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MONEY BOX LIVE

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LEWIS: Hello. Fewer people are getting divorced, but then fewer people are getting married and one in six couples simply live together - a number that's expected to rise to one in four when today's children are adults. The financial consequences of divorce or separation can be severe on both partners. Living apart is bound to be more expensive than living together, and that can leave both of them feeling hard done by. So today's Money Box Live is about the financial consequences of divorce and separation. Can you protect yourself with a signed agreement about who gets what when a relationship *does* end? The Court of Appeal in England did give weight to such a prenuptial agreement recently, and in Scotland the courts already consider them. Such agreements are principally though for the wealthy. For most people, the struggle is to find a way for both partners to have enough money to live on when their relationship ends in a way that seems fair. Can you be forced to sell the home you've shared? What has to be paid for dependent children? What are the rules about sharing pensions, apart from being complicated? And do cohabiting couples have any rights at all? Well whatever your question, you can call Money Box Live now - 03700 100 444. With me today to answer your questions about divorce and separation are Simon Piggott, who's a partner with lawyers Levison Meltzer Piggott; Janet Tresman is a consultant with lawyers Piper Smith Watton; and in Ayr we have Liz Welsh, Chair of the Scottish Family Law Association, and herself a practising lawyer. The first question is from Maria who's calling us from Scotland.

MARIA: Hi.

LEWIS: Your question, Maria?

MARIA: Yes. My husband and I separated back in August 2006 and recently you know we decided to get what I assume is a no fault divorce because we've been separated for more than 2 years. While we were separated, we sold the house and split the proceeds, but now he feels that I don't have to have any part of his pension. And I'm just wondering am I legally entitled to half the pension?

LEWIS: Right. It's a fairly complicated question, I know, in most cases. Let's start with Liz Welsh. She's in Scotland. What are the issues here, Liz?

WELSH: Yes, the issue would be to determine how much of his pension was actually accrued during the marriage, which can be done by obtaining a valuation from the pension provider and then apportioning it to take out any part that was acquired prior to the marriage and to get the value at the date of separation. And if there is such value there, then that's matrimonial property and the normal provision would be that Maria would be entitled to a share of that in the same way that she would be entitled to a share of the house, which is also matrimonial property. It may be equal division of that. It could be other proportions if special circumstances applied.

LEWIS: But in Scotland, it's the part of the pension accrued during the marriage when they're living together?

WELSH: Yes indeed.

LEWIS: Simon Piggott?

PIGGOTT: It's not quite the case in England. Maria, you don't say where you actually became divorced. Was it in Scotland, or was it in England?

MARIA: We haven't divorced yet.

PIGGOTT: You haven't?

MARIA: No. We were married and were living in England. He now lives in England; I live in Scotland.

LEWIS: Which jurisdiction then, Simon?

PIGGOTT: Well it could be either jurisdiction and therefore it is important that you take advice pretty soon as to which might be the better jurisdiction for you because there are very different financial considerations on divorce. But in England, in so far as the divorce is concerned, yes - the short answer to your question - you would be entitled to a share of his pension.

LEWIS: Janet Tresman?

TRESMAN: Well it sounds as though it really does depend where you issue the divorce. And if he's living in England, you could apply here in England and you would be entitled to the pension and the value joint that accrued during the marriage.

LEWIS: It sounds as if the English provision might be slightly more beneficial than the Scottish one. Is that the general view? Liz, do you think that's right?

WELSH: I would normally advise a client in Maria's situation to take advice in both jurisdictions because it can be quite different. But there might well be other factors and I think you would want to know a little more information before you say it would be better in England.

LEWIS: Sure. But it's sometimes difficult enough or daunting enough for people to get *one* view from a lawyer, but to go to two in different countries and then decide between them is going to be quite hard, isn't it?

WELSH: Well you could find someone who had dual qualification. There are a quite

number of people.

LEWIS: Ah, that's an interesting approach.

TRESMAN: There will be a problem in respect of who's going to issue the divorce petition first, and that can be a recipe for introducing hostilities which you want to avoid.

LEWIS: Yes. Though I suppose the one who issues it first is the one that gets to choose which country it's heard in ...

TRESMAN: Yes.

LEWIS: ... so there could be an issue there as well. Maria, interesting but complicated answers to your question. I hope that's of some help, but it does sound as if you need to get proper legal advice and then decide what to do and probably act fairly quickly. Sarah next from Ascot. Sarah, your question?

SARAH: Oh, I wonder if I can ask does an absentee father have any financial responsibility towards children who are wishing to go to university?

LEWIS: Right, let's start with Janet. Janet?

TRESMAN: The answer is yes. It depends what was agreed when you were separating and if you were divorced ... You're divorced and was there a final order?

LEWIS: Yes.

TRESMAN: And did the order say their maintenance ceases when they leave secondary school?

SARAH: All that was said was that all of the maintenance of the children should be dealt with through the CSA, but the CSA finish at 18 years old.

TRESMAN: That's correct. You can make an application on behalf of the children. They can themselves over the age of 18. Hopefully this can be agreed between them, you and their father as to what contribution. And also take into account the grant situation and on whose salary ... Well you know it's going to be assessed on I should think both parents' salary.

LEWIS: Yes, I think it depends who or at least it used to depend which one you lived with, I think, which can obviously be an interesting decision. Liz, any particular different issues in Scotland? This isn't a Scottish case because Sarah lives in Ascot - but if it were in Scotland, would there be anything different there?

WELSH: Well I have to say it would only be the student him or herself who would be able to raise proceedings. Certainly it could be done by negotiation, that would be preferable, but if the father wasn't cooperating then proceedings could be raised and it would then be up to the court to look at the income and resources of *all* parties. That would be both parents, the student himself, and then determine whether maintenance was going to be paid or not.

LEWIS: Okay, thanks very much for your call, Sarah. I'm going to take an email now because it raises an interesting issue. The chap himself, John, lives in Scotland, but I'm sure it raises general issues. It's John who's emailed us. He says, 'I've been legally separated now for approximately 6 years, pay maintenance to my ex-wife monthly' - or my ex, I suppose she is. 'No problems. I'd like to get a divorce. Is there a straightforward way of doing this relatively cheaply? There'll be no contest from either party' - he says - 'it's just to finalise things. We have a child who's 7 years old'. Now he lives in Scotland. Where his wife lives isn't quite clear. But the key issue there to me though is a couple want to agree, they want to do it cheaply. They don't want the expense of lawyers on all sides arguing, going to court. Simon, how practical is that?

PIGGOTT: There are a number of options. If you're very brave, you can do it yourself if there really isn't any argument. The courts are increasingly helpful to people who act on their own. So that's one option. A second option is for one of you to see a lawyer and the other take the decision that they're happy to correspond with the other's lawyer, so you only have one set of fees and you can agree perhaps to divide those fees equally. There is a third option, which is to pursue it through a collaborative law route, which is where the couple go into it

with lawyers but the raison d'etre behind the whole regime is to reach a quick, early and relatively modest (in terms of expense) outcome.

LEWIS: This is mediation, is it?

PIGGOTT: It's not quite mediation. Mediation is another option. And ultimately you can go to a number of hopefully sensible practitioners who will *not* see this as an opportunity to cause argument. There's a field out there really.

LEWIS: Yes. I mean Janet Tresman, I know all three of you are keen on mediation. What is the cheap way to get a resolution to marital ... ending a marriage?

TRESMAN: Well the cheap way is to be extremely amicable between yourselves and draw up an agreement and go to the court to get the forms and write it all out. But ...

LEWIS: Without lawyers at all?

TRESMAN: Yes. But, as Simon says, you'd have to be very brave and of course you don't know that you've covered everything. And so we don't want a call in 10 years time saying what happened to his pension. They'll see to that.

LEWIS: Sure. There is a feeling though among some people that once you get a lawyer involved, the idea is to have a contest. There's lawyer for Mr, lawyer for Mrs. They want a contest because they get more money.

TRESMAN: It's very old-fashioned, but you know it depends what stage they're at in their separation. And on the immediate separation usually one of the couple is behind the other in terms of emotion and getting on with it and they're looking to the future; the other one is in extreme shock and may feel bitter. And you know I would say strike whilst the guilt is hot because then you might be able to ...

LEWIS: (*laughs*) This is a lawyer's truism, is it?

TRESMAN: Well you might be able to steer that guilty person round to an amicable ...

LEWIS: Right, I see ... yes.

TRESMAN: ... well a more civilised way of dealing with it. And collaborative work is a really good option, but it's not the cheapest.

LEWIS: And how do you find ... Liz Welsh, this chap, John, is writing from Scotland, so it might end up with Scottish lawyers. Are there any differences in Scotland in the way this is dealt with?

WELSH: Well, no, the mediation and collaborative routes are available here and are very much encouraged. I would say that if you go to a good family solicitor, then you're going to get an approach which is going to foster any amicable background that there is. If it is quite friendly just now, I would suggest at least one meeting with a lawyer to check that there are no unforeseen issues, as Janet has said - other pensions that haven't been dealt with. And if there are no issues on either side, then one lawyer could simply raise the action on an undefended basis. It would have to be done with the assistance of a lawyer I think in Scotland because there's a child under 7 and the court has to be satisfied about the arrangements formally before granting a divorce.

LEWIS: We've just had an email from Caroline who says 'I've just reached petition forms for a no fault divorce after 2 years. No goods, no children, no private pension. All is amicable. Why do I need a lawyer?' I think the answer probably is she doesn't.

PIGGOTT: You don't.

LEWIS: (*laughs*) Well done, Caroline. Thanks for emailing us. So there are ways of doing it. And just finally on that subject, you all talk about finding a good family lawyer. Is there a kind of association of family lawyers that you can trust in that way?

TRESMAN: Well Elizabeth is the Chair of the Scottish one, but Resolution was set up

originally as Solicitors Family Law Association in 1982 and dealt with divorce in a more civilised manner rather than you know I'm going to see you in the gutter brigade. And, as you said before, people do think it's a contest. And you know we don't take that view anymore and it's gone 25 years since you know we had that view. 6,500 members ...

LEWIS: *(over)* So if a lawyer has that kind of view, maybe go to another lawyer because you can find a better one.

TRESMAN: Well the membership of the association is 6,500 specialist family lawyers. We have to abide by a code of conduct to behave in a conciliatory and civilised manner.

LEWIS: So find a lawyer in Resolution in England and Wales or the Scottish Family Law Association in Scotland.

PIGGOTT: Indeed argument for argument's sake isn't worth it.

LEWIS: No, certainly not for people getting divorced. Thank you very much for that email. And we'll now move onto Susan who's got a call from Milton Keynes. Susan, your question?

SUSAN: Oh hi. I've been cohabiting for 17 years and my relationship has now come to an end. And I think ... I just wondered what my entitlement was, if any? I haven't been working, I haven't contributed financially to the house. I've been involved with a very wealthy man. We've had the sort of lifestyle that I wouldn't have been able to work. I've brought up his children from the age of about 2. The last one's now about to leave for university. And I'm now sort of surplus to requirements and told to leave and I have nowhere to go basically.

LEWIS: Right. So he's ... I mean if I can put it like this, he's throwing you out?

SUSAN: Yuh.

LEWIS: After you've brought up his children and been with him for all this time?

SUSAN: Yuh.

LEWIS: And you've been cohabiting. You haven't been married.

SUSAN: No.

LEWIS: Janet Tresman?

TRESMAN: How old are the children, Susan?

SUSAN: They are ... Well they're now 24, 20 and 19, but I had them since the youngest was 2. I had them 2 weeks every 2 weeks.

TRESMAN: Well unfortunately as a cohabitee and not as a ...

SUSAN: Hello!

TRESMAN: Sorry, you can't hear me.

SUSAN: Hello!

TRESMAN: Hello.

LEWIS: Can you hear us, Susan? Oh, Susan doesn't seem to be able to hear us. Anyway, could you just carry on with the answer, Janet, and we'll try and get her back.

TRESMAN: Well unfortunately cohabitees don't have any rights per se in their own right. It's a myth to say I'm a common-law-wife; I'm entitled after 7 years, 2 years, whatever it is. We don't have that in England, but I believe they do in Scotland now.

LEWIS: Yes, we'll come onto the Scottish position in a minute. But, Simon, is there

absolutely nothing? I mean everyone listening I'm sure thinks my goodness, that's unfair. Is there anything that Susan can do?

PIGGOTT: And everyone listening would be absolutely right. It is *very* unfair and we're hoping to address it. There's a bill that's stalled in Parliament at the moment where cohabitantes may get rights. But the short answer, Paul, is that no there's not a lot that Susan can do.

LEWIS: And that's because the position a) they weren't married; but b) it was entirely his money, it was entirely his house. If they'd shared the house or bought it together, that would be a different matter?

PIGGOTT: If there had been any financial contribution by Susan, then that may well enable her to acquire *some* interest in the assets; but absent any contribution, the unfair answer is no.

LEWIS: Liz Welsh, it's different in Scotland now?

WELSH: It is indeed. We now have legislation since 2006, which gives cohabitantes rights when the relationship ends either by separation or in death. The rights are very different from those which apply if they had been married. There is no cohabitation property or anything of that sort. What has to happen is that the person making the claim, which would be Susan in this case, would have to set out what economic disadvantage she had suffered. In this case, the principal one would be in raising the children of the family.

LEWIS: So she hadn't worked for all that time, which otherwise she would have done, or maybe even bought a house of her own.

WELSH: Well if she could show ... The main thing I think would be if she could show that she had been in employment or had *intended* to be employed and had not taken up that employment or had given it up and had therefore suffered a financial loss. She would have quite a sound claim, I think.

LEWIS: And that would be to repay her for that financial loss. She wouldn't have any rights or share in the family home though that he had in fact bought?

WELSH: It doesn't sound from what she says that that would be a particular claim. If she perhaps had been in employment and had contributed to a mortgage in his name, then there's the potential claim under that heading as well. But the main one would be in respect of the loss because she was raising the children.

LEWIS: So slightly different in Scotland. Well very different in Scotland, but not quite the same as being married even then.

WELSH: No, certainly not.

LEWIS: No, okay. Well that's very interesting. Susan, I'm so sorry we lost you. I hope you can hear us on the radio. I'll say to you and everyone else that you can hear the programme again on our website, bbc.co.uk/moneybox, and it'll be up there well probably forever actually but certainly for some weeks. We're moving to Gareth now in Stoke on Trent. Gareth, your question?

GARETH: Hello there. I'm just in the final stage of divorce. We've had the decree nisi. I'm just waiting for the decree absolute and to exchange financial details. When we were first married - we were married for a year and a half only - we bought the house and we had some equity of £20,000 equity. Of course over the last two years of the separation, the house has devalued. I've paid £5,000 in a lump out to my ex-partner just as a good will gesture to help her get restarted when she moves out, but with the devaluation of the house there's no equity remaining to give and I feel that maybe that £5,000 should be repaid or have I sort of shot myself in the foot?

LEWIS: Right, yes. So it is always a problem, as I said right at the start, that when people separate they both have to find somewhere to live and a way to pay for that. So the fact that you've got somewhere (albeit in negative equity) that you're paying for and she doesn't may seem unfair to her. Simon?

PIGGOTT: I don't think you've shot yourself in the foot, Gareth. It may have been a very sensible step to take both just in terms of fairness and perhaps financially. Yes, you can certainly take over the negative equity as part of any final agreement. And of course if you were to do that, having taken on her share of the debt and given her £5,000, what you could probably ask for in return is for the full benefit of the house should you keep it and it move back into positivity as it were. So, yes, you can do exactly what you planned and don't think for a moment that you've done the wrong thing. I think it's very unlikely you'd be able to get back, however, one half of the £5,000 you gave her.

GARETH: Right, yeah.

LEWIS: Janet?

GARETH: We do have a child, a 4 year old daughter, and we have a shared care arrangement on my daughter as well.

LEWIS: I think that might change things. Janet?

TRESMAN: Well I'm not sure it will. I mean clearly your £5,000 is taken into account, but it probably might be taken into account as support for your child as well as for your wife who may be entitled to maintenance on her own account. How do the mortgagees feel about the house in negative equity and the current proceedings? Did you make an application in court for the financial matters to be sorted out?

GARETH: Currently, the mortgage company are aware that I'm sole payer on the mortgage. She's living with a new partner in a council house and so they're aware that I'm solely responsible for paying it, but of course legally we both jointly own it. And I think when we first separated the idea was I would buy the house and pay her out a cash lump when the house was sold or we'd decided what we were doing with it, but she refused to sign it over at that stage and wanted to hang onto it.

PIGGOTT: Well she may have made a mistake there, Gareth ...

GARETH: Yeah.

PIGGOTT: ... because in taking on her share of the debt, you are doing her a favour as well and you will get the benefit, I hope, if the house goes back into credit.

GARETH: Right.

LEWIS: And because we can't go into the details of anyone's case on air as much as perhaps they need, what's the best place for Gareth to get some advice on this that won't cost him an arm and a leg, Janet?

TRESMAN: Well he could go to the CAB, Citizens Advice Bureau. I'm not sure they have specialist divorce lawyers there. There's a lot of online help as well nowadays.

LEWIS: Simon?

PIGGOTT: Gareth, it seems if you're through a decree nisi, almost waiting for your decree absolute, you probably had some lawyers on the scene. If so, I'd ask them.

GARETH: A very expensive child custody battle.

PIGGOTT: Oh bad luck.

GARETH: Sort of £7,000 or £8,000 on my side and probably half that on her side.

TRESMAN: You've exchanged financial information. Are you doing that through lawyers?

GARETH: Yeah, that was all done through solicitors now, but I am expecting her to quibble on the house ... Which I would do. I'd quibble the house price as well with the equity ...

LEWIS: (*over*) Gareth, can I ask you - I don't think anyone else is going to - is there any

chance of you having any mediation of getting together and coming to some amicable agreement because you seem to be fighting over very limited, perhaps negative assets, and spending a lot of money doing so?

GARETH: Yeah, we are at the stage now I think where neither of us have any savings. I mean I have a small pension pot of about £9,000. But with only one and a half years of joint contributions into it, I don't really think there's an entitlement to her to take my ...

LEWIS: *(over)* Simon, a final word?

PIGGOTT: Gareth, final word. If the only asset, for want of a word, is your debt, then it is madness to spend money fighting about it. And if you are offering to take it over, then, dare I say, it might be madness for your partner to be arguing about your wish to do so.

LEWIS: Okay. That's probably sound advice there, Gareth. I'm sorry you're in such difficulties both with your ex-marriage and your negative equity. Two modern problems, I fear. Let me just take quickly an email. This is from Emma who says, 'I'm getting remarried in September. I own my own house with no mortgage in another part of the country. My partner and I rent a house together. He has no capital. Should I protect my house, so that if we get divorced (hopefully we won't!) - not the sort of thing you always think about when you're getting married - I can still retain ownership?' That's what Emma wants to know. So we're in the sort of prenuptial agreement area, but for people who've got relatively small assets. I mean a house is significant but not compared with the people who go to Court of Appeal. Janet?

TRESMAN: Well I would recommend entering into a pre-nup agreement, but it's actually just an arrangement and what it should do is ring fence your assets.

LEWIS: It's not legally binding though, is it? Or is it? Now we had this Court of Appeal decision in a case called Granatino ...

TRESMAN: Well I've always argued it is, providing that there's lots of safeguards in place.

It's a major factor to be taken into account under the divorce legislation in any event, so if you've got independent legal advice for both of you, you're making a fair and reasonable provision, I don't see why anybody would think it's unreasonable you keep a pre-acquired asset.

LEWIS: Or unromantic. Liz Welsh, what's the position in Scotland?

WELSH: Well I'd say first of all the house is not going to be matrimonial property, so in Scotland it wouldn't be considered part of any property that was to be divided should she remarry and then divorce later.

LEWIS: So it would be protected in Scotland anyway because of that?

WELSH: Yes, exactly. And prenuptial agreements are part of Scots law. They have been since 1985 to the extent that they will be taken into account if they exist and looked at to see whether they should justify other than equal division of any assets that there are acquired during the marriage.

LEWIS: I always feel when I do this programme how much more sensible Scots law is sometimes. (*Welsh laughs*) Let's move on. Eric is calling us indeed from Edinburgh. Eric, your question?

ERIC: Two questions. One is that my wife, having left here the week before Christmas past, has applied for alimony through a letter I received from her solicitor on Monday. Another thing: it suggests that the sale of the family home would raise some capital for her. I just wondered what position I'm in to defend myself?

LEWIS: Well let's go straight to Liz.

WELSH: Well I'd say, first of all, he'd need to clarify exactly what his wife is seeking. It must be alimony. Is that for herself or is that for children?

ERIC: Yeah, two children. One's 12. The other one's actually 18 and holding down a job of work.

WELSH: Right. So presumably she's not looking for support for the 18 year old, but she may be for the 12 year old. That can be done either through the Child Support Agency ...

Presumably what her solicitor is suggesting is that you come to some agreement about it rather than put it through the CSA formula, which is perfectly reasonable. You would look into your own resources and your wife's resources and perhaps try to agree an amount that was reasonable for your 12 year old. It may be that she's also looking for some support from you if she was dependent on you or partially dependent during the marriage and, again, she could well have an entitlement to that. These are interim matters which should be looked at before a final separation agreement is entered into and the house would be dealt with as more of part of a long-term capital settlement.

LEWIS: And it does sound, Eric ... You've had a lawyer's letter from your wife, so I think maybe a lawyer probably is necessary in your case.

ERIC: I've got an appointment with the CAB on Monday, Citizens Advice.

LEWIS: Right, well that at least will be free, but it could be that you need more than that. But you'll have take advice from Citizens Advice. Thanks for your call and I'm sorry you've had those problems.

ERIC: Okay, thank you.

LEWIS: I'm just going to take ... It's a very complicated email. I don't know all the details, but David divorced 10 years ago, since remarried. His wife lives with someone that he says she left him for. And as part of the settlement, it was agreed 40% of the pension should go to her when he retired. He now thinks that because she has a longstanding relationship, that could be revisited. Can you revisit a pension splitting arrangement that was entered into, he says, 10 years ago? Simon?

PIGGOTT: Yes, in certain circumstances. The current legislation for pension sharing came into effect in essentially 2000, so 10 years ago there would have been a slightly different arrangement in place. And it was, it still is a difficult and complex piece of legislation. But the short answer is depending on the exact terms of the agreement he reached with his ex-wife, he may well be able to review the pension sharing arrangement.

LEWIS: Right, so useful advice for people generally - that you can go back to them if things have changed?

PIGGOTT: But nowadays it's got to be fairly old and there's got to be fairly good reason.

LEWIS: Right. And, Liz, in a word literally, is that the same in Scotland?

WELSH: No. It would ...

LEWIS: Well more than a word then. Tell us why not. (*laughter*)

WELSH: In terms of ... You'd have to look at the separation agreement, but in most cases if it's a pension order from 10 years ago, it's likely to be a final order. It's likely not to be capable of being revisited. In certain circumstances. It depends how it was entered into and he definitely needs to take legal advice to have a careful look at the agreement.

LEWIS: Okay. Well David I think is in England, but that's useful advice for other people who are in Scotland. Now we're just going to squeeze in one more call. I think Angela from Wandsworth has been waiting a while. Angela, your question? Briefly if you could.

ANGELA: Okay. My husband and I have been separated since 2005, though it's not been formalised in any way. We have three children. The children stay with me. He's in a depressed state living elsewhere and he has a substantial debt, at least £100,000 which he incurred before he even married me. Did I mention that I'd bought my house 5 years before I'd even met him? But since he's in a depressed state, I don't think he's doing anything about settling the debt and I know that interest is accruing all the time. I'm just wondering would I

ever be found to be in a position where I'd have to actually sell my house to settle his debts?

LEWIS: Janet?

TRESMAN: The answer is no, Angela, because your house wasn't ... he made no contribution towards it, he has no interest in it.

LEWIS: But this would be different, Simon, if it was a joint debt, of course, that they'd taken on together?

PIGGOTT: If it was a joint debt then ... or perhaps more importantly if there are joint assets, then you might find that his indebtedness could attach to one half of the joint asset. But your house is safe.

LEWIS: And Liz in Scotland briefly?

WELSH: I think the position would be the same.

LEWIS: Excellent. It *was* a brief answer. I was very grateful because we have now run out of time. My thanks to Liz Welsh from the Scottish Family Law Association who you heard last; Simon Piggott of Levison Meltzer Piggott; and Janet Tresman from Piper Smith Watton. Thanks to all of you for your calls and emails. My goodness, they're pouring in. Can't read anymore out. You can find out more about the financial aspects of divorce and separation from the Action Line - 0800 044 044 - our website, bbc.co.uk/moneybox, where you can listen to the programme again, download a podcast, and in a couple of days read a transcript. Now that's the last Money Box Live for a few weeks. For the next six Wednesdays, this spot will be taken by a repeat of the Money Box summer specials. And I'm back at noon on Saturday with the first of those specials looking at saving and investing. Money Box Live back in September with Vincent Duggleby.