



Money and finance

For parents living apart

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This leaflet is only a guide and does not cover every circumstance. It should not be taken as giving legal advice. We have done our best to make sure the leaflet is correct as of May 2009. However, it is not comprehensive and it may become inaccurate over time, for example because of changes to the law. Your position may depend on your particular circumstances and you should seek independent specialist advice before making financial decisions based on the leaflet. A list of specialist organisations that may be able to offer detailed advice is given at the end.

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About this leaflet

This leaflet gives you impartial information about your options and rights as a parent.

Who the leaflet is for

The leaflet is for you if you are the parent of a child and you are separated or thinking of separating from the other parent. It will help you if:

- you are responsible for the main day-to-day care of your child, or
- you are living apart from your child and you are not the main day-to-day carer.

If you are a guardian, relative or anyone concerned about a family living apart, you may also find the leaflet useful.

How the leaflet can help you

The leaflet tells you about:

- help with legal costs
- borrowing money
- dealing with debts and planning financially for the future
- practical steps you can take and useful organisations that can help you.

How the Child Maintenance Options service can help you

At Child Maintenance Options, we're here to help with questions like:

- What is child maintenance and how can I arrange it?
- How do I know what's best for me and my child?
- How can I set up a family-based arrangement?
- Where can I go for help?

We can give you free, impartial and confidential support through our helpline, website and face-to-face service.

We can explain exactly what child maintenance is and why it's important.

We can then help you to set up an arrangement (and make it work).

If you already have an arrangement and it's not working, we can help you to look at ways to get it working again.

A little extra help

Parents who live apart often need to deal with difficult practical things like money, childcare while they are at work, and feelings of stress and anger.

We might not be experts in these areas, but we can put you in touch with specialist organisations that can help.

You can find out how to contact us on the next page.

Our service is run by the Child Maintenance and Enforcement Commission.

Get in touch

You can contact our freephone* helpline on **0800 988 0988** and talk to someone today. We are open 8am to 8pm. Monday to Friday and 9am to 4pm Saturday.

Our people are specially trained to give unbiased information and support on child maintenance. Our service is available to any parent in England, Wales or Scotland.

You can also visit our website **www.cmoptions.org**

If you are a guardian, relative or friend, or if you have a professional interest in finding out more about child maintenance, we may also be able to help you.

* Calls to 0800 numbers are free from BT landlines but you may have to pay if you use another phone company or a mobile phone, or if you are calling from abroad.

Dealing with property, money and debt

It's important for you and the other parent to come to an agreement on money as it will affect how you both provide for your child.

If you and the other parent are living apart, there are 3 important money issues you will both need to deal with:

- 1 making arrangements about jointly owned property (property you own together)
- 2 agreeing how to sort out money and debts
- 3 making sure your child is properly provided for.

When parents separate, dealing with money can be complicated and difficult, and the arrangements will depend on both your circumstances. Whatever your relationship with the other parent, the law does not automatically say that you must divide your property, money and debt equally.

We recommend that you get professional advice before you do anything such as moving out of the family home or signing any documents.

For expert housing advice, call Shelter on **0808 800 4444** (8am to 8pm, 7 days a week), go to the Citizens Advice Bureau website **www.citizensadvice.org.uk**

We can't give you advice here about your own particular circumstances, but we can give you some examples of things you may want to think about.

Joint assets

If you are married or in a civil partnership and you can prove that the other parent may take or sell valuable 'joint assets' (such as savings or the family car or home), then you may be able to get a court order to stop them. If you are thinking about doing this, collect as much information about the assets as you can and get advice from a solicitor as soon as possible.

Benefits and tax credits

If you are getting benefits or tax credits, or if the other parent was claiming benefits for the family, you must tell the benefits office or the tax credits office (or both) if you separate. Check whether you are entitled to any new benefits and financial support. See 'Financial support you may be entitled to' on page 23 for more information.

Debts

Get specialist advice about whether you are legally responsible for debts that are in the other parent's name or in your joint names. The National Debtline can give you confidential and independent advice on this and other debt issues.

Phone National Debtline for advice and information on freephone **0808 808 4000**.

Credit cards and store cards

You and the other parent may both be legally responsible for credit or store card accounts that you opened in both your names (joint accounts). Even if you cancel credit or store cards that are held in both names, either of you can be made responsible for paying the whole of the debt.

If the account was opened in just one name, the person who signed to open the credit or store card account is the 'main cardholder'. They are legally responsible for the account. Having a 'second card' for this type of credit or store card account doesn't make the account a joint one. The main cardholder is still legally responsible for the account and can cancel the second card at any time.

Joint bank accounts

If you think the other parent may try to take money from your joint accounts without your agreement, contact your bank or building society. Ask them to cancel the agreement you both signed (the mandate) when you opened the account. You can ask your bank to make sure that, from now on, all cheques must be signed by both of you.

If your joint bank account is still open, you may have to repay any overdraft, even if you didn't spend the money. Contact your bank or building society for more advice.

Reaching an agreement

Get advice first

Before you start negotiating about money with the other parent, you may want to ask a solicitor to look at your circumstances. They can give you advice on what could happen if you had to take your case to court.

Negotiating an agreement

Parents often find that they can agree about money, property and debt without going to court. This is usually the quickest and cheapest way. To help, you can get legal advice from a solicitor, and a mediator can help you sort out your differences.

If you decide to use a mediator, they will advise you to get a solicitor to make your agreements legally binding. Involving a solicitor doesn't mean you will have to argue the case in court. Also, if you are on a low income, you may be able to get help with legal or mediation costs. Our leaflet '*Legal rights and responsibilities*', can give you more information.

Using the courts

If you can't reach an agreement using a mediator or solicitors, you may have to go to court to have a judge decide how your finances are to be shared.

If you are married or civil partners, there are certain things the court must take into account. This does not automatically mean an equal split – the court can decide who should own what.

If you are not married, but are in a relationship and living together ('cohabitants'), then the courts can usually only decide on things you jointly own. If you jointly own the home, then you will each own the share that is written in the title deeds for it. If you didn't make an agreement about how much you each own when you bought the home, and just put the home into joint names, the court can decide what share you should each own if an equal split would be unfair.

If you are not married to the other parent and your name is not on the title deeds, you may still have a financial share in the home if you:

- made a financial contribution towards it, or
- made a separate agreement – either written or verbal – about it with the other parent.

The parent with the main day-to-day care of the child can ask the court to make a ruling delaying the sale of the family home, so that they and the child can continue living there until the child has grown up.

In Scotland, cohabitants' property rights are different. The housing experts at Citizens Advice Bureau can give you more information about this.

Child maintenance

Most parents want what's best for their children, even if they live apart from them. Making a child maintenance arrangement can help your children get the best possible start in life.

Child maintenance is regular, reliable financial support that helps towards a child's everyday living costs. But it doesn't only have to be about money. The parent who does not have the main day-to-day care of their child gives child maintenance to the parent or person (such as a grandparent or guardian) who does.

This kind of child maintenance is called a family-based or family arrangement. It is simply an agreement between parents about who will provide what for a child. It can include both money and other kinds of support, for example, providing school uniforms.

So it's really worth trying to find an arrangement that works for you and your child.

Many parents choose to sort out child maintenance between themselves. This can happen without involving anyone else or with the help of family, friends, the Options discussion guide, or a professional mediator.

There are lots of benefits in having a family arrangement:

- It's quick and easy to set up.
- There's little paperwork to do.
- There are no set rules so you can be more flexible.
- It can help to keep things friendly between you and the other parent.
- You can make an arrangement even if the other parent lives or moves abroad.
- No one else needs to be involved.
- People tend to respect their own promises. When both parents agree things together, payments are more likely to be made in full and on time.

If you want to make a family arrangement but are finding it hard to talk to the other parent, you can get help from friends, family, or a professional mediator. Child Maintenance Options can put you in touch with organisations who are specialists in this area.

If you don't think that a family arrangement will work for you, or you are at risk of domestic violence, you can still set up child maintenance through the Child Support Agency (CSA) or the courts. Child Maintenance Options can help you with this too.

Help with legal costs

Legal aid is help with the cost of legal advice for people who can't afford it. Whether you qualify for legal aid will depend on your income.

You will get free legal help if:

- you are on Income Support, or
- you receive the Guaranteed Credit of Pension Credit, or
- you are on income-based Jobseeker's Allowance.

You may also qualify for free legal help if:

- you have savings or assets worth less than £8,000, and
- your monthly income (before tax) is less than £2,530, and
- your monthly disposable income (what's left after taking off National Insurance, tax, rent or mortgage payments and other expenses) is less than £698, or

- you are suffering domestic violence or abuse.

If you want legal help phone the Community Legal Advice Helpline on **0845 345 4345** (England and Wales) or the Scottish Legal Aid Board on **0845 122 8688**, or the Law Society of Scotland on **0131 226 7411**.

This information is accurate to the best of our knowledge (May 2009). However, the rules can change and you should contact the organisation listed for up-to-date details of the legal help you may qualify for.

Borrowing money

It's important to manage your money carefully as this will let you provide for your child, plan your spending and pay your bills on time.

There are a few key things to remember about all types of borrowing:

You have to pay interest on any money you borrow, so it's always better to avoid paying for things using credit such as a loan or a credit card. If you do need to borrow, make sure you know the APR (annual percentage rate of interest) and the total amount you will have to repay. It's a good idea to shop around for the best deal, as interest rates vary.

Be very careful if you take out a secured loan (a loan secured against an asset such as your car or home). The interest rate on these loans may be lower, but you risk losing your car or home if you can't pay.

Some companies offer 'consolidation' loans that combine all of your loans into one. You should get independent advice before you combine your loans. There are some useful organisations listed in the back of this booklet.

If you repay an existing debt with borrowed money, you may have to pay an early-repayment charge on it.

Always read the terms and conditions of any credit agreement before you sign it. Get independent advice if you are unsure about anything.

Borrowing can help you manage your money, but borrowing too much or borrowing at high interest rates can quickly lead to debt problems.

Here is some key information about the main types of credit, including some of the advantages and disadvantages. You should always read the terms and conditions of any agreement before you sign it. Get independent advice if you're unsure about anything.

Credit cards

Advantages

Some credit cards give you extra protection on the goods and services you pay for using the card. For example, you may get insurance on an item you buy.

Nearly all credit cards offer up to 59 days' interest-free credit, as long as you repay the balance on the card (what you owe on the card), in full, within a set number of days.

Disadvantages

If you make cash withdrawals on a credit card, you will usually be charged interest straight away.

The annual interest rate you pay on credit card debt can be high.

Some credit cards will charge you for transferring your balance from one card to another.

If you don't repay the balance on the card each month, interest will usually be charged straight away.

Credit cards are not a good idea for longer-term borrowing.

Store cards**Advantages**

Store cards work in the same way as credit cards. Some store cards also offer discounts on things you buy in that store.

Disadvantages

It may make sense to use a store card to get a discount on something you were going to buy anyway, but it is usually not suitable for long-term borrowing.

Just like credit cards, store cards can get very expensive if you don't repay the balance on the card in full every month.

Personal loans**Advantages**

A personal loan from a bank, building society or other financial institution can help you to balance your budget because you know how much you have to repay each month. Repayments are usually made over an agreed period of time (anything from 6 months to 10 years). This means that with personal loans you know how much you have to repay every month.

Disadvantages

The annual percentage rate (APR), which is the interest rate you pay on a loan, varies depending on the amount of the loan and the period of time agreed for repaying it. You should shop around for the best deal.

If you take out a new personal loan to repay an old one, you may be charged an early-repayment fee for repaying the old loan before the agreed date. These fees can be high.

Secured loans

With a secured loan, an asset of yours (such as your home) is used as security against the loan. If you don't keep up repayments on a secured loan, you risk losing your home.

Overdrafts

An overdraft allows you to write cheques or take cash from your bank account, even if you don't have any money in it. However, banks can charge interest on overdrafts, and you will have to repay the money eventually.

If you think you need an overdraft, talk to your bank or building society and find out what their interest rates, fees and other charges will be. Your bank may charge you high fees for going overdrawn without permission.

Hire purchase

Whatever you buy through a hire purchase arrangement is technically being hired to you until you have finished making all the repayments.

This means you won't own the item until you make the final payment. If you miss a repayment, the credit company may be able to repossess (take back) the item you were buying.

Mortgages

Mortgages are a type of secured loan, often used to buy or improve a property. Mortgages may also be used to combine unsecured loans, or to buy things not connected with the home.

You risk losing your home if you fall behind with your mortgage repayments.

Social Fund

If you are getting Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit, you may be able to get an interest-free Budgeting Loan from the Social Fund. A Budgeting Loan can help towards the cost of various items, for example, things you need for your home, clothing and footwear, travelling expenses and certain debts.

Dealing with debts

It's easy to ignore the things you don't want to deal with, such as money problems and debt. But money problems will only get worse if you don't deal with them, and this may start to affect your child's welfare.

Are you in debt?

Here are the signs that you may have debt problems

- You regularly go over your bank overdraft limit.
- You take cash advances on your credit card.
- Your credit cards are at their limit, or over it.
- You can only manage the minimum repayments on your credit card bills.
- You regularly use some form of credit to pay for household bills.

And here are some debt emergencies:

- Bailiffs (or sheriff officers in Scotland) are about to visit you, or they have called already.
- You have received a notice of eviction.
- You have received court papers or a date for a court hearing.
- You risk having your gas or electricity cut off.

If you think you have a debt problem, the first step is to admit it to yourself. You then need to get help to deal with your debts.

Who can help?

Many organisations can help you deal with debt. Many lenders will do their best to agree a repayment plan, especially if you contact them early before arrears (what you owe) build up.

You can also get help from specialist debt counsellors. There is a list of debt advice agencies at the back of this leaflet. A debt management company may also be able to help, but they will charge you for their services, so ask about this first.

Steps to tackling debt

Here are some simple steps you can take to start dealing with your debts:

Step 1 List your debts

- List the details of all your debts and the people or organisations you owe money to. Then make sure you know who is legally responsible for paying these debts; you or the other parent, for example.

Step 2 Prioritise your debts

- Some debts are more urgent than others. So when you have listed your debts, put them in order of importance. The most important ones are your 'priority' debts.
- Priority debts are those that could lead to you having your gas or electricity cut off, losing your home or being sent to prison.

Step 3 Make a budget

- Many people find that using a simple household budget helps them manage their money.
- If you are separating, it's very important to know where your money is going. A budget can also show other people, such as lenders and the other parent's advisers, what you can afford or how much you and your child need to live on.
- You should write out your budget as honestly as you can and look at it regularly to help you control your money.
- Remember to change your budget when your income, expenses or priorities change.
- An example budget is on page 32.

Step 4 Negotiate debt repayments

- Take advice from a specialist debt counsellor. They may advise you to contact all your 'priority creditors' (people you owe money to) and make a separate repayment offer to each of them.
- You may be able to negotiate a repayment plan with your lenders that takes into account your circumstances. For example, you can ask the lender to freeze (temporarily stop) interest and charges on the debt while you make lower repayments. These could be as little as £1 a month.
- If you have any money that could be used to pay off your debts, your lenders will expect a fair share (called a 'pro-rata' payment).

Step 5 Make sure you are getting all you are entitled to

- Make sure you and your family are getting all the benefits, tax credits and other income you are entitled to. Check that you are being paid the right amount.
- If you are the main day-to-day carer of your child, you should be getting child maintenance from the other parent. If you are not getting child maintenance, call us and we'll talk you through your options.

Contact the Citizens Advice Bureau on www.citizensadvice.org.uk or National Debtline for advice and information on freephone **0808 808 4000**.

- See pages 23 to 28 to find out what financial support you may be entitled to.

Contact us on freephone **0800 988 0988**
8am to 8pm, Monday to Friday, 9am to 4pm Saturday.

Step 6 Cut your spending

- Write down all your regular expenses and then see what you can reduce or cut out.
- You can also save money by taking simple steps like shopping around for the best deals on utilities (gas, electricity, water), phones, credit and insurance.

Dealing with more serious debt situations

If you are facing the threat of eviction from your home, having your assets repossessed, or your gas or electricity being cut off, here are things you can do.

Dealing with visits from bailiffs (or sheriff officers in Scotland)

- If you owe money, a bailiff (or sheriff officer) has the power to visit your home and take your belongings as payment for a debt.

- Most bailiffs are not allowed to enter your home by force or damage your property. They are allowed to enter your home through an open window or door. Sheriff officers in Scotland have slightly different powers. Whatever your situation, get advice from the Citizens Advice Bureau at **www.citizensadvice.org.uk**.
- If you don't let bailiffs (or sheriff officers) into your home, the situation will not go away. Your debt will still stand and the bailiff (or sheriff officer) may add extra charges each time they visit your home. Try to negotiate a payment plan with the bailiff (or sheriff officer) or the company you owe money to.

Dealing with the threat of eviction

- If you are behind with your mortgage or rent (you have missed some payments), mortgage lenders and landlords usually have the right to 'seek possession' of your home. This means they can ask a court for the right to evict you.
- Any threatened, attempted or actual eviction without a court order may be illegal. If your landlord does try to evict you, you should get specialist advice.
- If you are faced with eviction, wrongly or rightly, get advice from Shelter or Citizens Advice Bureau as soon as possible.

Contact Shelter on freephone **0808 800 4444** or the Citizens Advice Bureau at **www.citizensadvice.org.uk**

Gas or electricity cut off

- Gas and electricity companies are allowed to cut off your supply if you don't pay their bills. However, they do have to offer prepayment meters, if it's safe and practical to have one.
- If you risk having your gas or electricity cut off, you should contact your supplier straight away and negotiate an affordable repayment plan.
- It may be possible for your Income Support, income-based Jobseeker's Allowance or Pension Credits to be paid to your supplier. Your local Jobcentre Plus can tell you about this.

Phone Jobcentre Plus on freephone **0800 055 6688**.

- Water companies are not allowed to cut off a domestic water supply.

Planning financially for the future

It's important to make financial plans for the future to ensure the welfare of you and your child.

You can do this in the following ways:

Open a new bank account

If you don't already have a bank account of your own, you will need to open one to take your benefits, tax credits, wages and maintenance payments.

You can open an account in your own name at any bank, building society or post office. You will need to show proof of your address and identity, so take some photographic ID (such as your driving licence or passport) and your 2 latest utility bills (not mobile phone bills).

Make arrangements for paying future bills

If you have recently separated, you may have agreed short-term arrangements for things like who will pay the rent or mortgage. You will also need to agree who will be responsible for paying bills in the longer term.

If you live apart from the other parent, think about any shared expenses – such as those for your child – and how they will be paid in the future.

Making or changing your will to benefit your child

A will sets out who will get your money, property and belongings after your death. It lets you decide how these things are shared and to make sure your child is provided for in case you die.

If you don't have a will, your money, property and belongings will be dealt with according to the law. This may not be what you want to happen. If you have separated from the other parent, you may want to make a will, or update the one you have.

You may also want to think about appointing a guardian for your child in the will. This is someone who will take responsibility for your child after you die, if there is no one else with parental responsibility. This is particularly important if you are the only person with parental responsibility for your child.

The Lone Parent Helpline or citizens advice can give you information on how to do this.

Contact the Lone Parent Helpline on freephone **0800 018 5026** or find your local Citizens Advice Bureau at **www.citizensadvice.org.uk**

Other ways to plan financially for the future

Look at your finances to get a clearer picture of the situation.

Save money where you can (after repaying 'priority' debts). These savings could cover future emergencies or unexpected expenses.

Take out insurance (to cover your life, your home and its contents, and your health). Remember to shop around for the best deal, and check all the policy terms and conditions before signing anything.

Plan for the medium- and long-term future by finding out if you could put some money into a pension.

Financial support you may be entitled to

This section is accurate to the best of our knowledge. However, the rules can change and you should contact the organisation listed for up-to-date details of the benefits you may qualify for.



Name of benefit	Who may qualify	Where to find more information and help
Child Benefit	<p>You may qualify if you are responsible for a child and your child is:</p> <ul style="list-style-type: none"> • under 16, or • 16 or 17, has left education or training that counts for Child Benefit purposes and is registered for work, education or training with an approved body (see the website for details), or • under 20 and is in education or training that counts for Child Benefit purposes. 	<p>HM Revenue & Customs Phone 0845 302 1400 Textphone 0845 302 1474 8am to 8pm, 7 days a week www.hmrc.gov.uk</p>
Working Tax Credit	<p>You may qualify if you are aged 16 or over and:</p> <ul style="list-style-type: none"> • work 16 hours or more a week and you are either <ul style="list-style-type: none"> - responsible for a child or - you have a disability, or • work 30 hours or more a week and you are aged 25 or over. <p>As part of the Working Tax Credit you may qualify for help towards the costs of registered or approved childcare.</p>	<p>HM Revenue & Customs Phone 0845 300 3900 Textphone 0845 300 3909 8am to 8pm, 7 days a week www.hmrc.gov.uk</p>

Name of benefit	Who may qualify	Where to find more information and help
Child Tax Credit	<p>You may qualify if you are responsible for a child and your child is:</p> <ul style="list-style-type: none"> • under 16, or • 16 or 17, has left education or training that counts for Child tax Credit purposes and is registered for work, education or training with an approved body (see the website for details), or • under 20 and is in education or training that counts for Child tax Credit purposes. <p>Whether you qualify will depend on your earnings and circumstances.</p>	<p>HM Revenue & Customs Phone 0845 300 3900 Textphone 0845 300 3909 8am to 8pm, 7 days a week www.hmrc.gov.uk</p>
Income Support	<p>If you are a single parent with care of a child, you may qualify for Income Support if your child is under 7.</p>	<p>Jobcentre Plus Phone 0800 055 6688 Textphone 0800 023 4888 8am to 6pm, Monday to Friday www.direct.gov.uk</p>
Income-based Jobseeker's Allowance	<p>You may qualify if you are unemployed or working less than 16 hours a week and looking for full-time work.</p>	<p>Jobcentre Plus Phone 0800 055 6688 Textphone 0800 023 4888 8am to 6pm, Monday to Friday www.direct.gov.uk</p>

Name of benefit	Who may qualify	Where to find more information and help
Employment and Support Allowance	You may qualify if you are not working because of ill health or disability (for new customers from 27 October 2008)	Jobcentre Plus Phone 0800 055 6688 Textphone 0800 023 4888 8am to 6pm, Monday to Friday www.direct.gov.uk
Free school meals	You may qualify if you are claiming Income Support or income-based Jobseeker's Allowance, or <ul style="list-style-type: none"> • your yearly income before stoppages is less than £14,155, or • you work under 16 hours a week. 	Contact your local education authority
Free prescriptions, dental treatment and eye tests	You may qualify if you: <ul style="list-style-type: none"> • are claiming Income Support or income-based Jobseeker's Allowance, or • are pregnant, or • have given birth in the last 12 months, or • are under 16, or under 19 and in full-time education. 	For free prescriptions, see the form on the back of your prescription. For free dental treatment for you and your children, ask at your dentist. For free eye tests for your children, ask at your optician.

Name of benefit	Who may qualify	Where to find more information and help
Housing Benefit	<p>You may qualify if you are:</p> <ul style="list-style-type: none">• receiving Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance. If so, you will get the full amount of Housing Benefit available (unless there are other non-dependent adults living in your home), or• on a low income and don't have more than £16,000 in savings or other assets (you can get some help towards your rent, even if you are in work).	<ul style="list-style-type: none">• See the claim form in your Income Support, Jobseeker's Allowance or Employment and Support Allowance claim pack. Your local council may send you another form to fill in.• Phone the benefits department at your local council (the number is in your local phone book).

Name of benefit

Who may qualify

Where to find more information and help

Council Tax Benefit

You may qualify if you are:

- getting Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance, or
- on a low income and don't have more than £16,000 in savings or other assets (you can get some help towards your Council Tax, even if you are in work), or
- a single person – you will automatically qualify for a 25% Council Tax discount if you are the only adult in your household.

- There is a claim form in your Income Support, Jobseeker's Allowance or Employment and Support Allowance claim pack. Your local council may send you another form to fill in.
- Phone the benefits department at your local council (the number is in your local phone book).

Dealing with domestic violence

This section is for anyone who has been through, or is suffering, domestic violence. Although we are not experts in this, we know that domestic violence can be a reason behind parents separating. And it may affect the emotions that you and your child have. Here is some key information about help you can get.

What is domestic violence?

Domestic violence is whenever a person behaves in a threatening, violent or abusive way towards a family member, partner or ex-partner. The abuse may be psychological, physical, sexual, financial or emotional.

You are not alone

If you are suffering from domestic violence, you are not alone. Domestic violence accounts for nearly a quarter of all recorded violent crime in England and Wales.

But many people have escaped abusive partners and have gone on to live free from fear.

Who can I turn to?

You can contact the specialist organisations listed here:

- National Domestic Violence 24-hour Helpline, **0808 2000**
- Wales Domestic Abuse Helpline, **0808 8010 800**
- Scotland Domestic Abuse Helpline, **0800 027 1234**
- Respect (help for male victims) **0845 122 8609**.

There are other kinds of help too:

- Your GP could refer you and your child to a local organisation for emotional or psychological support.
- There is a Community Safety Unit at every local police station.
- Your local council may have a duty to provide you with emergency accommodation.
- Social services have a duty to help any child in need of emergency accommodation.
- A court can make a court order to keep your abuser away.

More help and information

Example budget

The checklist on page 32 will help you work out a budget to suit your circumstances.

The items in the budget are only examples of common living costs. You may need to add other things that you buy regularly.

If you have listed your income as a monthly figure, you need to list your outgoings and expenses as monthly amounts. If your expenses come to more than your income, you need to think about how to spend less or increase your income (or both).

Main wages or salary including overtime (after tax)	
Income Support/Jobseeker's Allowance	
Tax credits	
Child Benefit	
Housing Benefit and Council Tax Benefit	
Other benefits	
Child maintenance	
Interest or other investment income (for example, from savings or shares)	
Money from any adult living with you (for example, an older child who is working)	
Other income	
Total income (A)	

Expenses

Mortgage (including any endowment policy, second mortgage or secured loan)	
Rent	
Council Tax	
Electricity	
Gas	
Water rates	
Child maintenance	
Phone, mobile, internet	
TV licence	
TV and any other rentals	
Child care (such as child minder, nursery, after-school clubs and holiday schemes)	
Car tax	
Car insurance	
Car MOT	
Car repairs	

Expenses continued	£
Travelling expenses	
Home and contents insurance	
Life insurance	
HP (hire purchase) payments	
Pension payments	
Food	
School meals and meals at work	
Clothing and shoes	
Entertainment – DVDs, magazines, pub, cinema	
Pharmacist and prescriptions	
Children's pocket money	
Household repairs and decoration	
Birthday presents	
Christmas expenses	
Holidays	
Replacing household appliances	
Dentist	
Other 1	
Other 2	
Other 3	
Total of expenses (B)	
Balance: income (A) less expenses (B)	

Useful organisations to contact

Child maintenance

Child Support Agency
 Phone **08457 133 133** (8am to 8pm, Monday to Friday and 9am to 5pm Saturday)
 Textphone **08457 138 924**
www.csa.gov.uk

Budgeting and managing money

Money Advice Service.
 Free, clear, unbiased advice to help you manage your money.
www.moneyadviceservice.org.uk

Domestic violence and abuse

National Domestic Violence Helpline
 Freephone helpline giving information, help with safety planning, translation services and access to emergency refuge accommodation.
 Phone **0808 2000 247** (freephone 24 hours, 7 days a week)
www.refuge.org.uk and www.womensaid.org.uk

Scottish Domestic Violence Helpline
 Freephone helpline giving information, help with safety planning, translation services and access to emergency refuge accommodation.
 Phone **0800 027 1234** (freephone 24 hours, 7 days a week)
www.scottishwomensaid.org.uk

Jobcentre Plus

Phone **0800 055 6688** (8am to 6pm, Monday to Friday)
Textphone **0800 023 4888**
www.jobseekers.direct.gov.uk

Jobseeker Direct

Search and apply for jobs by phone.
Phone **0845 606 0234** (8am to 6pm, Monday to Friday and 9am to 1pm Saturday)
Textphone **0845 605 5255**
www.jobseekers.direct.gov.uk

Connexions Direct

An information service for people aged 13 to 19 (or people aged 25 and under with learning difficulties or disabilities) who are living in England and looking for work.
Phone **0808 001 3219**
www.direct.gov.uk

Careers in Scotland

Careers advice for people leaving school, leaving a job, returning to work after a break, wanting to change direction, or keen to do more with their present job.
Phone **0845 850 2502**
www.careers-scotland.org.uk

HM Revenue & Customs

Information about tax credits and who can get them.
Phone **0845 300 3900** (8am to 4pm, 7 days a week)
Textphone **0845 300 3909**
www.hmrc.gov.uk/taxcredits/

National Debtline

Specialist advisers offering free confidential advice and support on dealing with personal debt.
Phone **0808 808 4000** (Monday to Friday, 9am to 9pm, Saturday 9.30am to 1pm; or 24-hour voicemail)
www.nationaldebtline.co.uk

General information

www.direct.gov.uk

Government website with information on topics such as parenting, money, benefits and work entitlements.

Citizens Advice Bureau (CAB)

Free information and advice on topics such as law, housing and debt.
To find your local CAB, look in the phone book or click on 'Find your local CAB' on the website.
www.citizensadvice.org.uk

NHS Direct
(England and Wales)
Information and advice about health, illness and health services.
Phone **0845 4647** (24 hours, 7 days a week)
www.nhsdirect.nhs.uk

NHS 24 (Scotland)
Health information and self-care advice.
Phone **08454 242424**
(24 hours, 7 days a week)
www.nhs24.com

Housing

Shelter
Free advice and information for anyone with a housing problem.
Phone **0808 800 4444** (8am to 8pm, Monday to Friday, 8am to 5pm Saturday and Sunday)
www.shelter.org.uk

National Housing Federation
National Housing Federation supports and promotes the work of housing associations, and campaigns for better housing and neighbourhoods.
Phone **020 7067 1010**
www.housing.org.uk

Information for parents who live apart

Centre for Separated Families
Advice and support to parents and other people affected by family separation.
www.separatedfamilies.info

Families Need Fathers
Provides information for parents and also runs local open support meetings.
Phone **0300 0300 363**
(Monday to Friday, 6pm to 10pm)
www.fnf.org.uk

Gingerbread
Information for lone parents on such things as: maintenance, tax credits, benefits, work, education, legal rights, childcare and holidays.
Phone **0808 802 0925**
(Monday to Friday, 9am to 5pm, free from landlines; mobile rates vary)
www.gingerbread.org.uk

One Parent Families Scotland
A national voluntary organisation, registered as a charity. Members include lone parents, the organisations who work with them and others who want to help.
Phone **0808 8010 323**
(Monday to Friday, 9.30am to 4.30pm) **www.opfs.org.uk**

Parenting across Scotland

Provides advice for parents and the 'Ok to Ask' service, giving parents the chance to ask questions of expert advisers and other parents. Phone **0808 800 2222**

www.parentingacrossscotland.org

Family Lives

Advice and support for anyone in a parenting role, including step-parents and grandparents.

Phone **0808 8002 222**
(free and confidential 24 hours, 7 days a week)
www.familylives.org.uk

Parentline Scotland

Free and confidential advice and support for anyone in a parenting role, including step-parents and grandparents. The service is run by Children 1st, one of Scotland's leading child welfare charities.

Phone **0800 028 2223**
(Monday, Wednesday and Friday 9am to 5pm, Tuesday and Thursday 9am to 9pm)
www.children1st.org.uk

Community Legal Advice

A Government-funded service offering free and confidential legal advice in England and Wales. It can also help you find out if you will be able to get legal aid.

Phone **0845 345 4345**
(Monday to Friday, 9am to 6.30pm. Calls from 4p a minute)

For legal aid advice **www.direct.gov.uk/en/Governmentcitizensandrights.org.uk**

For Community legal advice
www.legalservices.gov.uk/public/community_legal_advice.asp

Scottish Legal Aid Board

Explains more about legal aid in Scotland. Also helps you find a legal aid solicitor.

Phone **0845 122 8686**
(7am to 11pm, 7 days a week)
www.slab.org.uk

Children and Family Court Advisory and Support Service (Cafcass)

Cafcass works with families referred by the courts in England and Wales. It helps families reach agreement over arrangements for their children. The website has useful information, case studies, advice and contact links. Phone **0844 353 3350**
www.cafcass.gov.uk

Resolution

Family lawyers helping with the constructive resolution of family disputes. Phone **01689 820272** (9am to 5.30pm, Monday to Friday)
Email **info@resolution.org.uk**
www.resolution.org.uk

Mediation

National Family Mediation

A network of local not-for-profit family mediation services in England and Wales. These offer help to couples, married or unmarried, who are going through separation or divorce. Phone **0300 4000 636** (Monday to Friday, 9am to 5pm)
www.nfm.org.uk

Family Mediation Helpline

Provides information on family mediation and how it works, as well as advice on whether your case may be suitable for mediation. Also gives contact details for mediation services in your local area. Phone **0845 60 26 627**
www.familymediationhelpline.co.uk

Family Mediation Scotland

Helps parents who are separating or divorcing, to make their own arrangements and plans for the future. Phone **0845 119 2020**
www.familymediation.scotland.org.uk

Relationships Scotland

Helps parents who are separating or divorcing to make their own arrangements and plans for the future. Phone **0845 119 2020**
www.relationships-scotland.org.uk

Relate

Offers advice, relationship counselling, mediation and support – face to face, by phone and through the website. There may be charges for this service. Phone **0300 100 1234**
www.relate.org.uk



Providing impartial information
and support for both parents
to make choices about child
maintenance

How to order our other leaflets

You can order our free leaflets by phoning **0800 958 0988**. Under each leaflet there is a short description of what to ask for when you call. They can also be downloaded from our website **www.cmoptions.org**

Help with making choices about child maintenance:



Child Maintenance - Getting started



Family-based arrangement form

About the Child Maintenance Options service:



How to complain about us



How we handle your information

Practical information on the issues that you may face when parenting apart:



Your legal rights and responsibilities



Your and your child's wellbeing



Housing rights and options



Money and finances



Employment rights and opportunities

Providing impartial information and support for both parents to make choices about child maintenance

Contact us

Freephone* **0800 988 0988**

8am to 8pm, Monday to Friday

9am to 4pm Saturday

www.cmoptions.org

This leaflet is also available in other languages, in large print, in Braille and on audio cassette. You can get these formats by calling us on freephone*
0800 988 0988

Our TextBox and textphone number is **0800 988 9 888**

* Calls to 0800 numbers are free from BT landlines but you may have to pay if you use another phone company, a mobile phone, or if you are calling from abroad.

Calls to 0845 numbers from BT landlines should cost no more than 4p a minute with a 6p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad.

Calls to 0870 numbers from BT landlines should cost no more than 8p a minute with a 6p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad.

Calls from mobile phones can cost up to 40p a minute, so check the cost of calls with your service provider.