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MONEY BOX LIVE

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DUGGLEBY: Good afternoon. The landmark decision in the Supreme Court on prenuptial agreements made divorce and separation an obvious choice for this week's Money Box Live, along with of course the dissolution of civil partnerships. Now surprisingly, perhaps, that case involved a French husband and his German wife, and the agreement was signed in Germany. But because they were married in London and lived in the UK, the case was heard here and the judges ruled that the husband was not entitled to a portion of his wife's wealth received from her family independently. So it appears that prenups may well become more common, especially where one partner is much richer than the other. Of course there are a number of provisos which my guests can explain if you wish: undue pressure, lack of disclosure or independent advice. And in any case, is it relevant when couples of modest means split up and there simply isn't enough money to go round? What if financial circumstances have changed to such an extent that the original order that is unsustainable, especially on remarriage or cohabitation? Better off couples may reach agreement in principle, but things grind to a halt because one of them has lost a job or the marital home can't be sold. And there's a problem for those in the public sector because their pensions are increased in line with the Retail Price Index; whereas in future it's going to be linked to the Consumer Price Index, which runs at a rather lower level. This affects pension sharing and what is called the Cash Equivalent Transfer Value. Maybe we'll have a question on that. Dani Glover, Director of Personal Finance Planning at Smith & Williamson is an expert in that field. She's one of my guests, along with Jane Craig from the London solicitors Manches; and in Scotland, where the law is different,

Graham Harding, Vice Chairman of Family Law Association Scotland. He joins us from our Dundee studio. And before we get too carried away by exceptional circumstances, you're very welcome to discuss any down to earth problems over separation, divorce or dissolution of a civil partnership by calling Money Box Live on 03700 100 444. And Joanne in East Grinstead has the first call.

JOANNE: Hello.

DUGGLEBY: Hello.

JOANNE: I have a number of questions actually. I just don't know which one to start with. My husband moved out of our home in April, which was less than a year after I was diagnosed with breast cancer. We are sharing the car that my father bought for us and my husband is maintaining, so that's one asset that I'm not sure what we should be doing with. We own a property in the north of England that has tenants in, and we're renting in - it's just south of East Grinstead - and it belongs to our employers and I've been asked to leave by next Easter. So I've got a property to find. With my health background and my age, I won't get a mortgage. I'm quite certain of that, and I can't really afford a mortgage for down here anyway.

DUGGLEBY: Okay, can I just interrupt with respect?

JOANNE: Please, yes.

DUGGLEBY: What you're talking about is assets of the marriage, and obviously you're clearly concerned about the division of these assets. Now I take it the marriage is breaking down or has broken down?

JOANNE: Well he's moved out and ...

DUGGLEBY: Okay, well it implies that it's broken down. So a divorce may well be a possibility, but a separation is a fact. Is that right?

JOANNE: Yes, that's correct.

DUGGLEBY: Right, so let's start on that basis. We have a separation, Jane, and we're looking now at provision for the wife.

CRAIG: Well I don't know what the total value of your assets is. But just listening to what you've said so far, Joanne, it sounds to me as though if you do get divorced the court is going to be looking very much at your needs because your health means you're going to have difficulty getting a mortgage, as you rightly say. So the court's going to say you need a home, your husband needs a home. He needs an income, you need an income.

DUGGLEBY: And you have a son as well, I believe?

JOANNE: That's right, yes.

CRAIG: Yes and a court has to give first consideration to the provision of a home for your child. So don't assume that it's going to be a 50 split of your assets because that's not necessarily the case. If a 50-50 division of your assets on divorce would not provide for your needs, it may well be that you would need more than half the capital assets and you're probably going to need maintenance from your husband as well both for yourself and your child, at least while you're not in a position to maintain yourself.

JOANNE: I am actually working full-time.

CRAIG: Are you at the moment?

JOANNE: Yes, yes.

CRAIG: Yuh. But I mean bearing in mind your health ...

JOANNE: Well yes, exactly.

CRAIG: Your health considerations if I was advising you - and bearing in mind you've got a child as well - if I was advising you, I would be saying keep your maintenance claims open. And as for the car, I think you've just got to be pragmatic about it. If the car's been lent to you by your father, just carry on using it. I mean your needs ... Probably, to be blunt, I fear your need is probably greater than your husband's at the moment.

JOANNE: Yes.

DUGGLEBY: But you mentioned sort of the division of assets and I believe you sort of thought you would only get ... you know it would be a third, a third, a third.

JOANNE: That's right, between the three ...

CRAIG: No, it doesn't work like that. No, no, no. The court has to look at what's fair - dividing fairness needs, compensation. And, as I say, depending on how much the assets are, if your need is such to provide a home for yourself and your child that you need more than a certain percentage of the assets, the court is going to award you and you will hopefully negotiate through your respective solicitors a settlement which is whatever you need.

DUGGLEBY: I suspect the problem with this sort of case, Dani, is that there may not be enough actual assets to support both partners separately?

GLOVER: That's usually the case where you're trying to get two people to live off what has been used to provide a couple. It's very difficult to pay for.

DUGGLEBY: And for starters, you've got to have two properties anyway.

GLOVER: Two properties. And, as Joanne has said, she is unlikely to be able to

afford a mortgage.

DUGGLEBY: Is there any difference in Scotland to the way that a court would rule in this case, Graham?

HARDING: No, I don't think so. I think I would really reiterate what Jane has said there; that there may well be a case for an unequal division of matrimonial property given the need to provide support for the child and Joanne's own medical history.

DUGGLEBY: Yes, this is quite important. I mean where there is a fairly, if not *very* serious medical condition, do you, Jane, go to court and say to the judge, "Look, I'm going to apply for this settlement, but I may well be back to you very quickly if medical circumstances change?" Is that the way you do it, or do you try and button it all down and anticipate what might happen in the future?

CRAIG: In terms of capital, you're probably going to be buttoning it down because you're going to have a once and for all transfer of property order or a lump sum order. But in terms of income ...

DUGGLEBY: That's the variable.

CRAIG: ... that's the variable, that's the variable.

DUGGLEBY: So I hope that helps, Joanne.

JOANNE: It helps a great deal. Yes, thank you.

DUGGLEBY: It looks as though you'll divide up the tangible assets, as they're called; sort out the housing arrangements in so far as you can; look after the child. And that will continue probably if for example he's going to ... How old is he?

JOANNE: Well he's 19 next month.

DUGGLEBY: Okay. Is he going to university?

JOANNE: Yes.

DUGGLEBY: Well you see there again that's going to be taken into consideration in terms of the amount of money you're going to need to put him through university.

CRAIG: Yeah. And I suspect he'll probably have a home with you for a bit longer, won't he? Children don't disappear, do they? They come home and they bring their friends.

JOANNE: That's right.

DUGGLEBY: Right moving on now, if we may, to Christopher in Rustington.

CHRISTOPHER: Yes, good afternoon.

DUGGLEBY: Good afternoon.

CHRISTOPHER: I'm on pension drawdown and I have been for roughly 10 years. I'm reluctantly involved in a divorce. My solicitor ... Through her solicitor, my wife's been asking for a break-up of my pension into two pensions - that's one for mine and one for her. But the rules of my provider don't allow her to remain in my original pension, which I started saving in 1971. Due to this, the payments she will receive are reflecting the annuity rates of a 58 year old woman, which I understand will be completely disproportionate taken the amount of my CETV. In other words, the two slices don't add up to the whole. I'd just like your experts to comment on that. And at 65, I'm in no position to recover from this.

DUGGLEBY: No. Well I mean the problem of course is annuities get markedly more expensive on age grounds. I mean younger people of course pay much more for an annuity. At 58, it costs much more than an annuity at 65. And then of course there's

the question of index linking - whether there's any ... Yours won't be index linked, I guess?

CHRISTOPHER: It is. But I suppose really what I'm wondering is why did the, if it was the House of Lords, not allow for the CETV to remain in the original provider?

DUGGLEBY: Can you answer that one, Dani?

GLOVER: Yes, Christopher, I think it depends what scheme you have. When you say you're in drawdown, do you mean that you are receiving ...

CHRISTOPHER: I'm receiving my pension, yes.

GLOVER: Your pension.

DUGGLEBY: Drawdown actually has a specific meaning. It's a self-employed pension which is not actually turned into an annuity.

GLOVER: Yes.

DUGGLEBY: I don't think you've got that, have you?

CHRISTOPHER: I've got a company pension.

GLOVER: A company pension.

DUGGLEBY: Yeah, okay, let's cut this word drawdown out ...

CHRISTOPHER: Oh okay, sure.

GLOVER: Exactly.

DUGGLEBY: ... because it has a specific meaning which is not yours.

CHRISTOPHER: Right.

GLOVER: Yes theoretically what you have got is a guaranteed income that increases in line with RPI, and it may be CPI depending on who the sponsoring employer of your pension is. Are you a local government employee or an ex-local government ...?

CHRISTOPHER: Sort of ex-local government employee.

GLOVER: The local government schemes usually allow for ex-spouses to become what's known as internal members of the pension scheme.

CHRISTOPHER: This one doesn't.

GLOVER: This one doesn't?

CHRISTOPHER: No.

GLOVER: Unfortunately that is down to scheme rules and most of the private sector has this conundrum. And unfortunately Cash Equivalent Transfer Values at the moment, although they are the statutory means of valuing a pension such as yours, don't currently reflect the open market valuation that you would need in order to buy equivalent benefits. So you've sort of got two issues. One) your wife is female and younger than you and therefore needs more money to buy the same level of income, which is for any pension scheme. And, secondly, the transfer value doesn't represent the value that even you would need.

CHRISTOPHER: Yes, exactly.

GLOVER: So, unfortunately, that is a situation that we have on our hands at the moment. Plus you probably wouldn't be able to get a Cash Equivalent Transfer Value

at the moment because of the announcement of CPI linking, as in the Budget on 22nd June this year.

DUGGLEBY: Are you saying he's just stuck?

GLOVER: At the moment all local government scheme members are stuck if they want a Cash Equivalent Transfer Value. And even when we get to the situation where these are provided, he will still be in a situation where any transfer out potentially destroys value. However there is an alternative, which is earmarking. It carries its own problems in as much as I'm sure your wife probably wouldn't want to accept earmarking.

CHRISTOPHER: It doesn't go on beyond my death.

GLOVER: Correct.

CRAIG: Yes, slight problem for your wife.

GLOVER: Yes. And if she were to remarry. So, unfortunately, you will both probably have to accept a smaller income going forward.

CHRISTOPHER: Yes, that's what I thought.

DUGGLEBY: Well thanks for that call and raising that problem, complicated as it is. But fortunately there will be a transcript on our website afterwards, so you can read it at your leisure and perhaps pick a bit more out of it than we've been able to do on the programme live. Now a question for Graham in Scotland. This is from a lady in Glasgow, Graham, and she says she's married 4 years, has a child. She works 3 days and has always contributed half the mortgage costs and half the household bills. Unfortunately the marriage is breaking down. And her husband works full-time. That's all she tells us about him. And she just wants some advice from you on how is she going to go it alone with the costs of childcare and housing, and what might the

courts rule?

HARDING: I think in the short-term she's likely to be entitled to obtain some maintenance element from her husband if he's earning significantly more than her.

DUGGLEBY: Which I imagine he is.

HARDING: The amount that he can pay will be dependent upon his needs and resources. If he's moved out of the family home and left his wife in the family home, he's no doubt renting somewhere; so it's his net income after he's paid for all his outgoings that his wife would be entitled to a share of that for herself.

DUGGLEBY: So if for example she, as she says, is paying half the mortgage, can she assume that the husband would have to go on paying the other half of the mortgage even if he can't afford it after his new housing costs?

HARDING: I mean if he can't afford it, then there's going to be a problem in the medium-term.

DUGGLEBY: So they'd have to sell the house?

HARDING: Quite likely, I think. I mean, as was said earlier, you know when you try and run two homes from what was incomes that were capable of running a single home, it becomes very difficult. So in the longer term, I suspect, if the wife's income is not sufficient to take over the mortgage in her own right, ultimately the house will have to be sold. There could be a delay in that having to be sold, given the age of the child and depending on the husband's income as to how much he can actually afford to provide by way of maintenance both for his wife and his child.

DUGGLEBY: So, Jane, obviously you know you can't get blood out of a stone.

CRAIG: No.

DUGGLEBY: I mean if there isn't sufficient income, then ...

CRAIG: Ultimately it'll be downsizing, won't it, I'm afraid? The house may have to be sold.

DUGGLEBY: And it's possible the wife could have to go in rented accommodation herself because there's no other way of making ends meet.

CRAIG: If there isn't enough money to buy her a house or a flat maybe with a small mortgage, then that's the possibility. I mean the court will ... In England, the court would try to give her the security of a home - a home that she owns, as she's coming from a home that she owns. But there just may not be enough money; and if there isn't, what there is has got to be shared between them fairly. The husband has needs as well.

DUGGLEBY: Right. Another email. This one from Sue in Reading. And she comes up with the problem of remarriage. Her father remarried and has subsequently died. Everything then passed to her stepmother, and Sue wants to know whether she had any legal entitlement to the money that's passed from her father to her stepmother when her stepmother dies?

CRAIG: No, I'm afraid she doesn't. I take it she's an adult obviously?

DUGGLEBY: Yeah.

CRAIG: No. I mean where she might have potentially had a claim is at the time her father died, if she was a dependent at that time.

DUGGLEBY: Possibly didn't make another will?

CRAIG: Yeah. But otherwise no, I'm afraid she doesn't have a claim.

DUGGLEBY: But different in Scotland, Graham?

HARDING: Yes. Well different to an extent. In Scotland when her father died, irrespective of whether he'd left a will leaving everything to his wife or ...

DUGGLEBY: His new wife.

HARDING: ... his new wife, she would have had a right to claim what's called legal rights, which is a one-third share of the moveable estate. It wouldn't apply to the house, the heritage, but it would apply to the moveable estate. And normally what would happen in that situation is that the executor or the solicitors who are acting for the executor would have got discharge of the legal rights from the daughter before they would have passed over the assets to the new wife. So she would have been advised at that time that she would have had a claim at that stage against the moveable estate. But assuming that's not the case in England, I suspect she just has to keep on good terms with her stepmother and hope that she gets ...

CRAIG: Lots of nice lunches, I suggest.

GLOVER: Lots of chocolates.

DUGGLEBY: Yeah. Robin in Hampshire, your call now?

ROBIN: Oh hello there. My conundrum is a little bit complicated in that I divorced ... well my wife and I divorced back in December or November 2006. We have one child. She's now 13. And she is an American national, and in December 2008 she went for a Christmas vacation with my daughter and has not returned. Since that time, since our divorce, we came to a mutual arrangement that I would pay £300 per month, a fixed amount for child maintenance, and I have continued to pay that amount since she's been living in the States. I have to say that that was done without my consent, her staying in the States. Since that time, my daughter's come back to visit and of course I've had to pay all the flight costs; and I visited her and paid all those costs as

well.

DUGGLEBY: Yes Rob, what is your question?

ROBIN: My question now is that she's demanding more child maintenance to the extent of \$2,000 a month and withholding contact from my daughter unless I agree to confirm.

DUGGLEBY: Okay. So if I get you right, you got the divorce, you settled the capital assets of the marriage, and you agreed ... Did the courts approve the £300 a month or did you just do it?

ROBIN: It was done outside of court.

DUGGLEBY: Okay, so it's a non-court sanctioned ... Presumably the marriage was effectively a clean break divorce?

ROBIN: Yes.

DUGGLEBY: Okay. So what you're now saying is are you obliged to pay more money? And, if so, what would happen and who would decide - it would be an American court or a British court? And if you don't do it, what rights would you have for access to your daughter? Do I summarise that correctly? Jane?

ROBIN: Absolutely correct.

CRAIG: Yeah, I think so. Can I start with your daughter first because I always think contact between children and their parents is actually the most important thing. The court that's going to have to jurisdiction to make orders in relation to that is going to be the American court now because she lives in America, so you should take some advice from an American attorney about that if your wife is threatening to withhold contact because the two should be completely separate. Your daughter's entitled to

see you whether or not you're paying what your ex-wife thinks you should be paying. I suspect that she will try to take proceedings ... Well she may issue proceedings against you in this jurisdiction because you're living here and it'll be a damn sight easier to enforce. I wouldn't be paying \$2,000 a month to her myself voluntarily. I think you should say, "Well I'm paying what we agreed to pay, and if you don't like it, you can take me to court" is what I would say.

HARDING: And it would also be open to you to - well certainly under the Scottish jurisdiction - to seek a variation yourself on the basis that there's been a material change of circumstances. You've got the additional costs of meeting the travel arrangements for your daughter ...

CRAIG: Yeah.

HARDING: ... and therefore you could seek potentially to have the amount you're paying by way of alimony possibly reduced.

CRAIG: (*over*) Have you got a court order for this maintenance or is it just a voluntary thing completely?

ROBIN: No, it was voluntary.

CRAIG: It's completely voluntary. So you've got nothing to vary anyway, have you, because the only thing you've got to vary is something that you and she have agreed between the two of you? There isn't a court order because if you had a court order, you could apply to vary it.

DUGGLEBY: Surely the starting point here is this contact business because the American court's going to be interested in that.

CRAIG: Yes.

DUGGLEBY: The money actually is a secondary consideration.

CRAIG: Yeah. And I think the American court ...

DUGGLEBY: They'd probably take a pretty dim view, a judge would take a pretty dim view if it's going to cost you \$2,000 to see your daughter. I don't think they'd like that at all.

CRAIG: No, I don't think they'd like that at all. So I think you should pursue the contact because it seems to me first of all she kidnapped your daughter effectively, didn't she, if she took your daughter to the United States?

ROBIN: Yes.

CRAIG: I take it you didn't ever try to do anything, to take any sort of proceedings to get her back?

ROBIN: Well no, simply because I felt that it was ultimately you know her decision ...

CRAIG: Sure.

DUGGLEBY: Indeed.

ROBIN: ... and she still wants to come back to England.

DUGGLEBY: Which she will be able to do presumably ... At what age can she come back under her own ... She's 13 now?

ROBIN: Yes.

DUGGLEBY: Can she come back at 16 or ...?

CRAIG: I don't know because it's the American courts that will govern that now because her habitual residence you see is now the United States and it'll depend on which state in the US she's living. But she certainly will be able to make that choice when she's no longer a minor.

DUGGLEBY: Anyway Rob, I'll have to cut you off there. But I mean essentially pursue it on the grounds of the child's interests and that is the most profitable way of doing it.

CRAIG: And the best.

DUGGLEBY: Indeed. Now we've got another call or at least an email. This is one from a lady who lives in France with her husband. And this marriage again is breaking up, Jane. She's talking about coming back to the UK to settle the formal separation and ultimately the divorce, but she's worried whether her husband might try and get the divorce in France or the UK. She married in the UK. It's her second marriage. She wants maintenance. Where should she start?

CRAIG: Well first principles, you have to be quite careful if it's a European divorce because you know whichever jurisdiction gets the petition first is going to be the jurisdiction that keeps it. As a general principle, it's better if you're a wife to be getting divorced in England than in France because French family law is less generous to wives and former wives. I'd advise this lady to get some advice from a French lawyer pretty quickly without mentioning the fact that she's doing so to her husband just to find out what her rights are here, and then to get some separate advice from an English lawyer. But my feeling is she's going to be better off here. But just be a bit careful because bearing in mind if she's talking about him moving assets or doing things with assets in France, she just needs to take any protective steps that may be open to her in France before she ups sticks and comes back to this country.

DUGGLEBY: Indeed.

CRAIG: It's much easier to do so when you're on the ground, physically present.

DUGGLEBY: I mean she says which would be better for me? Well, it's very difficult.

CRAIG: That's not something I could answer over the telephone. If I knew more details and had more time, I could. But I think she must go and see a French lawyer and she should see a lawyer in this country, and she needs to do it quickly.

DUGGLEBY: Right. Okay, let's take a call from Gillian now in Yorkshire. Gillian?

GILLIAN: Oh hello there. My daughter is currently divorcing her husband. They have two children under five. He's self-employed; she works part-time. He's moved out of the marital home as the result of a bit of violence. They've attended their first mediation session and during that it's become clear that he's turning down his work, offers of work, so that he can presumably offer reduced maintenance of £25 a week when he has been in sort of less lean times been able to earn up to maybe £3,000 a week. So I just wondered what the process might be?

DUGGLEBY: £3,000 a week? Gosh!

GILLIAN: Pardon?

DUGGLEBY: £3,000 a week?

GILLIAN: That's right. On good weeks, that's the sort of cash that he can earn and was always willing to earn.

DUGGLEBY: So if I get you right, he's sort of trying to make himself look very poor in order to achieve a much better divorce settlement.

GILLIAN: That's it, yes. And I just wondered if there was a process that could be followed to make sure that that doesn't happen?

DUGGLEBY: Let's ask Dani in terms of the personal finance side of it. I mean depressing your income with a view to gaining a pecuniary advantage seems to me to be a slightly kind of odd way of going about things. I mean I'm sure that if it could be shown that his assets and his abilities are capable of producing an income much in excess of what he says he's got, that would have to be considered?

GLOVER: I would have thought so from a legal point of view. And also from a financial planning point of view it would have a knock-on effect to any other arrangements he had set up, so regular premiums into anything such as pensions and life policies; and, if he's self-employed, any sort of accident and sickness cover. So from my view, it's not a very sensible thing to do.

DUGGLEBY: No. And I suspect, Jane, I mean any half decent lawyer would see through that one in a shot. I mean you'd go straight to court and argue in front of the judge and say this man is not telling the truth about his financial assets.

CRAIG: Generally speaking, I am very much in favour of couples attempting to resolve the difficulties through mediation, particularly in relation to if it's affecting children. I think if you can sort things out between the two of you, good. It doesn't sound to me as though this is a good case for mediation possibly if there are allegations of violence or he's been violent and now she says he's deliberately trying to depress his income. I think perhaps your daughter needs to go back to her solicitor and say actually I don't think mediation's for me.

GILLIAN: Okay.

DUGGLEBY: A couple more calls I think we've got time for. Jo in Dawlish first.

JO: Oh hello. Hello everyone. Five years ago my partner left home to live with a neighbour. We'd been together for 16 years and we had been engaged about 6 months before he left. He is very comfortable, had a very good career and so on, but now I'm in my 60s and 5 years on I really am very badly off and I wondered if there is any law that is coming through that might give me ... you know that I might be able to claim

something from him?

DUGGLEBY: So you weren't married?

JO: We weren't married, no. He never wanted to marry.

DUGGLEBY: No. I've got a very similar email from Margaret, similar position to you. She's been living with a partner for 4 years, has no cohabitation agreement. Again she's coming out of this worse off and he's obviously the better partner. But is there anything can be done, Jane?

CRAIG: No and this is precisely why the law in this country needs to be reformed. That's why the Law Commission said the law in this country needs to be reformed. And, as you know, the previous government parked the recommendations and nothing's been changed here. It's different in Scotland, I think.

DUGGLEBY: Indeed. I was just going to say, different in Scotland Graham?

HARDING: Yes, if the couple's living together in Scotland, then the courts have jurisdiction to consider a capital claim from cohabiting partners.

DUGGLEBY: Just as a matter of interest, Jo said it's 16 years. Margaret says it's 4 years. Is there any account taken of the duration of a cohabitation?

HARDING: It's always in the discretion of the sheriff, and I would say that the longer that parties have cohabited, then the greater the prospects of receiving a significant capital payment.

DUGGLEBY: But in the UK, or rather in England - no joy, Jo, I'm afraid. Quick call from Ann. Please make it short, if you may, Ann.

ANN: Hello there. Basically I'm in a situation my husband and I are going to be

divorcing. We've been a bit daft and we do have an overdraft. I want to sell the house. The only way to sort out the money is to sell the house. Neither of us can afford to move out and we're in a position now where at this rate we'll have debts from selling the house rather than any equity at all. I don't care if he takes all of the equity. I'll give him all the money. I don't want any claim on his pension. But I do wish to find out how to go about selling the house if he won't sell.

DUGGLEBY: Okay, forcing the other party to sell the house. Quick, I'm afraid.

CRAIG: Yeah, you'll need a court order.

ANN: Okay, no problem.

DUGGLEBY: That's what you need. But I'm just a bit concerned. Don't give up everything that easily, Ann.

CRAIG: No.

DUGGLEBY: I mean you know do get half an hour or an hour's professional ...

CRAIG: It's worth paying for one good session of advice ...

DUGGLEBY: Exactly.

GLOVER: Correct.

CrAIG: ... to find out what your rights are. Please don't just give everything up ...

GLOVER: Absolutely.

CRAIG: ... without finding out what your potential claims are because there is still legal aid available for some people in difficult financial circumstances. So don't walk

away without knowing what you're walking away from.

DUGGLEBY: And what is an hour with a solicitor going to cost her?

CRAIG: Anything from, I don't know ...

GLOVER: £200.

CRAIG: ... £80, £100, £200, you know.

DUGGLEBY: Or alternatively maybe Citizens Advice could help.

CRAIG: Yes.

GLOVER: Yes, especially with debt as well.

ANN: Okay, thank you ever so much.

DUGGLEBY: Okay, that's very good of you to answer those questions Jane Craig from Manches, Dani Glover from Smith & Williamson, and Graham Harding in Dundee who's Vice Chairman of the Family Law Association of Scotland. Now if you'd like to check the points we've raised in the programme and if there's something quite complicated, you can read a transcript or download the podcast and log onto our website: bbc.co.uk/moneybox. Paul Lewis will be here at noon on Saturday. I'll be back same time next Wednesday afternoon when Money Box Live will be open for your calls on making a will.