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## **MONEY BOX LIVE**

**Presenter: VINCENT DUGGLEBY**

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**DUGGLEBY:** Money problems are often the biggest factor in divorce and losing your job can be the last straw for a rocky marriage; a sure recipe for arguments and recriminations on both sides, which can only benefit the lawyers. For most couples with children, there's rarely enough to go round. The family budget's under pressure, arguments start over child maintenance, who gets the house, what happens to the mortgage, pension rights, what state benefits are available - all made more complicated when one or indeed both partners get involved with someone else. Even those who start off in broad agreement may find their financial circumstances have worsened after months of wrangling; and since one of my guests is Vice Chair of Resolution, the National Association of Family Lawyers, you may wish to ask about advice on mediation, counselling and parenting support. In fact after a steady decline in divorce, the numbers in England and Wales went up by nearly 5% in 2010 and more civil partnerships are being dissolved, though we're still only talking about a few hundred in total. Meanwhile in Scotland the divorce rate is at its lowest level for 30 years. There are important differences between the law there and elsewhere in the UK, not least in the treatment of those who live together; and where the partners have financial rights, there won't be any in England unless they've signed a cohabitation agreement, and you can forget about so-called common law marriage because it isn't recognised in English law. That apart, if you want to discuss the consequences of separation or divorce, my guests are at your disposal for the next half hour. Rachael Kelsey is a partner with the family law firm SKO, and that's a Scottish based firm; Jo Edwards is a partner at Manches; and Lee Healey is Managing Director of the benefits

advice website Income Max. The Money Box Live number: 03700 100 444. Liz in North Yorkshire, you've got the first call.

**LIZ:** Yes hi, hello everybody. Yes, thank you for taking my call this afternoon. It's not a financial one particularly. It's quite a simple and straightforward question. If on separation and divorce one of the parents wishes to take a child or children abroad in order to live with someone else, what are the possibilities and what are the implications or legal situation surrounding this particular problem?

**DUGGLEBY:** You may think there's an easy answer to this. This is a colossal and very topical question, but we'll try and deal with it as briefly as we can. Jo?

**EDWARDS:** Liz, good afternoon to you.

**LIZ:** Hello.

**EDWARDS:** The question you ask, although complicated, is of course a very, very common scenario now in my experience, in Resolution's members' experience, because so many couples these days are international couples who travel with work, etcetera. Very briefly stated, when any parents are going through a divorce process, they both have something called "parental responsibility". What that means in the context of your question is that they both have the right to be involved in all important decisions in relation to children. So if you have a situation in which one parent is wanting to move abroad with the children but the other parent doesn't agree, first and foremost my recommendation would be those parents should go to mediation to talk about things from the perspective of the children and what is going to work for them. As a very, very last case situation, last case scenario, if agreement truly cannot be reached, it boils down to being a matter for the court to decide on something called "a leave to remove application." Now it's always my advice that really that should be an option of last resort; that both parents should get together, should talk and try to consider what is going to be best for the child or children concerned.

**DUGGLEBY:** Okay Rachael from the Scottish perspective.

**KELSEY:** Yes, hello Liz.

**LIZ:** Hello.

**KELSEY:** I appreciate that you're in North Yorkshire, but the position in Scotland would be really very similar. We would call an application to the court a "specific issue order", but it's the same principles that would apply and ultimately it's what is in the child's best interest that the court would have regard to. In Scotland applications like that are not straightforward. You have an uphill struggle, I think it's fair to say, looking at the case law to remove a child from the jurisdiction, so you need to be ready for potentially a very emotionally draining time, and I would absolutely endorse everything Jo said about trying to resolve things amicably and constructively and using mediation if possible. The one thing I would say is sometimes people are tempted ... In a situation like this, it becomes very, very difficult and they're tempted to take matters into their own hands and simply to do (as we would call it) a "midnight flit" and that is something we would strongly advise people not to do. The chances are that will constitute child abduction and you could find yourself in a very, very difficult situation with the children being sent back. And it's certainly sensible to avoid that situation, and if in doubt take advice from a local solicitor and possibly also speak to a lawyer in the jurisdiction that you're intending to go to.

**DUGGLEBY:** Let me just pick up on an email we've had, which is not about the possibility of taking the children abroad but it is a case where the husband, having sorted out all the procedures in the divorce - got child maintenance sorted out and everything like that - and now he's done a runner and the first thing he's decided to do is to cut the amount of payment of maintenance for his child citing the reasons that he's had another child in the country to which he's gone. Now the ex-wife doesn't know exactly where he's gone. She thinks he's working for a German company and she thinks he might be based in Kenya or Dubai, but all she's got is an email address. She just doesn't know what to do. So court order in place, but just unenforceable. She talks also about something called a REMO, which I understand is a Reciprocal Enforcement of Maintenance Order. Can we sort of find out what's going on here, Jo?

**EDWARDS:** Yes, I mean there are a whole raft of issues that are engaged there. Obviously a primary issue is trying to pin down exactly where the husband is and, therefore, whether it's a country who would liaise with our courts in a friendly way, if I can put it that way, to try to enforce the order that's in place. My experience there would be first and foremost on behalf of the lady trying to enforce the child maintenance order as she will have to take steps for enforcement which can either be through a REMO, which as you've said is effectively an administrative process whereby the court in which the order was made would liaise with the court in which the husband is living, in which he's based, and through an administrative process try to enforce ....

**DUGGLEBY:** *(over)* Somebody has to find out where he is.

**EDWARDS:** But first and foremost we have to know where he is. If the REMO process doesn't work as an alternative, albeit a more expensive one, it may be necessary to engage a lawyer in the local country once the husband has been located to get a mirror order which then can be enforced in that country. Dare I say in response to that, I suspect the husband or the ex-husband would be making an application to vary downwards his obligation to pay child maintenance ...

**DUGGLEBY:** *(over)* Well that's what he's clearly doing, yeah.

**EDWARDS:** ... in light of well he's done that unilaterally clearly.

**DUGGLEBY:** Yeah. I mean he cites that ... Apparently he says UK government regulations require me to do this because I've got another child. I mean you've heard that one before, have you? *(laughs)*

**EDWARDS:** Well I'm sure what he's talking about is strictly speaking under CSA or CMEC rules. If the payer of child maintenance does go on to have a further child or children, that would be a reason for reducing the amount being paid to the first wife, yes.

**DUGGLEBY:** I want to bring in Lee Healey here, Lee, because here's a case of a woman who suddenly finds her financial circumstances changing. She might for all I know be okay as the original arrangement where suddenly she isn't. Now where does she go and try and get benefits or what does she do if she finds herself short? The husband's in a foreign country, so he can't sign anything.

**HEALEY:** Absolutely, and in this situation the finances have clearly been affected. So the welfare system's obviously there to support people in particular situations and there's a whole means tested benefit system which obviously looks at things like child tax credit, working tax credit, help with rent, help with council tax. There's a really good website now called Child Maintenance Options, which the CSA kind of has quite small section on the DirectGov website now, but the website [CMOptions.org](http://CMOptions.org) actually has a wealth of kind of information both on kind of the maintenance side of things but also kind of the wider issues around separating as well. So in that situation, that might be a good starting point.

**DUGGLEBY:** I mean she does say that the amount that she was originally allocated you know was the correct amount and it was deemed to be fair and reasonable, but you know what was fair and reasonable last year isn't this year. I mean is it a matter of simply saying get round there and fill in the necessary forms and find out what you're entitled to?

**HEALEY:** Yeah definitely. I mean first of all a benefit check obviously from a qualified adviser, whether it's a Citizens Advice Bureau or Advice UK. They will be able to hopefully help you piece together your own financial situation. But I thought it was important just to mention the [CMOptions.org](http://CMOptions.org) website also has a calculator for maintenance and how much you're supposed to pay, so that might be a good starting point to sort of get an idea of what you should be being paid or what you might need to pay if you're obviously a parent that needs to do that.

**DUGGLEBY:** Okay Neil in Lancashire, your call now.

**NEIL:** Hello. Thank you, Vincent. I was divorced in 2000. There was a court order

regarding the finances in August 2002 including the child maintenance to the children at the end of their secondary education. The eldest child is actually sitting his A levels and I've already discussed with him that we'll discuss university finance in between the A levels and the results. And then this week I get a court summons the ex wants to extend the child maintenance order to cover university education. Is this possible, is it feasible because I can't find anywhere anything that non-divorced parents have an obligation to support their children?

**DUGGLEBY:** Well you can always reopen a financial settlement, I think Jo. But in this case it's slightly surprising that it didn't go to the end of secondary education, sorry to the end of university education or whatever it was.

**EDWARDS:** Neil, good afternoon to you.

**NEIL:** Hi.

**EDWARDS:** Again this is quite a common scenario that I come across - I think particularly since tuition fees and university fees have been going up quite considerably in the past few years, as we all know. Unfortunately for you in your situation, it is a case of your ex-wife being able to apply effectively to extend the child maintenance order so far as it relates to education, so that it goes beyond the end of secondary education to the end of university education. I think the better news from your perspective is often there is an expectation or a feeling on the part of the paying party that, gosh, this is all about me and my finances. In effect the court, if the court does come to look at this, will want to know also what your ex-wife's finances are, what is the extent to which each of you could and should be contributing towards this obligation.

**DUGGLEBY:** So the whole thing is reopened?

**EDWARDS:** The whole thing so far as it relates to this discreet, albeit (I appreciate) costly issue is re-opened. And of course another issue is the extent to which your son himself either through loans or working could be contributing himself. Again I would

urge both of you - I know I keep banging the mediation drum - but if it were possible for the two of you to go to mediation to talk about what the up to date financial situation is and see whether an agreement can be reached. That would be far more beneficial and dare I say better for your son if he's about to do his A levels.

**DUGGLEBY:** Now you're going to tell us, Rachael, from the Scottish perspective that it isn't like that in Scotland.

**KELSEY:** No, that's right. In Scotland once your child is 16, your child is deemed to be an adult, at its simplest, and so if they want to go off to university they need to make the application themselves, so they will be the one that will be suing you, not your ex-wife, Neil. What happens in Scots law is that children or young people have a right to be supported up until the age of 25 if they're appropriately undergoing further education. That obligation of support doesn't just extend to the mother and father. It would also extend to other people who have accepted the child as a child of their family. So if, for example, your son lived with his mother and she had remarried and there was a stepfather on the scene, you could end up with a situation where there were three people who would all have an obligation to support your son and their circumstances would also come into the equation.

**DUGGLEBY:** Well the reason we're going into the Scottish position is we don't want anybody to be under the impression that the English law, which we obviously explained for Neil in Lancashire ... You can understand, Neil, that if you lived in Scotland, it would be completely different, and we're doing this really not because you're saying well what's it got to do with me? It's got a lot to do with Neil who might live in Arbroath who's listening and he doesn't want to get the wrong impression. So that's why we do it this way. And I'm going to take an email now from Mark. And he says he's in the early stages of separation with a partner with whom he's been together for 7 years but they didn't marry. They have a child, a young child. Now he apparently owns the house. He's got two houses. One they live in. I don't know whether she lives in it anymore, but anyway one he lives in and one he rents out. And he wonders how to reorganise their finances. Well let's first of all establish two things just in a word. They're not married, Jo, so essentially they don't

have a claim on each other personally, but there is a claim for the child. Is that right?

**EDWARDS:** In a word it's difficult, but yes in terms of the couple themselves generally speaking cohabiting couples who then separate don't have financial claims in their own right. Save to the extent if there's a property which is held in joint names. Obviously that would have to be resolved. I understand that's not an issue in this case.

**DUGGLEBY:** No it isn't. He owns them.

**EDWARDS:** Likewise the properties that this gentleman owns, if his ex were saying well actually I have made some form of direct financial contribution to the upkeep of those properties, she may have a claim against one of the properties or both of the properties in that way. Assuming that's not the case, that she hasn't made a financial contribution to either of those properties, one would be looking squarely at the child or the children and so his ex potentially would have two claims in relation to the child: number one, for child maintenance in the usual way ...

**DUGGLEBY:** Maintenance, yes.

**EDWARDS:** ... and, number two, for an element of housing the child during the child's minority - i.e. typically up to the age of 18.

**DUGGLEBY:** So, for example, I mean he says he rents one out. I mean is it conceivable that there could be an agreement saying well okay I'm not going to make a claim on the house, but if you give me the full rent from the house that you're renting out - you still own it, but I have the rent - ... I mean is that daft or is that a sort of possibility?

**EDWARDS:** No it's not daft and one can do it in different ways. Either it may be that he is agreeing to rent a property for the benefit of the child during the child's minority.



**DUGGLEBY:** Indeed.

**EDWARDS:** Another way in some cases I see it done is that there is sufficient capital in a case for capital to be given to the mother of the child so that she is living in a property which is owned (or perhaps indeed one of these properties if that were an option) whilst the child is still a child, but that always will revert back to the father at the age of 18.

**DUGGLEBY:** I get the impression in these sorts of cases, it's difficult to say but probably he says, "Well look I'm perfectly prepared to take responsibility for the child, but I am not going to take responsibility for my ex-partner." Is that being terribly unfair?

**EDWARDS:** No, of course I completely understand that sentiment. The difference here of course is the fact that there is a child, and so from the court's perspective if his ex is going to be the primary carer of the child ...

**DUGGLEBY:** Presumably, yes.

**EDWARDS:** ... which presumably is the case, that in turn may well have an impact upon her ability to work and, therefore, there would be an expectation that he would support her to a degree as mother of the child.

**DUGGLEBY:** And before I come to the Scottish position, if indeed it's different - Lee, early stages of separation. Now this rings warning bells with me. It says get on and find out what's going to happen to you, quick.

**HEALEY:** Most definitely. From a welfare system perspective obviously the customer, the mum could be a lone parent in this situation, so ...

**DUGGLEBY:** It's probably a strange word for her, isn't it? It hasn't dawned on her maybe that she is now a single parent.

**HEALEY:** A single parent, and obviously that sort of brings with it various sorts of benefits and tax credits. Obviously child benefit would hopefully be in mum's name. It normally quite often is. But then you'd be looking at child tax credit as a single ... you know as a lone parent. Perhaps if she's working, it might be working tax credit. It could even be income support if the child's under 5 or jobseeker's allowance. So, yeah, basically you'd have to really check all those side of things out and especially in relation to if the landlord or ex-partner wants to start charging rent as well because sometimes there can be difficulties there ...

**DUGGLEBY:** (*over*) Yeah. I mean I suppose you know warning lights start flashing - is this sort of arrangement just a kind of convenience arrangement; we're not really separated but ... I guess you know the welfare people are sort of fairly up to seeing through phoney arrangements?

**HEALEY:** Yeah you'd think so, but from a housing benefit perspective there can be difficulties sometimes. So again really important to seek advice on your welfare entitlement and really try and make sure you've got an arrangement that actually fits in with the welfare side of things.

**DUGGLEBY:** Okay. In a word, Rachael, is there any substantial difference on cohabitation? I know ...

**KELSEY:** Of course. (*laughs*)

**DUGGLEBY:** Yes, I know, it's going to be very different in Scotland. But are they obligated then to look after the child from a legal standpoint or is the husband obligated to look after the ex-partner?

**KELSEY:** That's I think one of the main differences. We don't have the father there having an obligation to look after the child in the same way as you do in England and Wales, but there is more scope for the mother to make claims herself as an individual as somebody who was a former cohabitant.

**DUGGLEBY:** Right. Is there any time limits? I mean 7 years, I mean that seems to me to be quite a long time. Is there any minimum term where cohabitation doesn't sort of count in Scotland?

**KELSEY:** No there isn't. I mean the main thing to be alive to with time limits is that all you have as a former cohabitant is the right to make a claim, and you have to make that claim within a year of having separated. And if you miss that time limit, there isn't scope for that to be extended and you've had it, so it is critically important that if you have been living with somebody that you get good advice. And the Family Law Association in Scotland, who've got a website, have got family lawyers who are experienced and know what they're doing and you know you can find somebody local to look after you.

**DUGGLEBY:** Right. So early stages means that's good because if you leave it too long, you could be in difficulty?

**KELSEY:** Exactly, exactly.

**DUGGLEBY:** Okay Roy, you're ringing us from London. Your call now.

**ROY:** Yes, hello.

**DUGGLEBY:** Your call, yes. Put your question, please.

**ROY:** Right, yes. I would like some advice as to my situation. I've been separated and recently divorced for the last 6 years. We lived together for 21 years and there are three houses in question. I would like to know my entitlement?

**DUGGLEBY:** You say you are divorced?

**ROY:** Yes, yes.

**DUGGLEBY:** Right, what sort of financial settlement did you have? Was it a settlement of all the assets or maintenance was paid to the wife or how did you arrange your affairs because three houses could be quite valuable in London?

**ROY:** No, we haven't gone through anything like that because my whole idea is I need nothing but just one of the houses.

**DUGGLEBY:** Okay, right, I'm going to stop you there because that's clarified a point for Jo that a divorce can take place without a financial settlement or with a financial settlement. I think a lot of people perhaps don't realise that.

**EDWARDS:** No that's absolutely right and I have had clients, I know Resolution members have had clients come to them in the past who perhaps have had (as with Roy here) a divorce settlement, a decree of divorce come through but with no financial order. Those financial claims effectively remain open forever until they have been dismissed by the court, so one sometimes sees these lottery cases for example where one party wins the lottery and then their ex-spouse wants to come back and make a claim. I mean Roy, so far as you are concerned, it's quite difficult obviously to advise in a vacuum. What I would say, I mean the key pointers here from your perspective: number one, your and your wife's claims (as I've said) do remain open - you can either of you make a claim at any time. Number two: in terms of the properties, what the court would do if the court were looking at this is look at the entirety of the assets now. Of course it would have to take account of I think quite a considerable period of separation that you described as well before the divorce itself was pronounced, and so the court would want to have an eye on what was the value of the assets at the point you separated and have they been built up subsequent to that. It would then look at it has quite a broad discretion as to how to divide income and capital on divorce, primarily driven by the contributions you've each made during the course of this marriage - and it's a long marriage you've described - and your needs, and most cases would be dictated by need.

**DUGGLEBY:** Okay. We've got a specific Scottish question, or at least I think it's a Scottish question, Rachael. Again it's a long marriage. It's a 52 year old marriage.

Both partners are in their 70s. She's spelt out some of the financial things here - income and so on and so forth - but that's not the question. She says her husband is Scottish and if there is a divorce in the air, he's liable to go back to Scotland. Now I think her question is what would that divorce, what law would it come under if he's Scottish and he goes back there?

**KELSEY:** There are huge ... I mean as people will already have picked up on, there are huge differences between Scotland and England or England and Wales and the way we deal with divorce. It is really, really important if there is any possibility of there being a connection with Scotland if you are in England and Wales or vice versa that you take advice.

**DUGGLEBY:** Interestingly enough, we're talking about North Yorkshire. This is another Yorkshire question. I suspect it's possible. I mean ...

**KELSEY:** (*over*) Yes. On that subject and just to touch briefly on the position with Roy, the last caller. Roy had he been living in Largs rather than in London, he would not have any rights to make financial claims against his wife now given that he is divorced because in Scotland once you are divorced, you lose your rights to make financial claims. Which is one of the reasons again if you are in England and Wales and you get a divorce paper served on you from Scotland, don't assume that you can simply ignore them, leave them, and come back to financial matters at a later date. You can't.

**DUGGLEBY:** So Heather's husband could go to Scotland and serve the divorce papers?

**KELSEY:** Potentially.

**DUGGLEBY:** He could do it, but it might be ruled out of order or ...?

**KELSEY:** There are quite complicated rules. I mean essentially at its simplest and

there are many cases now where a couple can raise proceedings in both Scotland and in England and Wales, the critical factor if you have proceedings in both is where you last lived together as a couple. And so what you need to do, I'm afraid, is to be quite Machiavellian about it, and if things are not going well and there are connections with the other jurisdiction and in very simple terms if you are a wife who is dependent or you are the dependent party, then you do not want to be divorced in Scotland; you want to be divorced in England and Wales because we are not generous to dependent partners in Scotland. So if there is any possibility of those kind of connections, take advice early so that you can put yourself in the best possible position if you can.

**DUGGLEBY:** Right. Now we've got Peter in Corby. This is a complex one but I'll try and summarise it. Right, he is living with a lady who has divorced and has got three young children. The divorce took place a year and a half ago. In the settlement she got the family home subject to a mortgage and a charge to her ex-husband if the house was sold. Right, now then. It looks as though the husband is keen to get this money, but the partner (that's the woman who is cohabiting) doesn't have the means to repay the charge, so therefore they can't sell the home and they're disinclined to do this. Now the man who's contacted us could pay it off but is disinclined to do so on a relationship that hasn't been going on for very long. He says, 'I suspect the degree of the eventual answer will depend on the attitude of the ex-husband. We're only interested in saving some legal advice.' (*laughter*) Well at least he's honest. Jo, can you summarise where that stands because I can understand he's not married, he's got a new partner, taking on children. This is where the trouble starts, doesn't it?

**EDWARDS:** It really does. And the more common scenario for me is seeing a case in which one has an ex-wife who's a recipient of maintenance, which is dependent upon not cohabiting. So it's a very common scenario that's outlined here. Really we I think as advisers would need to see the precise terms of the order which was made pursuant to which this house is being held in this way. I'm bound to say it's very unusual for it to be quite such a draconian order which would say immediately upon cohabitation starting there would be certain implications to that simply because as a cohabitant the ex-wife wouldn't have any rights against Peter, her new partner.

**DUGGLEBY:** Lee, here's a case where a woman with three children, divorced, so she's probably in the benefit system, right, and may ... Well I mean let's assume she is, for example. So then she suddenly starts cohabiting with a man who's obviously got sufficient means to look after her. Putting it the other way, does she have to disconnect herself from the benefit system; and if she doesn't, isn't she basically breaking the law?

**HEALEY:** Absolutely. The welfare system's quite straightforward, especially the means tested benefit side of things. If you cohabit, you need to claim together, so that's your tax credits, your housing benefit, your council tax benefit - all of those things. And actually we have quite a lot of success in sometimes kind of both piecing it together, and then when people split up you have to separate it. Sometimes people get back together again as well and then we have to piece it altogether again, so it's quite a complex system obviously.

**DUGGLEBY:** Okay, I want to get Marisa in from Salisbury. Your call Marissa.

**MARISSA:** Yes, it's slightly complicated. I went to ...

**DUGGLEBY:** (*over*) Well can you make it as brief as you can, please?

**MARISSA:** Yes, I will do. I went to France with my husband two and a half years ago. He left last February to go and live with another woman. He didn't support us until I instructed a solicitor, which I did from France but I got an English solicitor, a British solicitor in Southampton who asked him to pay a maintenance of £2,000. Now that wasn't court ordered until January of this year and the reason for the delay was because my husband went to court in September of last year and ordered himself to pay 1400 Euros a month.

**DUGGLEBY:** Marissa, you're going to give us your case and not get an answer. So have you got another sentence to add to that?

**MARISA:** Yes. He hasn't paid the whole ... He's only been paying 1,000 of 1750 pounds per month.

**DUGGLEBY:** Right, so it's another case where you've got a court order and it's not being followed. Jo?

**EDWARDS:** I mean very briefly, I think we hark back to one of our first callers. Potentially if you've got an English order, Marissa, you would look at enforcing the order you've got against your husband either under the REMO process we've described or by getting a mirror order in the court of whatever country he's in. You don't say ... Is he now living in France still? (*no response*)

**DUGGLEBY:** Yes I think so, yes.

**EDWARDS:** Yes. So you would have to potentially if the REMO process didn't work get an order in France, which you could then enforce against him through the French courts.

**DUGGLEBY:** Okay and I've got one final email. Hopefully this is a simple one. This is a separation but the two partners of course have got their financial affairs still joined together - a joint bank account, joint mortgage and so on and so forth. The husband in the process of this separation wants to start reorganising the financial affairs, but effectively is finding he can't. So in a word, I don't know whether you can help us, Rachael. Is there any way you can get round this?

**KELSEY:** I mean I think the main thing again comes back to mediation. It comes back to communication and trying to get to a situation where the wife understands that it is inevitable that things have to be separated out and trying to do that in as amicable a fashion if possible.

**DUGGLEBY:** She won't sign anything at the moment, but they'll just have to see sense, I suppose.



**KELSEY:** If they can't agree things ... If they can agree things in Scotland, it's very simple - you enter into a contract, a minute of agreement, and that can be enforced just as if it were a court order. If not, you go to court.

**DUGGLEBY:** And one final word, Lee. Again starting the process of separation, get into the benefit system as soon as you can to make sure you don't go wrong?

**HEALEY:** Absolutely.

**DUGGLEBY:** Okay, thank you very much indeed. That's Lee Healey who runs the benefit website Income Max. We've also heard from Jo Edwards from Manches and Rachael Kelsey from the law firm SKO. If you'd like to comment on points made during the programme, you can log onto our website, [bbc.co.uk/moneybox](http://bbc.co.uk/moneybox), listen again and read a transcript. Paul Lewis will be here at noon on Saturday with Money Box and he'll also be taking your calls next Wednesday afternoon on Money Box Live. Subject: powers of attorney.