

Divorce and Separation

Your rights if your marriage breaks down



*Community
Legal Service*



This leaflet gives you an outline of your legal position if you are married and considering separation or divorce. It explains:

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The leaflets in this series give you an outline of your legal rights. They are not a complete guide to the law and are not intended to be a guide to how the law will apply to you or to any specific situation. The leaflets are regularly updated but the law may have changed since this was printed, so information in it may be incorrect or out of date.

If you have a problem, you will need to get more information or personal advice to work out the best way to solve it. See 'Further help' on page 19 for sources of information and advice.

You may be feeling very upset and bitter as you are reading this leaflet. Marriage difficulties bring out the worst in most of us. But try to remember that if you do decide to divorce or separate, there are advantages in trying to keep things polite and civilised between you and your husband or wife.

- In the first place, the legal proceedings will cost less. There is no point wasting money over an argument if there is another way of reaching an agreement.
- If you have children, a bitter fight will only harm them. Try to put them first.
- A fight will also be more damaging for you. Once the divorce is over you have to get on with the rest of your life. It is harder to do this if you know that you have behaved badly.

Where to start

Do I need a solicitor to get divorced?

It is probably a good idea to get some specialist advice from a solicitor when you start to think about separating or divorcing, particularly if there are money matters to deal with. They will tell you where you stand and

help you work out your options. You may decide, after a first interview, that you can sort things out yourself, but at least you will do this knowing about your legal position.

Where can I find a good solicitor?

Solicitors are listed in 'Yellow Pages', but you will need one who specialises in family law. Libraries and Citizens Advice Bureaux can be helpful, as well as people you know who have been to see a family law solicitor.

The Solicitors Family Law Association is an association of specialist family law solicitors. It can give you the names of solicitors in your area who are members.

The Law Society also has a Family Law Panel. Solicitors on this panel have to pass an exam and prove they have family law experience. The Law Society will give you the names of solicitors on this panel in your area.

See 'Further help' on page 19 for how to contact these, and other, organisations.

Can I sort out my own divorce?

You can arrange a 'do-it-yourself' divorce, but you may need the help of a solicitor if:

- you have children;
- you've been married for more than, say, five years; or
- you have assets that are more than just the family home and car.

If you decide to deal with the divorce for yourself, you will need to contact your local County Court to get the guidance booklets and forms you will need. Phone the court first to check that it has a divorce section. Its number will be listed in the phone book under 'Courts'. You can also download the forms and booklets from the Court Service website (see 'Further help' on page 19 for details).

Can I avoid going to court?

You still need to use the courts to get a divorce itself, but 'mediation' is an alternative way of helping couples reach their own agreements about children and money.

A typical mediation service will offer you and your husband or wife a series of meetings with one or two trained mediators. In these meetings you can talk about arrangements for the children and money and see whether you can reach any agreement. If you can, a note will be made of the agreement, and you will both be able to check it with any solicitor you have.

Mediation can sometimes be paid for from public funds, but normally you have to pay. It will probably be cheaper, though, than asking a solicitor to negotiate a settlement. Mediation often means that you and your husband or wife have a better relationship, which can be helpful for the future.

For more information about mediation, including how to find mediation services in your area, see the Community Legal Service Direct leaflet 'Family mediation: Dealing with relationship breakdown without going to court'.

Do I need a solicitor as well as a mediator?

Mediators cannot give you advice on your own legal position, so you will probably need a solicitor to make sure that the agreement reached is best for you. Also, it is sensible to make into a court order any agreement you reach about financial matters. Mediation services do not do this for you, but a solicitor can.

What will a divorce cost me?

The cost of divorce varies greatly, depending on how complicated your case is and on how much you and your husband or wife are able to agree about things. Most solicitors charge you based on how much time they spend on your case. Always ask for an estimate of costs when you first see a solicitor, but be prepared for this to change as your case goes on.

Apart from paying your solicitor, there are court fees you will have to pay if you are the petitioner (the person wanting the divorce), unless you:

- are specially exempted (that is, the court can choose not to make you pay the fees, if it thinks you cannot afford them); or
- get public funding ('legal aid').

There may be other fees (solicitors call them 'disbursements') for things like property valuations and, possibly, barristers' fees.

Can I get costs back from my husband or wife?

You may be able to get part of your costs back from your husband or wife if you both agree, or if the court orders it. But it is unusual for the court to order your husband or wife to pay your costs, and you will generally not get back all your costs.

Can I get help with costs if I can't afford them?

If you fulfil all the rules for it, you can get public funding to cover:

- the divorce proceedings ('Legal Help'); and
- proceedings over money and children's issues (Approved Family Help and Legal Representation).

You may also get public funding for mediation. See the Legal Services Commission leaflet: 'A Practical Guide to CLS Funding' for more information.

Separation

What do I need for a legal separation?

Some married couples never get as far as divorce, but are happy to stay apart. All you need to do to be legally separated is live apart. You do not need any formal legal document, although it can be helpful to record any agreement in a 'deed of separation'. Once you are no longer living together, you are classed as separated for tax and state benefit purposes. Officially, you can even be separated but still live under the same roof, if you:

- arrange your household so that you no longer sleep or eat together; and
- you do not do domestic chores, such as washing or ironing, for each other.

If you separate for two years or more and both agree to the separation, this can be the basis for a future divorce.

The courts have only limited powers to make financial orders for separated couples (those who are not yet divorced). This generally means that you have to reach an agreement between yourselves about money. If you plan to divorce soon, you may only need to deal with maintenance.

If you think your separation will last a long time, you may need to sort out who will keep the house and other assets. You should get legal advice about these arrangements.

Can we make the terms of our separation legal?

You can record any agreement that you reach about children, money and property in a formal document. This is sensible because you can draw it up in a way that makes it enforceable if your husband or wife does not keep to what they promised. You will need the help of a solicitor to do this. The document is called a 'deed of separation'.

A deed of separation can cover all the financial arrangements between you and your husband or wife. It can also deal with what you have agreed about the children, and any plans that you may have to divorce, or not divorce, in the future.

Do I need legal advice for a deed of separation?

Both you and your husband or wife should have separate legal advice before you sign such a legal agreement. You should both have told each other all there is to know about your own financial positions.

If you divorce after making a deed of separation, you can both agree to keep to the terms of the financial settlement in the deed. If one, or both, of you want the court to make other financial orders, the court has the power to do this, even if you have a deed. However, if you were both given proper advice by solicitors when the deed was drawn up, and you were both honest about your financial positions, the courts will be reluctant to change the original arrangements. They may only be able to do this if there has been a change in the circumstances that makes the terms of the deed unfair.

Is there any alternative to divorce?

The other alternative is a 'judicial separation'. This is not common these days, but it can be an alternative if one or both of you have religious objections to divorce. It is a court order, like a divorce, and follows the same procedure. The court can make orders about money matters and children in judicial separation proceedings in the same way as in divorce proceedings.

The main difference is that, at the end of the proceedings, you cannot remarry. But you no longer have any legal duty to live together and the court can make all the financial orders it would make in divorce proceedings.

Judicial separation should not be seen as a stepping stone to divorce. It will simply increase your legal costs if you then go on to divorce.

What if we can't agree on financial matters when we separate?

There are ways of getting maintenance from your husband or wife from the court, and you can use the Child Support Agency for child support (see 'If you have children' on page 9). However, unless you get divorced, you cannot get a court order about who owns the house, or other property.

Divorce

What do we need to get a divorce?

To get a divorce you have to show to the court that the marriage has broken down 'irretrievably' (that is, that one or both of you feel that you cannot stay married to each other). You do this by proving one of five 'facts'.

A Your husband or wife has committed adultery and you find it intolerable to live with him or her.

Generally you prove adultery by your husband or wife admitting it. If he or she refuses to co-operate, you will need to speak to your solicitor about what to do next. If you carry on living with your husband or wife for more than six months after you find out about the adultery, you will generally not be able to use this as your 'fact'.

B Your husband or wife has behaved in such a way that you cannot reasonably be expected to live with him or her.

This covers all sorts of bad behaviour. You need to think about the main things that have made your husband or wife difficult to live with. These are summed up in the petition in a few short paragraphs. As with adultery, you cannot rely on single events that took place more than six months before you file your petition, if you have lived together for more than six months since then.

C Your husband or wife has deserted you for a period of more than two years.

Desertion means leaving your husband or wife without his or her agreement, and without a good reason.

D You have lived separately for more than two years and your husband or wife consents to the divorce.

This is often called 'no-fault' divorce. You can have had periods of living together as long as they do not add up to more than six months and you have been apart for least two years altogether.

E You have lived separately for more than five years.

Your husband or wife does not need to agree to this. They cannot defend this petition, but they can ask the court not to grant the final decree because of a major financial or other type of hardship.

Facts A and B are the most common ones because with all the others you need to have lived apart for more than two years. If you want to file a petition based on your husband or wife's behaviour or adultery, it makes sense to discuss this first. If you do this, you can make sure that the petition will not be defended and this will save you legal costs.

Do I have to go to court?

If the divorce is undefended (that is, you both agree to it), there is no need for either of you to go to court. The case can all be dealt with on paper.

How long does it take?

Most divorces take six to eight months from the time of filing the petition to the time when the 'Decree Absolute' is granted. The time can vary a lot depending how quickly you and your husband or wife deal with the paperwork. However, sorting out the money can take much longer than this. You can get your Decree Absolute and be free to remarry, but still not have sorted out a financial settlement.

If you have children

The terms 'custody' and 'access' are no longer used officially or legally to describe which parent the child or children live with and how often the other parent sees them. The correct terms and concepts are explained in the next few paragraphs.

What is 'parental responsibility'?

Parental responsibility is the legal term used to describe all the rights and duties that parents have towards their children. For instance, it gives you the right to agree to medical treatment for your child, or to choose the school he or she goes to.

When a child is born, the mother has parental responsibility. The father also does, but only if he is married to the mother at the time of the birth, or registered as the father on the baby's birth certificate (as long as the child was born after 1 December 2003). However, later in the child's life, the unmarried father of the child can get parental responsibility, either by:

- marrying the child's mother;
- making a Parental Responsibility Agreement with the mother;
- re-registering the child's birth (if the child was born on or after 1 December 2003 and the mother will sign a statutory declaration that he is the child's father); or
- getting a court order.

Both parents also get parental responsibility if they adopt a child. Also, any other 'suitable person' can get parental responsibility if the court orders this.

You do not lose parental responsibility if you get divorced. You will carry on being your children's full legal parent, whether or not the children live with you.

How do we make arrangements for our children if we get divorced?

The court expects you and your husband or wife to be able to agree where the children will live (residence) and how you will arrange to see them (contact). If you can do this between you, there is no need for a court order. You should continue to make major decisions about the children together, but you can each act on your own if you need to – for example, if you need to give consent to emergency medical treatment. You can get a Parenting Plan leaflet to help you work out your future arrangements. This and other helpful leaflets for children are available from your solicitor or from the Department for Constitutional Affairs (see 'Further help' on page 19).

What if we can't agree?

If you can't decide which one of you the children should live with (residence), or how often they should see the non-resident parent (contact), then you should think about applying to the court for an order under Section 8 of the Children Act 1989. Before you do this it is worth seeing whether you can use a mediation service to help you reach an

agreement (see 'Can I avoid going to court?' on page 4 for more on mediation). This will be better because it is cheaper and less stressful for the whole family.

If mediation is not suitable for you (a mediator can help you decide this), either of you can apply to the court for an order. You can do this whether or not you have already started divorce proceedings. You do not need a solicitor to act for you but it is probably a good idea to get some legal advice before you start.

The Court Service produces two helpful leaflets about court proceedings and children:

- 'Children and Divorce'; and
- 'Children and the Family Courts'.

The leaflets are available from the Court Service website. (see 'Further help' on page 19 for details).

The court, usually with the help of an officer from the Children and Family Court Advisory and Support Service (CAFCASS), will try to make sure that you and your husband or wife can come to an agreement. To find out more about the Children and Family Court Advisory and Support Service, see 'Further help' on page 19.

If you can't agree, the court will make an order. But the court will make an order only if it would be better for the child than not making one, and most cases involving children are usually settled by agreement at a reasonably early stage. This is generally better for everyone, and especially children, and it certainly saves a lot of legal costs.

If contact arrangements are causing problems, it may be helpful to use a Child Contact Centre as a neutral meeting place. Solicitors and courts will have details of your local centre. See 'Further help' on page 19 for how to contact the National Association of Contact Centres.

What if there are specific issues that we can't agree on?

You can apply for a 'specific issue order' if you need the court to decide a single matter, such as where your child should go to school.

Also, the court can make a 'prohibited steps order' to stop one parent doing something that the other parent disagrees with, such as changing the child's surname.

Supporting your children

The rules about child support and the Child Support Agency (CSA) changed in March 2003. If you were assessed under the old rules, the CSA will transfer you to the new system eventually. The information that follows is about the new rules.

How do I get maintenance for the children who are living with me?

How you get maintenance for your children, once you split up, depends on your situation.

If you are getting Income Support or Jobseeker's Allowance, you must normally use the CSA.

If you are not getting Income Support or Jobseeker's Allowance, you can make an agreement about maintenance with your husband or wife. This can be made into a court order if you both agree, and if you are also asking the court to make orders about other financial matters. Alternatively, you can use the CSA, if it has jurisdiction.

The CSA has jurisdiction if all of the following apply to you:

- The child is the child (by birth or adoption) of both parents. (This means that step-children cannot get support from their step-parents under the CSA.)
- The parent with care, the non-resident parent and the child all normally live in the UK. (This includes people who are living abroad but working for UK employers.)
- The non-resident parent is not living in the same household as the child.
- The child is under 16 or over 16 and still in full-time secondary education.

If you have an existing court order for maintenance, the CSA will not be able to make an assessment unless;

- the court stops the order for maintenance ('discharges the order'); or
- the parent with care starts to claim welfare benefits.

What happens if the Child Support Agency does not have jurisdiction?

In cases where the CSA does not have jurisdiction, such as where the non-resident parent is abroad, or you need maintenance from a step-parent, you can use the court. You can also get an order from the court:

- for school fees;
- for the particular needs of a disabled child;
- for a 'top-up' order if the maintenance that the CSA can order reaches a (very high) ceiling (see 'Is there a limit to what the non-resident parent has to pay?' on page 13); or
- to vary an existing order.

If your child's father or mother lives abroad, there are ways of enforcing a maintenance order made in the courts here. You will need a solicitor's help to do this.

How is Child Support Agency maintenance worked out?

The old rules before March 2003 had a complicated formula using both parents' incomes. The new rules are more straightforward, and are based on the non-resident parent's after-tax earnings.

Is there a limit to what the non-resident parent has to pay?

Yes. From their net income a non-resident parent can take off all pension contributions (but not housing costs) and an allowance for any new children or step children. He or she will then pay:

- 15 per cent of the net figure for one child;
- 20 per cent for two children; or
- 25 per cent for three or more children.

The amount of child support paid for the children depends on the number of nights they spend with each of you. If you have children who live with you in a second family, this will be taken into account when child support is calculated.

The CSA is able to calculate maintenance on the net income of the non-resident parent only up to £2,000 a week. If their income is higher than this, you may be able to get a top-up order from the court.

How do I apply for maintenance?

If you are receiving benefit, the Benefits Agency will normally help you fill in an application form. If you are not receiving benefit but you want to use the Child Support Agency, you can get an application form from

your local Department of Social Security (DSS) office or from the CSA direct (see 'Further help' on page 19). After you have returned the completed form, the CSA will write to your husband or wife with another form that they have to fill in and return within four weeks. The CSA will then make a maintenance assessment and tell you both how much it should be. If you are receiving Income Support or Jobseeker's Allowance, you can keep up to £10 a week from the maintenance paid by your ex-partner in addition to your benefit payments.

If I don't have to use the Child Support Agency, what can I do?

You can make an agreement with your husband or wife. You can work out what you think is a fair figure. Your solicitor should be able to tell you how much child support you would have to pay if you used the CSA instead, but this might not give you enough money for your family's situation. If you agree a figure with your husband or wife, and make a written maintenance agreement, you can ask the court during the divorce proceedings to include this amount as part of a consent order dealing with other financial issues. This would make the amount legally binding, and you could then enforce the order if your husband or wife did not pay.

What if we can't agree?

You will have to use the CSA and apply through them. Neither of you will have any say in how much should be paid.

Money and property

The court has wide and flexible powers to make orders in divorce proceedings. It is only possible to give general information in this leaflet because each family is different. You should certainly take legal advice about your situation.

What orders can the court make in divorce proceedings?

The court can make orders for:

- maintenance (regular payments) for your husband or wife;
- maintenance for your children but only in some circumstances – see 'Supporting your children' on page 11);
- a lump sum for your husband or wife (and for the children, if necessary);
- a 'property adjustment' or 'transfer of property' order (such as putting the house in one person's name, or selling it); and

- giving you or your husband or wife a share or claim on the other's pension fund. This could involve having a share of the fund now so that you get a pension fund of your own, or having a payment out of it.

How can I get a court order?

Once divorce proceedings have been filed, either you or your husband or wife can file a form at the court saying that you want to put in a financial application. Both of you will then have to fill in a long form with all your financial details. You have to exchange these with each other at the same time. The court will fix an appointment to check that all the evidence has been filed and there will be a session at court to see if you can reach an agreement.

Forms and information leaflets are available from the Court Service website (see 'Further help' on page 19).

Does our home have to be sold?

Not necessarily. There are plenty of different ways of dealing with the home. For example, you can:

- change the shares you both hold in it;

- agree to delay selling it until some point in the future;
- decide how the money from selling it can be divided; or
- decide who will pay the mortgage.

If you cannot agree on any of these things, the judge will make an order.

How are the money issues worked out?

The court doesn't use a formula to work out maintenance and other money issues, but it does take account of different things. These are:

- the income, earning capacity, property and other financial resources you each have (or would probably have);
- the needs and financial responsibilities you each have, (or would probably have);
- the standard of living you enjoyed as a family;
- your ages, physical or mental disabilities and the length of your marriage;
- the contributions which each of you has made or is likely to make to the welfare of the family (which includes looking after the home or caring for the family);

- your behaviour to each other, if the court thinks it would be unfair to ignore it. In practice, this means extremely bad treatment, such as permanently injuring your husband or wife; and
- any benefits, such as pensions, that you might lose because of the divorce.

A maintenance order can last for a fixed period or for as long as both of you are alive, and provided the person it is paid to does not marry again.

Can an order be changed after it is made?

Either of you can apply to the court to alter a maintenance order if your situation changes. Orders for lump sums or transfers of property cannot normally be altered once they are made. This applies to orders made by agreement as well as those decided by the judge, so it is important to make sure that you have thought about all the things that might happen in the future before you commit yourself to an agreement.

What should I do if I find that my husband or wife is getting rid of property to stop me getting it in divorce proceedings?

Tell your solicitor, who can apply to a court for an order to stop the sale, and also get things back if they have already been sold. You have to be able to prove that it is going to happen or has happened and that it will affect a final financial settlement.

The court can freeze all of your husband or wife's assets to protect your interests.

Making arrangements should you die

If you are separating or thinking about divorcing, you also need to talk to your solicitor about making a will. Your husband or wife is still your next of kin until the final decree of divorce, and they may inherit from you if you die and you have not made a will. If you have children, you also need to think about providing for them.

Do I need a guardian for my children?

If you and your husband or wife both have parental responsibility (which is the normal situation), then if either of you die, the other will legally have sole responsibility for the children.

Most parents would agree that this is the best arrangement. But there may be reasons why you would not want this to happen. For example, your ex-husband or ex-wife may have lost touch with the children, or you may have had a dispute about care arrangements for the children. In cases like this, you may feel that you would want another person to have legal responsibility for your children (as well as your husband or wife), and you can put these wishes in your will, or in a simple signed document. However, you would need to talk about this with your solicitor first.

Dealing with emergencies

What if my husband or wife is violent to me or to the children?

If you need to, first get yourself (and the children) away from your husband or wife as soon as you can. Then call the police.

If you have been badly hurt, go to your doctor or the local hospital. Explain what has happened and ask them to record your injuries so that they can give evidence about them if you need it. It may be helpful to get photographs of injuries while they are fresh.

Telephone a solicitor and arrange to see him or her as soon as possible if you think you need legal help.

See 'Further help' on page 19 for details of agencies that can help you if you are a victim or at risk of domestic violence.

What can the law do to protect me?

The police make take action against your husband or wife if he or she has committed a crime. As well, the civil courts have powers to protect you by making an order called an injunction. This can state that your husband or wife must not harm you. It can also stop them from getting into or remaining in the home. The strength of the court order will depend on the level of protection the judge thinks you need. Sometimes, simply getting the police involved or the threat of an injunction will be enough to restrain your husband or wife.

Can I get help to pay for this legal action?

You can be granted public funding ('legal aid') very quickly to cover the cost of injunction proceedings if you need them. Your solicitor will be able to tell you if you qualify.

What if I fear that my husband or wife will take the children away?

Tell your solicitor at the start of the case. You can then decide whether the court should be asked to make orders about the children or their passports.

The 'Reunite' organisation can offer information and help to parents who fear that their children may be abducted (See 'Further help' on page 19 for how to contact Reunite).

What if my husband or wife snatches the children?

If you think they are likely to be taken out of the country, tell the police immediately. They can issue a 'port alert' to try to stop them leaving. The police will need a full description of your husband or wife and the children. Photographs would be useful. Tell your solicitor as soon as possible as well.

If you do not think they will leave the country, tell your solicitor who can advise you about getting an emergency court order to have the children returned.

If the children are taken out of the country, the Child Abduction Unit may be able to help (see 'Further help' on page 19).

Terms used in divorce and family law

Some words and phrases have special legal meanings in family (divorce) proceedings.

Adultery Full sexual intercourse while you are married with someone who is not your husband or wife.

Affidavit A formal, written statement sworn to be true.

Ancillary relief or financial relief Financial orders made by the courts in divorce or judicial separation proceedings.

Co-respondent The person adultery has been committed with. This applies only where adultery is the reason for the divorce, though co-respondents are not usually named.

Contact When and for how long the children will see or communicate with the non-resident parent (the parent they don't live with). Contact can include phone calls and letters (indirect contact) as well as visits and overnight stays (staying contact).

Decree absolute The final decree of divorce – the marriage is over only after this has been made.

Decree nisi The first decree of divorce, when the court is satisfied that the grounds for the divorce have been proved. This does not end the marriage.

Maintenance/child support Money that the husband or wife pays to the other. It is supposed to be paid regularly to support the husband or wife or children.

Periodical payments Another name for maintenance.

Petition The document that sets out the reason for the divorce or judicial separation and asks the court to grant it.

Petitioner The person who starts the proceedings by filing a petition at the court.

Respondent The person the petition is filed against.

Residence Where the children will live and who they will live with after divorce.

Further help

Community Legal Service Direct

A free, easy-to-use service to help you solve your legal problems.

Call: 0845 345 4 345

to speak to a qualified legal adviser about Welfare Benefits, Debt or Education or find local advice services for other problems.

Log on at: www.clsdirect.org.uk

to search for a quality local legal adviser or solicitor or find links to other sources of online information and help.

Solicitors Family Law Association

Phone: 01689 850227

www.sfla.co.uk

Law Society of England and Wales

Phone: 020 7242 1222

www.lawsociety.org.uk

Department for Constitutional Affairs

For useful leaflets for couples with children

Phone: 020 7210 8500

www.dca.gov.uk/family/divleaf.htm

The Court Service website

For copies of forms and leaflets relating to divorce,

www.courtservice.gov.uk

National Association of Child Contact Centres

Phone: 0115 948 4557

RELATE National Marriage Guidance Council

Phone: 0845 456 1310 helpline: 0845 1304010

www.relate.org.uk

You can find local branches of RELATE in the phone book.

Department of Social Security

Child Support Agency (CSA)

national enquiry line: 0845 7133 133

www.csa.gov.uk

UK College of Family Mediators

Phone: 0117 904 7223

www.ukcfm.co.uk

Reunite

Advice line: 0116 2556 234

www.reunite.org

Child Abduction Unit

Phone: 020 7911 7045/7047

www.offsol.demon.co.uk

Women's Aid national domestic violence helpline

Phone: 0808 2000247

Wales Domestic Abuse Helpline

Phone: 0808 010 800

8am to 2pm and 8pm to 2am

Domestic violence

You can find the leaflet 'Loves me, Loves me not:

You don't need to live in fear of domestic

violence' in your local library or Citizens Advice

Bureau or at:

www.homeoffice.gov.uk/docs/loves_me_not.pdf

The Community Legal Service

The Community Legal Service has been set up to help you find the right legal information and advice to solve your problems.

You can get help through a national network of organisations including Citizens Advice Bureaux, Law Centres, many independent advice centres and thousands of high street solicitors. All of these services meet quality standards set by the Legal Services Commission. Look for the Community Legal Service logo, shown below.

Many of the organisations offer some or all of their services for free. If you cannot afford to pay for advice you may be eligible for financial support through the Community Legal Service Fund (Legal Aid). You can order leaflets about funding from the LSC Leaflet line on 0845 3000 343. You can also use a Legal Aid eligibility calculator on the CLS Direct website at www.clsdirect.org.uk

*Community
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The Legal Services Commission (LSC)

The Community Legal Service and the Community Legal Service Fund are managed by the Legal Services Commission. To find out more about us visit our website at www.legalservices.gov.uk or find the details for your local Legal Services Commission office in the phone book.

legal services

COMMISSION

The leaflets are also available online at: www.clsdirect.org.uk

- 1 Dealing with Debt
- 2 Employment
- 3 Divorce and Separation**
- 4 Renting and Letting
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This leaflet is published by the Legal Services Commission (LSC). It was written in association with Imogen Clout, a solicitor specialising in family law



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