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MONEY BOX LIVE

Presenter: PAUL LEWIS

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LEWIS: Well with Valentine's Day just a few days away, it might seem odd to choose ending a relationship as today's subject for Money Box Live, whether through divorce, dissolution of a civil partnership or separation of people who've been living together. But most relationships are born in love, but many of them do die. And when they do - whether in the courts or by mutual agreement - it's never pleasant, often messy, and sometimes expensive for both ex-partners. So today's Money Box Live unapologetically looks at the financial problems of ending relationships. Can one ex-partner look to the other for financial support? What about the children and their needs? How is a jointly owned home dealt with and what about possessions and money in a joint bank account? And pensions? Now of course very valuable. What rights do ex-partners have? After the relationship ends, what help can you claim from the state? If you already get benefits of some sort - and most people with children do - who do you have to tell and what effect will it have? Into all these things, of course, the law can and often does intrude. The law is pretty much identical for married couples and civil partners, but very different for people who just live together. And if you don't want to involve the courts, can some sort of mediation help achieve a solution? Or perhaps you think a prenuptial agreement might prevent the problems before they start. Well whatever your question, you can call Money Box live now. 03700 100 444. With me today to answer your questions: Claire Hamilton-Russell, who's a family partner with lawyers Thomas Eggar and she also works for the organisation Resolution; Rachel Hadwen is a benefits adviser from the charity Working Families. And because the law is very different in Scotland from how it is in

the rest of the UK, we have a Scots lawyer in Edinburgh, John Fotheringham, consultant in family law with Fyfe Ireland. Our first question is from Peter in Newark. Peter, your question?

PETER: My question is ... Hello there, by the way, I'm sorry. My question is if someone can help me and give me a little bit of advice here. I'm now divorced. I'm been served a consent order. Offered me £6,000. There's over £50,000 in equity at a previous property. A house that was solely owned by her has been sold very, very quickly, and I understand the legal implications of that. I had a painting and decorating business that has gone down in recession. I'm now on income support and benefits. I have shared care and have continued to enjoy shared care with my children - i.e. six out of fourteen nights for the previous year. The squeeze has put on me massively financially and I really wish to know ... I do not wish for my children to be in any detrimental situation, to move house or anything like that. However when we split, the promise was that I would get half the equity and that was the reason that I left the home. I didn't want the marriage to end.

LEWIS: And you haven't got that, you're saying?

PETER: No, I haven't got that. What she's done is she's basically turned round ... And she actually works in the legal profession. She's turned round now - I should have seen it coming but I didn't - she's turned round now and said, "I can't afford to buy you out." She's just qualified as a licensed conveyancer, so her earning potential is going to improve massively. However the current figure she's got ... because I guess she's learning, she's got to spend two years or something.

LEWIS: Okay Peter, just to sort of boil this down. You own the house jointly. You were promised half. You think she is now going to be earning more than you and you want to know if you can have a slightly different settlement from the one you've got? Is that a fair summary?

PETER: It is a fair summary.

LEWIS: I'm sure it's more complicated than that, but we have to get down to the essence really. Let me ask first Claire Hamilton-Russell.

HAMILTON-RUSSELL: Yes, Peter did you take part in any legal proceedings? You mentioned a consent order and I just wondered whether that was something you took part in.

PETER: Part in? She said to me that she'd give me £6,000, and then in the future she'd give me some money out of the sale of the house. And now it's turned out that the consent order basically boils down to that I'll get £6,000. End of story.

HAMILTON-RUSSELL: Because you say consent order. That suggests that you actually consented to you getting £6,000 and her getting the balance.

PETER: I haven't signed anything though.

HAMILTON-RUSSELL: Okay.

PETER: I haven't signed the consent order.

HAMILTON-RUSSELL: Well my firm advice would be to go and see a lawyer who can take you through the process and discuss with you your entitlement. You might not get half if there are children, but you need ...

PETER: How do I stand if she's turning round and saying, "Look, I get tax credits. At the moment, this is all I get, so therefore I cannot afford to buy you out and give you half equity"? Obviously there's no court in the land that's going to make her sell the house with my children in it. Nor do I want her to. But can I apply for the future?

HAMILTON-RUSSELL: Well there is an option whereby you would have something called a Mesher order where she keeps the house for the children's minority; and when the children finish education, the house would be sold and you

would have a share of the house at that stage. So that's one possible solution for you to think about it with a lawyer.

PETER: Thank you.

LEWIS: John Fotheringham in Edinburgh, are there any different issues that would apply if this was in Scotland?

FOTHERINGHAM: Well we don't have the concept of the consent order at all. The one thing that occurred to me when I was listening to Peter was I heard that it was *agreed* that they would get half equity. I would advise people very carefully if you're going to make any agreement about the division of equity, do so in writing because it's very difficult to enforce afterwards.

LEWIS: Presumably this was just a verbal agreement, Peter, was it?

PETER: It was. And I'd like to ... for any listeners out there, obviously divorce is ... as you said earlier things do change, but can I advise everybody that things, when a separation occurs, things get worse and worse and worse. Promises were made.

LEWIS: Yes.

PETER: Made on both sides and it's so important ...

LEWIS: And of course ...

PETER: .. that you do get it written down because I didn't. I moved out the family home. I shouldn't have done.

LEWIS: Okay. And I suppose the point is really that when a couple separate, they are not going to have as much money to live on as if they're living together; and if money is tight, Claire, it's very difficult to share it out what seems like equitably, particularly

if there are children involved.

HAMILTON-RUSSELL: Yes and the court is going to have paramount consideration of the children, and so often in cases where there isn't enough to go round, the wife will get more money than the husband simply to provide a home for the children.

LEWIS: And just tell us a bit about mediation because it does sound as if Peter and his wife did sit down together with someone who could help them sort this out, that might be cheaper than trying to go to court and attacking each other??

HAMILTON-RUSSELL: *(over)* Yes, going to court can be very expensive, as most people will know. And with a mediator, usually a mediator lawyer, they can help both parties over one or two sessions - three or four sessions perhaps if there are more assets or complicated issues - to reach an agreement which they can then have drawn up into a binding settlement.

LEWIS: And how do you find that service?

HAMILTON-RUSSELL: Yes in England, and John will say about Scotland, I recommend people contact Resolution - formerly known as Solicitors Family Law Association. They're an organisation that will know all the mediator solicitors in England and will contact your local court, who will have details of local mediation organisations.

LEWIS: Okay. And the link to that is on our website, bbc.co.uk/moneybox. The link to Resolution. Thank you very much for your call, Peter. It does sound a troubled series of events, but I hope you do get it sorted out. We're now going to Alice in Murrayfield. Alice, your question?

ALICE: Oh hi. I was with my partner for 8 years and we lived in Scotland and we have a 3 year old son. We split up in November. I'm just wondering what I'm entitled

to, if anything, in terms of maintenance for my son and for me while I can't work?

LEWIS: Okay. And you weren't married, Alice?

ALICE: No we weren't, no.

LEWIS: Okay. Let's put that straight to John in Edinburgh.

FOTHERINGAM: Well in Scotland of course we have a Statutory Cohabitation Scheme. We've had since May of 2006, and one or two cases are now coming before the courts. Without knowing a lot more about it, I couldn't give you precise figures, but the principles are these. If you suffered financial disadvantage and he's had financial advantage by virtue of the cohabitation - for example if you've had to give up work to look after his child - then on separation, you can make a claim for not recompense but claim against that loss. What you can't do is claim the house you were living in unless it was already in joint names. The one thing I have to advise you about is that you *must* make your claim within 12 months of the time when you ceased cohabitation. That may not be 12 months from the date of separation because relationships decline, they don't suddenly die, and it's the date when you stopped living together as if husband and wife that will count. 12 months from then, your claim will die, so I would advise you to see a solicitor very quickly about that one.

ALICE: Okay.

LEWIS: And, Rachel, what are the benefit implications here? This couple lived together. They've got children. What happens?

HADWEN: Well if Alice is not working, then as a single parent of a young child she could claim income support. I don't know what your circumstances are, Alice. Are you able to work at the moment?

ALICE: Well my son is not old enough to go to school. He's at nursery in the

morning. And I have a small income from a property that I rent out, so I'm sort of okay for the time being. But my concern is just hypothetical. I mean the relationship with my ex is fine at the moment.

HADWEN: I'd definitely recommend that you look at child tax credit because you could be missing out on some money that you could get for your son even if you do have some money coming in.

ALICE: I have actually just claimed that and I got a good amount, yeah.

HADWEN: Excellent. Good.

FOTHERINGHAM: The other thing to claim is child support, of course, because that will be calculated with no relevance at all to any income or capital that you may have.

ALICE: Yeah, great.

HADWEN: And in fact whilst you're not on income support, if you do get any child support for your son, it doesn't reduce the amount of tax credits you could get, although that will change. This April, any child support or child maintenance indeed that anybody gets will be fully disregarded for all benefits, which will improve the situation of many single parents.

LEWIS: Okay. And at the moment, Alice, you're living in Scotland. Are you thinking of moving to England?

ALICE: Yes, I am. Yeah, I'm thinking of moving to London. I'm wondering if that makes any difference.

LEWIS: I only asked that because you sounded as if perhaps you weren't born and bred in Scotland. Claire, if they move to England, will that make things different?

HAMILTON-RUSSELL: Yes, it's very different in England because we don't have rights for cohabiting couples in the same way that Scotland does. You would still be able to make claims for your son and those claims can include a claim under Schedule I of the Children Act, which might be for a property for you and your son to live in until such time as your son has grown up, and then the property would revert back to your former partner. And it is possible to make capital claims for equipment or expenses for your son, but you have no claims in your own right as a mother, no claims for income under English law as the law stands at present.

LEWIS: So that's just for children, but not for the partner?

HAMILTON-RUSSELL: Yeah, just for children and not for her.

LEWIS: Well thanks very much for your call, Alice. We must move on, but I hope that's been useful advice. And before we go to the next caller, we've had an email in and this raises a couple of related issues really. This is from Maria who says she split up with her female partner, 'but we didn't go through a civil partnership.' They've been together 14 years. They own properties in joint names equally and they live separately in one each now that they've split up. But one of them has no mortgage and the one that she lives in *does* have a mortgage, and she says she paid in more over the years. Now I gather this is, I'm certain in fact, this is English jurisdiction. Is there any difference in English law for people living together who are same sex rather than opposite sex?

HAMILTON-RUSSELL: Yes, there is a difference. The position is that if there was no civil partnership, the claims will be treated as a strict property regime claim and advice will be needed from a solicitor under the Trust of Land Act. And what's going to be needed is a very definitive schedule about what each party contributed financially to each of the properties. Had the parties had a civil partnership, then the remedies available would be akin to the remedies available for a married couple.

LEWIS: Because it's worth pointing out that civil partnership, although it has a different name, is essentially in all legal forms a marriage.

HAMILTON-RUSSELL: *(over)* A marriage, absolutely.

LEWIS: And the rules, are they identical to the rules for marriage?

HAMILTON-RUSSELL: Well we haven't had any professional guidance yet ...

LEWIS: *(over)* No-one will say they're identical. *(laughs)*

HAMILTON-RUSSELL: ... because we haven't had any guidance from the judges in the courts because no civil partnership cases have actually gone to the courts for a financial determination yet. But the view is that the courts will treat civil partnerships in a very similar way, if not identical way to marriages. So there are claims for capital, for maintenance and for property adjustment.

LEWIS: But in this case where they have each paid something in, but the lady who's emailed us says she's paid in more, that could be settled through the courts that she could get her share?

HAMILTON-RUSSELL: Yes.

LEWIS: Okay, well thanks very much for that email. Oh just before we leave it, John you mentioned cohabiting couples rights in Scotland. Does that apply to same sex cohabiting couples?

FOTHERINGHAM: Yes it does. The Statutory Cohabitation Scheme is gender blind and orientation blind entirely.

LEWIS: Right. So I've said this before and I'll say it again, perhaps living in Scotland is sometimes a good idea. *(laughs)* Thank you very much for that and thanks for your email. We'll take the next call now and it's Janet from Devon who's calling us. Janet?

JANET: Hello.

LEWIS: Yes, your question?

HELEN: Right, my husband and I separated last June. He left the family home. My question is what happens to any money that I save, win or inherit between now and when we get divorced?

LEWIS: Right, so this is things you earn, win or inherit, or save, win or inherit between separation and divorce?

HELEN: Yes.

LEWIS: And you're living in England, aren't you, I can see?

HELEN: Yes.

LEWIS: Let's ask Claire.

HAMILTON-RUSSELL: Okay. The general approach of the courts will be to divide up what you and your husband have built up together as a sort of starting point, and then they will look and see whether your needs are met. If the needs of both parties have not been met from an equal share of the assets, it is quite possible that assets that have either been inherited or built up after the breakdown of the marriage will be taken into account. But whereas marital assets, there's a presumption generally that they would be shared 50/50, there may well be a departure for inherited assets or assets that you've built up from your own savings and working.

LEWIS: But in theory, they could be split?

HAMILTON-RUSSELL: They can be. Until you've actually got a divorce and the courts have made a financial order, assets that one party goes on acquiring can be

subject to a claim from the other party. So my advice would be is if you have got the prospect of an inheritance coming, you want to get on and get your divorce finished as quickly as possible.

LEWIS: John in Scotland?

FOTHERINGHAM: There's a great difference in Scots and English law here. The Scots courts don't look at needs very much in relation to the division of capital assets. If you have accrued assets by gift or inheritance or winnings between the separation and the divorce, they are excluded from the matrimonial ... the divorce calculation entirely. They don't count. And in fact if you have inherited funds or been given funds *during* the marriage and they stay in more or less the same form as they were when you got them, then no matter how long the marriage, they're excluded from matrimonial calculations too.

LEWIS: So fair to say in Scotland, they wouldn't be counted; but, Claire, in England, they just might be counted and Janet should be aware of that and as you say get on with it?

HAMILTON-RUSSELL: Yes. And I think the key thing about inheritance is to remember ... I know many people find this upsetting, but inherited assets that are acquired during the marriage may be subject to a court order. Assets that may be inherited after the breakdown of the marriage and after the divorce may be excluded totally. So there's a big difference between the actual money that's acquired and the money that's a potential inheritance, which is often disregarded entirely by the courts.

LEWIS: It sounds like it could be the subject of an expensive dispute then in some cases.

HAMILTON-RUSSELL: Yes, grey area.

LEWIS: Janet, thank you very much for your call. And we're going to Cardiff now to

talk to John. John?

JOHN: Hello there. Good afternoon.

LEWIS: Your question?

JOHN: I've been living with my partner for about 25 years now. There's no civil partnership, we're not married. Ten years ago I borrowed £20,000 - and the house is worth about £300,000 and it's in my name. Well it *was* in my name. I borrowed £20,000. But a solicitor said that in order to get the money, I had to put the house in joint tenancy. Now it didn't occur to me at the time, but it occurred to me later that I effectively gave half my house away for £20,000 and I was labouring under that impression. I'm still quite not sure whether it's right or wrong, to be honest. And I got the same solicitor to do us a joint tenancy on a 40/60 split. Sorry a tenants in common on a 40/60 split.

LEWIS: Yes.

JOHN: But even that I think is generous, but based on the fact that I thought well perhaps it's the best I could get away with if I had already given half my house away for £20,000.

LEWIS: Claire, you were really grimacing as John was explaining what had happened there. What's going to happen?

HAMILTON-RUSSELL: Yes. I was going to say I'm surprised that your solicitor hasn't done the declaration of trust behind the tenancy in common, and if you have put all the money in and own the property, I'm surprised that you have allowed that situation to develop. I think you'd want to go back to your solicitor about it because the starting point will be for a court looking at this situation is that on the face of it you own the property 60/40 in accordance with the current tenancy in common and you're going to have to establish through trusts and through a detailed financial

provision statement you know that that wasn't what was intended and that the intention was that it's your property and you own it and that this is just really for getting the mortgage or whatever you were getting. I can see it being very complicated and you need some further advice. I think you need to see someone about this.

LEWIS: And for "complicated", shall we read expensive?

HAMILTON-RUSSELL: Yes, yes.

JOHN: I've already paid £900 to the solicitor to turn it over to a tenants in common.

LEWIS: Well that was the simple bit, John. I think what we're talking about now is a dispute, which could be very difficult. And, Claire, I mean where should John go for advice on this? I mean will the local high street solicitor be any good or should he go to a specialist?

HAMILTON-RUSSELL: I think you want to go to someone who specialises in property litigation, so you need to check that whoever you're seeing is used to dealing with these Trust of Land Act disputes because, as I say, you've got on one hand an ownership of a property with your partner and, on the other hand, your claim is that you know you put all the money in and the title doesn't reflect the actual ownership. You're going to have to establish you know that this was held on trust by your partner.

LEWIS: John Fotheringham?

FOTHERINGHAM: This is not a Scottish matter, but did I hear you say that the same solicitor advised you and your partner?

JOHN: Yeah. Oh no, my solicitor advised my partner to get a separate solicitor ...

FOTHERINGHAM: Alright, okay.

JOHN: ... and he was arguing that 60/40 wasn't good enough for my partner based on the fact that I haven't been working for the past 7 years. So there was some help from my partner there, but I have been renovating the house.

LEWIS: Right, it does sound complicated and it does sound as if you need specialist advice. I'm sorry, John, it is going to cost you money to sort this out and only you can decide if it's worth spending it for the money you might get back. It does sound a very difficult situation. Thanks very much for your call. We're going to Suffolk now to talk to Clive. Clive, your question?

CLIVE: Yes, good afternoon. The situation is my wife and I are both 58, coming up to 59. We've been separated now for about 8 years. Some time ago when we were young marrieds, she was advised not to pay full married woman's stamp, sorry full stamp, and she paid married woman's stamp. And we understand now that her pension when she comes to pensionable age will be something around £30 a week, which obviously is nowhere near adequate. My question is would we be better to get divorced or stay separated as we are now? There is no acrimony in our relationship, by the way.

LEWIS: And you're just talking about from a state pension point of view?

CLIVE: From a state pension point of view, yes.

LEWIS: Okay, Rachel?

HADWEN: Well from a state pension point of view, it is possible for somebody who gets divorced or dissolves a civil partnership to base their category A pension on their partner's contribution record if that would be more beneficial for them. One of the questions I would ask is whether you yourself have had a pension forecast. Do you have a full contribution record?

CLIVE: I do have a full contribution record, yes.

HADWEN: You do, you do. In which case, there may be no disadvantage to divorcing now. Alternatively, if you divorce after your wife reaches pension age, she can still take advantage of those rules.

CLIVE: And if we divorce now and she therefore qualifies for, I understand, full pension, would that affect my pension?

HADWEN: No, no. One thing I should say, however, is that if you divorce now, she won't be able to take advantage of the rules if she remarries before she reaches pension age.

CLIVE: Okay.

LEWIS: And of course we should remember pension age isn't 60 for women of that age. It's slightly older because of the raising of state pension age. So you can also find out what your state pension age will be from the website. What is it, [Direct.gov.uk](https://www.direct.gov.uk)?

HADWEN: [Direct.gov.uk](https://www.direct.gov.uk) has a pension age calculator.

LEWIS: Yes, you can put it in. And I imagine it will be sort of mid-60s for her, but that's just a guess.

HADWEN: I don't think so actually. I think it will be lower.

LEWIS: A bit lower. Anyway we can't give a calculation. It just needs her date of birth and she puts it in and that will tell her.

HADWEN: Yes.

LEWIS: And, as Rachel says, don't remarry (if you have divorced) before that or

you'll lose those pension rights. And it's an interesting point Rachel, isn't it, because somebody's raised this with me before; that if a woman or a divorced person or a person in a civil partnership claims a pension on the other person's contributions, it doesn't do anything to the other person's pension, it just gives them more.

HADWEN: It is interesting. It's the only ...

LEWIS: It's a kind of win-win situation - one of the few ones in benefit law.

HADWEN: It's the only situation in which contribution based benefits work that way, yeah.

LEWIS: Okay. Thanks very much for your call, Clive. And we move to Emily now. Emily in South London, your question?

EMILY: Good afternoon. The facts very briefly. I've been married for 30 years. My husband and I separated last year. There are assets in his pension of approximately half a million; and the property, the joint matrimonial home, is about the same value, but it is subject to a mortgage of about 50% of the equity. I have subsequently inherited £100,000, but that I think you've already dealt with. It was subsequent to the separation and hopefully would not be taken into account.

LEWIS: So it's a pension that you're talking about?

EMILY: It's pension. The question is if one takes into account the fact that there is a mortgage on the property in joint names and therefore we're looking for a 50/50 per cent split, is there any possibility that we could pension split without going to the expense of getting a court order?

LEWIS: Right, I think that's one for Claire.

HAMILTON-RUSSELL: Yes, the answer is you will need a court order if you're

going to have a pension share because you can only have a pension share after a divorce and the court has actually made a pension sharing order. So you will need to get divorced if you want to share your husband's pension.

EMILY: Right.

HAMILTON-RUSSELL: One point you might want to think about when you're trying to sort things out is that pension assets in the home are treated quite separately, and when you're looking to divide up the assets, it would be sensible to consider sharing the house separately and the pension sharing separately and not trade off pension which isn't an asset in the same way that cash is or assets in the home.

EMILY: And what is the practical implication of that? You mean the matrimonial home has to be sold?

HAMILTON-RUSSELL: It may have to be sold either now or down the line. You don't have to have an immediate sale. But a pension asset is effectively an income stream that comes into play on retirement. It isn't an asset that you can go and buy a new house with. So it's very important to think about how you divide up pension and how you divide up houses and any other assets that you have.

LEWIS: We've had a couple of emails about this too, asking about pensions, and they can now be very big. I mean Pam who's been married for 43 years and now wants to know if she can get the pension from her ex-husband and also what right does a divorced have to a proportion of her husband's pension. And I thought Claire that - in the past we've talked about this - you added up the house and the pension and then split them 50/50, but you're saying that's not quite right now. You have to look at the greater value of money now rather than money in 20 years time.

HAMILTON-RUSSELL: Yes and particularly for younger couples, that's quite an interesting trade off. I mean we advise couples where there is a significant pension fund to get a pensions report because again you have to take into account the differing ages of parties and the fact that statistically women live longer. And so simply just

looking at the pension CET value, the value of the pension, and dividing it in two, may not give parties equivalent pensions on retirement. We normally get a report done and some advice on what a pension would look like if it was divided at the time of retirement and what earnings it would give each party at that time.

LEWIS: So quite complicated.

HAMILTON-RUSSELL: Yes.

LEWIS: And, John, is this one area at least where the law is similar in Scotland?

FOTHERINGHAM: Similar but not identical, no. The Scottish courts do tend to regard the pension asset as being a lump of money for calculation purposes. Now of course it's not a lump of money, it's not a pot of cash you can go and draw on now, but the calculation of the pension will be regarded the same as the calculation of the value of the matrimonial home and other savings. Having said that, it is essential that every party gets independent financial advice before the court will consider a pension share.

LEWIS: Yes. I have to say all I see is pound signs going up on the cash register when you say these things - both parties getting complicated advice, both parties having lawyers. And is it possible to get something like Legal Aid for this, to get help with this? John in Scotland?

FOTHERINGHAM: Well if you've got a large amount of assets, then probably not.

LEWIS: No.

FOTHERINGHAM: You probably won't be able to apply for Legal Aid in these circumstances. But if you consider the cost of getting it right is great, start thinking about the cost of getting it wrong.

HAMILTON-RUSSELL: And in England we quite often have a joint pensions report for both parties together and there's some specialist organisations who will do the report for a few hundred pounds and they give very clear advice as to what should happen and how the pension should be shared.

LEWIS: And when you're thinking about getting Legal Aid, Claire, where do you actually go? People will be completely lost. Do they go to the court? Do they look on the website? What do they do?

HAMILTON-RUSSELL: Well I would advise people to go to the Citizens Advice Bureau who'll be able to give you full details. And, yes, look on the website and go to Resolution, the solicitors organisation I mentioned earlier, and they will be able to give you a list of Legal Aid solicitors in your area.

LEWIS: And in Scotland?

FOTHERINGHAM: And in Scotland go to either the Family Law Association or to the Law Society of Scotland in Edinburgh.

LEWIS: Right. And is there a similar thing to Resolution in Scotland, John?

FOTHERINGHAM: That is the Family Law Association.

LEWIS: Right. Okay, thanks very much for that. And I've just got time to make one final point. We've had an email from someone in Swansea saying about jurisdiction. The jurisdiction in Scotland is Scotland. In England and Wales, it's the same. We talk about English law, Claire. It *is* English law, but it does apply to Wales equally?

HAMILTON-RUSSELL: Yes, Wales is encompassed in English law - so, yes, England and Wales.

LEWIS: Well thanks for that email, putting us right there, Mr Evans. That's all we

have time for. My thanks to Claire Hamilton-Russell from Thomas Eggar; Rachel Hadwen of Working Families; John Fotheringham from Fyfe Ireland. Thanks for all your calls and emails. Goodness, we couldn't get through even a fraction of them. You can find out more about divorce, dissolution and separation from the BBC Action Line - 0800 044 044 - and our website, bbc.co.uk/moneybox. Listen again, download the podcast, or read a transcript in a few days. I'm back at noon on Saturday with Money Box to take more of your calls. Here on Money Box Live next Wednesday afternoon.