partner in your Will as if they had died on the day that the final order was made. They will no longer benefit from your Will unless you make a new Will specifically saying that you want them to benefit.
- Even if you have not made a Will, a final order will affect who inherits from you. You may want to get legal advice on this.
- As the final order means you are no longer married or in a civil partnership, you need to sort out finances as soon as possible, if you haven't already. This is because if your ex dies you will lose out on potentially valuable pension rights. If they die and you don't have a financial order you will not be able to make a claim based on your marriage or civil partnership. Instead you would have to try and make a claim for maintenance, against their estate. This could leave you much worse off financially.

Warning!

A final order does not necessarily stop either you or your ex making a financial claim against the other in the future. You should get legal advice about how to prevent this happening or you may face financial proceedings many years after your divorce or dissolution.

If you remarry or enter into a new civil partnership before you have applied for a financial order you will not be allowed to make a financial claim at all (except in relation to some pensions orders). To avoid this you need to say on the application that you want to apply for a financial order or fill in an application for a financial order (Form A) before you re-marry or enter into a new civil partnership.



The effect of a final order

What happens if you remarry or register a new civil partnership



- Any maintenance you get for yourself from your ex will stop immediately.
- Maintenance for children is different: this does not stop if you remarry or register a new civil partnership.
- You can continue with your application for a financial order provided you started it before you remarried or registered a new civil partnership.
- If you have not already applied for financial help for yourself from your ex, it is too late (except in relation to some pensions orders)! To apply, you need to say you want to apply for a financial order in the divorce application, or you need to fill in an application for a financial order (Form A) and send it to the court. You cannot apply after you remarry or register a new civil partnership. So it is best to sort your finances out first before you do this.
- For information about the impact of remarriage or registering a new civil partnership on your state pension search online for <u>Age UK – financial</u> and <u>legal tips before remarrying</u>.

What happens if you remarry or register a new civil partnership

Ending your marriage or civil partnership if your ex is missing or presumed dead

If your ex is missing or presumed dead, you can apply for a 'presumption of death decree or order and the dissolution of your marriage or civil partnership'. If you want to remarry or register a new civil partnership, this will allow you to do so without risking it being void or being charged with the crime of bigamy (marrying or registering a new civil partnership while still married to another person).

You have to explain your reasons for thinking that your ex is dead, including the circumstances in which you stopped living together, when they were last seen or heard of and what steps you have taken to find them. Search online for 'Form D8D' and be sure to read the guidance notes that come with the form. Successfully getting such a decree or order affects inheritance. For more information about the consequences of applying for this kind of decree/order, please read the guidance notes or get legal advice, see More help and advice on page 35.



Ending your marriage or civil partnership if your ex is missing or presumed dead

What does it mean?

Applicant

The name given to the person who starts proceedings to end a marriage or civil partnership.

Application

How you ask a court to do something. The court does not do things if you just ask by letter or email – you need to make an application and pay a fee or ask for help with fees.

Application for a conditional order

This is the form the applicant or joint applicants use to ask for a conditional order.

Conditional order

A court order confirming that you are entitled to a divorce or the dissolution of your civil partnership. It is the first of the two orders you need before your marriage or civil partnership is at an end. A conditional order is not the final order and does not end a marriage or civil partnership.

Dissolution

The legal ending of a civil partnership.

Divorce

The legal ending of a marriage.

Final dissolution order

A court order that proves your civil partnership is dissolved and you are free to register a new civil partnership.

Final divorce order

A court order that proves you are divorced and free to remarry.

Judicial separation

A process that confirms you are separated and enables you to apply for a financial order. It does not end a marriage or civil partnership like divorce or dissolution.

Notice

A notice is a bit like a letter. They are the way courts tell you what is going on and what you need to do next.

Proceedings

Another name for court action. If you 'bring proceedings' you have started a court case to sort out a dispute.

Respondent

The name given to the person who responds to these proceedings.

Serve

Delivery of court documents, usually by hand or post, and sometimes just by email if the rules allow it.

What does it mean?

More help and advice

How to find a family mediator

If you are looking for a family mediator you could ask friends and family for a recommendation or your solicitor, if you have one. It is a good idea to check any recommendations using the family mediator finder service on the Family Mediation Council website. It is fine to phone around, ask how much they charge and compare prices. For more useful information on mediation as a process have a look at our guide to family mediation.

www.familymediationcouncil.org.uk

Paying for legal advice

Legal aid is only available to apply for a divorce in very limited circumstances. More and more lawyers are offering a wider range of products and services than in the past. These include:

- Free or low-cost initial telephone consultation. Many solicitors offer an initial free advice session or a session for a reduced price to give you a starting point.
- Pay as you go advice where you pay for the advice you receive at the time you get it. This can be helpful if you don't mind doing some of the paperwork and admin involved yourself.



- Fixed fees where you agree in advance what service you will receive and how much you will pay for it.
- Online services that let you buy, for example, a basic divorce where someone will complete the application for you and send it to the court. Think about whether you need to spend money on this – if you feel confident to use this guide and use the court's online service aimed at people with no solicitor, you could save your money to get advice from a solicitor about the financial agreement.

It is okay to shop around and compare prices. Look carefully at what is and is not included to make sure you get the right service for you.

How to find legal advice

For help finding a family lawyer a good place to start is <u>Resolution</u> where you can find lawyers by searching using your postcode. Resolution members must commit to helping you work out your legal problem in a non-confrontational way. A green tick next to the lawyer's name tells you that they offer legal aid.

www.resolution.org.uk

You can also search for a specialist lawyer near you who has been accredited by the Law Society. This means they have a significant amount of experience and expertise and have passed a Law Society assessment – go to Law Society Find a solicitor page.

solicitors.lawsociety.org.uk

You can also find a family lawyer who offers legal aid via the GOV.UK website.

find-legal-advice.justice.gov.uk

More help and advice

The Royal Courts of Justice Advice Bureau may be able to help you if you:

- live in England or Wales,
- have a case in the Family Court, and
- are not already represented by a solicitor or barrister.

To book an appointment please check their website for latest appointment details, see: Royal Courts of Justice Advice Bureau

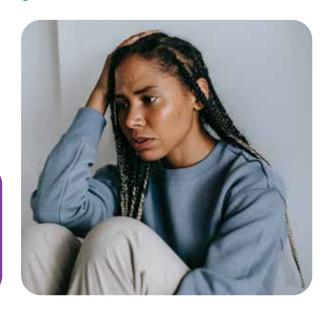
https://www.rcjadvice.org.uk/family/

Rights of Women offers free, confidential legal advice for women in England and Wales on family law matters (for example, about domestic violence and abuse, divorce, cohabitation, finances and property on relationship breakdown, parental responsibility and arrangements for children and lesbian parenting).

For women in England and Wales, call: **020 7251 6577**. Line open Tuesday to Thursday, 7pm to 9pm, Fridays 12pm to 2pm (closed on public holidays).

For women in London, call: 020 7608 1137. Line open: Mondays 10am-12pm and 2pm to 4pm, Tuesdays 2pm-4pm, Wednesdays 2pm-4pm, Thursdays 10am-12pm and 2pm to 4pm (closed on public holidays).

https://www.rightsofwomen.org.uk/get-advice/



More help and advice

Domestic violence and abuse

If your ex has been or is being abusive to you there are lots of places you can find out more information and get support.

Always dial 999 in an emergency.

For support or to discuss your options you can call the 24-hour National Domestic Violence Helpline on 0808 2000 247 or in Wales, Live Fear Free on 0808 80 10 800 (24 hours).

Both helplines are for anyone who is experiencing, or has experienced domestic abuse, or for anyone who is worried about domestic abuse happening to a friend, family member or colleague. They are free, confidential and the numbers will not show up on a BT telephone bill.

https://www.gov.wales/live-fear-free

If you are a man and you or your children are affected by domestic violence or abuse you can contact the Men's Advice Line on **0808 801 0327**.

https://mensadviceline.org.uk/malevictims/support-for-male-victims/

Galop runs a national helpline for lesbian, gay, bisexual and trans people experiencing domestic abuse. You can contact them on **0800 999 5428**.

https://galop.org.uk/

You can find more information and support from:

https://refuge.org.uk/

https://www.womensaid.org.uk/

https://welshwomensaid.org.uk/

https://survivingeconomicabuse.org/

Help and support for single parents

Gingerbread provides expert advice, practical support and other help for single parents. They have lots of useful information on their website, so they ask that you look at that first before calling the helpline.

www.gingerbread.org.uk

Single Parent Helpline: **0808 802 0925** and webchat available at varying times – check their Talk to us page – https://www.gingerbread.org.uk/talk-to-us/

Family Lives is a national charity providing help and support in all aspects of family life. Their helpline can give information, advice, guidance and support on any aspect of parenting and family life.

www.familylives.org.uk

OnlyMums offers online support to parents going through divorce or separation. The site has a free web chat facility and email exchange service. OnlyMums and OnlyDads run the Family Law Panel, which links you up to specialist family law solicitors, barristers or mediators near you for a free initial conversation either on the phone or by email to help you work out how to go forward.

https://www.onlymums.org/

OnlyDads offers online support to parents going through divorce or separation. The site has a free web chat facility and email exchange service. OnlyMums and OnlyDads run the Family Law Panel, which links you up to specialist family law solicitors, barristers or mediators near you for a free initial conversation either on the phone or by email to help you work out how to go forward.

https://www.onlydads.org/

MATCH – mothers apart from their children is a charity that offers non-judgemental support and information to mothers apart from their children in a wide variety of circumstances. E-mail: enquiries@matchmothers.org. Helpline: 0800 689 4104 9.30am-1pm and 7pm-9.30pm, Monday-Friday.

Debt advice

National Debtline can offer you free advice over the phone. They also offer webchat and an email service.

Helpline: **0808 808 4000** – open Monday – Friday 9am-8pm, and Saturday 9.30am-1pm

www.nationaldebtline.org/

StepChange offer free debt help and advice. They ask you to use their online debt advice tool before you call so they have details about your financial situation from the start to be able to help you properly. Helpline: 0800 138 1111 – open Monday – Friday 8am-8pm, and Saturday 9am-2pm.

www.stepchange.org/

More help and advice

The information in this guide applies to England and Wales and is for general purposes only. The law may be different if you live in Scotland or Northern Ireland.

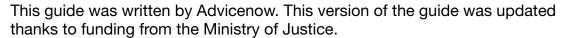
The law is complicated. We have simplified things in the guide to give you an idea of how the law applies to you. Please don't rely on this guide as a complete statement of the law or as a substitute for getting legal advice about what to do in the specific circumstances of your case.

The quotes and cases we refer to are not always real but show a typical situation. We hope they help you think about how to deal with your own situation.

.org.uk Making sense of the law and your rights

If you would like this guide in another format please email guides@lawforlife.org.uk

Advicenow would like to thank all those who provided feedback on this guide. Particular thanks go to Karen Dovaston of Dovaston Law.





Updated by Law for Life - January 2024

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