



# Care first

family breakdown

Contents	page
Violence	2
Thinking it through	3
Legal advice	4
Sudden departures	4
Separating	5
Mediation	5
Afterwards	7
Money worries	7



We all know that a proportion of marriages and relationships end in separation – but facing it in our own lives can be as shocking and as distressing as a bereavement.

This leaflet is to help you through the turmoil if your relationship is in trouble – either to find a way to improve it or to come to terms with its end.

There are sections about the practical matters of separation and how to pick up the pieces after a break up.

**Care first** can offer you counselling as well as information and support.

## Violence

If you or any children are in danger, take action immediately.

### Contacts:

- **The Police** – see your local Phone Book, and ask for the Domestic Violence Unit or drop in to your local police station where they should have leaflets.
- **Womens Aid Federation Helpline** – offer advice about domestic violence and women's refuges.
- **Southall Black Sisters** – counselling and advice for Black Asian and African-Caribbean women, including advice on immigration, housing and matrimonial issues.

# Thinking it through

## weighing it up

Whether you are thinking about splitting up, or it is your partner who is pushing that way, try writing the following lists on a piece of paper. Be brutally honest and don't skirt around the difficult points.

separation?	Reasons to separate: include all the things you don't like about your relationship and all the positive things you yearn for.  Example: bored  arguments  want freedom  new career  new lover  no responsibility	Reasons not to separate: include the elements of your relationship you value, the things you will lose and your fears for life alone (or with a new partner).  Example: lose house  make children unhappy  less money/security  lower standard of living for children  sense of duty  bad patch could be worked at
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Then work through each list – could any of the things you don't like about your relationship be resolved without splitting up? Would the things you hope for actually happen simply because you split up? Could you make some of them happen anyway?

Now try doing the same thing, but from your partner's point of view.

The time you have spent on this should give you a good starting point for working forward – either to try and sort things out, or to accept that change is inevitable in your case. Have you had any outside help with your relationship?

## talking

Finding a new way to communicate can be the saving of a relationship. It is equally worthwhile even if you do split up, particularly if you have children together. It can help later to feel that you did everything possible to resolve matters and have not rushed or been irresponsible.

## counselling

Talking to a **Care first** counsellor can help get your thoughts into perspective. It is often hard to know what you feel and your friends and relatives may be too close.



Relate offers face to face counselling on all aspects of relationships, either with your partner or on your own. The purpose is to improve communication whether the answer is to continue together or to part. Relationships tend to have built-in patterns for avoiding deep discussions of problems – an outsider can break the pattern and encourage a frank discussion. Other sources of counselling include:

- Your GP can refer you for counselling;
- MIND – provides local drop in centres, counselling, referrals
- Jewish Crisis Helpline, MIYAD – anonymous and confidential
- Marriage Care – Free face to face couple counselling nationally, plus a telephone helpline.

## legal advice

Whether you are leaving or being left, you need realistic advice on how things will work out. Who is likely to get what? How income and capital might be split? What arrangements are likely to be made about the children? The organisations below all offer legal advice, or you can consult a solicitor specialising in family law. **Care first** can provide phone numbers for any of the following:

- Solicitors Family Law Association (SFLA) – for a list of your nearest solicitors specialising in Family Law.
- Citizens Advice Bureaux – free advice.
- Children's Legal Centre – advice about children and the law.
- The Disability Law Service – free legal advice for people with disabilities and their families.
- Stonewall – Lesbian, Gay & Bisexual Charity. Can't give legal advice, but have a list of Gay Friendly Solicitors on their website under "what's in my area"
- Rights of Women – free telephone legal advice for women.
- Lesbian Custody Project.

## sudden departures

Sometimes pressure leads one partner to leave very suddenly, this tends to make things worse in various ways:

- there is the risk of making the wrong decision
- there is more likelihood of money problems
- the relationship is devalued by its sudden ending – making it difficult for each of you to grieve for it properly
- children are bound to feel sad, however well the parting is managed – a sudden dramatic split can make them feel scared as well.



# Separating

## making a break

If you are the one making the break, think about some dos and don'ts:

- Don't do it unless you are sure it's the right way forward. Have you thought realistically about the consequences and have you exhausted the options for improving the relationship?
- Do it kindly but be clear and direct.
- Do give your partner the time and space to grieve and to work out what separation will mean to them, remember that you have had time to come to terms with this decision at your own pace, they have not.
- Be constructive. Your new relationship needs to be business-like and straightforward, avoid all opportunities to indulge in emotional games and make it clear that you will not rise to them either.



There will be a lot of work to be done to disentangle your financial and domestic affairs. There are various ways to approach this process, see below.

## practical changes

Joint bank accounts, mortgages, credit cards and so forth need to be reorganised as a matter of urgency on separation. All assets of the relationship will fall into the arrangements you will be making for the long term, but you need to have interim arrangements.

There are practical and legal consequences to ending a relationship and you may need to make arrangements about housing, children, money, maintenance, possessions and pensions. You will need to notify the Benefits Agency, Tax Credits and Inland Revenue (HMRC) about the change to your circumstances.

Options range from making an informal agreement between yourselves right through to a court order. Whichever way you approach matters, it is advisable to have a solicitor check over your arrangements both to make sure you are not being short-changed and to formalise them so that things won't change unexpectedly.

Check over your will. If your ex is a parent of your child(ren) they are still next-of-kin.

## mediation

Mediators are usually either experienced family law practitioners or come from a counselling background – sometimes they work in pairs. The idea is that you and your partner talk through the practical issues with the mediator acting as 'umpire'. Often this is the fastest and cheapest way to sort things out. Any

agreements reached can be formalised through solicitors. Mediation is now free to those eligible for legal aid in family proceedings and often there will be a compulsory meeting for each party (separately) with a mediator during a family court proceeding. It is important to make it clear before you start what you will want to discuss – children, money, property – as mediators will have particular skills depending on their background. Call **Care first** for Mediation contacts.



### family mediation

All family mediators can mediate all types of family dispute, but some have extra training and/or experience in a particular area, such as NFM – National Family Mediation and Resolution " First for Family Law."

### court

Wherever possible the courts are best avoided as the process is costly, extremely stressful and time-consuming. When a partner is unreasonable and unwilling to communicate it can be the only way to achieve clarity and certainty of arrangements – which is important for both of you and for your children.

### information

Information specialists at **Care first** can talk you through the options open to you for housing, children, maintenance, benefits and other money matters.

### contact with children

Unless there has been abuse, contact with both parents is generally of great importance to children. Even where one parent took a more remote role within the relationship, the breakup can often lead to closer relationships with children. Be generous and selfless, help your child and your ex-partner to achieve this.

### state of mind

Make a long term plan for how you want to feel about yourself and the various people in your life, including your ex-partner, your children and perhaps a new partner. Write it down and use it to get through the short term. It may help you to avoid a lot of petty fighting over possessions and day to day arrangements. Try to see today's difficulties in the light of your long term aims.

Any children involved in the relationship are bound to be sad and upset by a breakup. There are things you can do to make sure they don't feel confused, rejected or scared.

- try to be honest with them
- be clear about what's going to happen to them
- avoid using them as a means of hurting your partner
- put their needs first when it comes to contact arrangements.

# Afterwards

## feelings

Whether you leave or are left there is a sense of shock and it may feel like everything is out of control. The first weeks will be the worst – once you get through them things will get progressively better. Give

yourself time and emotional space to grieve and accept your loss – if the relationship was important, you will need to grieve for it whether or not you were the one to end it.



## children

They will have lost the presence of a parent and the roles that the parent fulfilled. With sensitivity and love, children can come through and flourish. What they need most is to have clear explanations of what will happen to them and to feel that they are allowed to love both of you without split loyalties.

Have a few rules about contact:

- Don't use children as spies
- Don't ask children to keep your secrets
- Don't use contact arrangements as a weapon
- Help your child to get the best out of contact
- Keep your children unaware of any tension you feel

## money worries

**Care first** information specialists can help you assess your options and point you to the help you need. For example, you may be entitled to benefits which have never been relevant to you before:

- child benefit
- children's tax credit
- housing benefit and council tax benefit
- working tax credit

Other sources of information include:

- Your local Job Centre Plus can be found in the Phone Book.
- The National Council for One Parent Families – advice on all aspects of single parenthood plus the Gingerbread Single Parent Helpline which deals with break ups, debts, benefit, tax credit issues, going back to work and employment.
- Child Support Agency – the government agency dedicated to deciding and enforcing maintenance payments.
- National Debtline – confidential impartial advice for anybody in debt.

**Care first** provides a full range of confidential support, advice and information services to staff of participating employers. Our Information Specialists provide information and support on consumer issues, employment, benefits, housing, taxes and education as well as debt counselling.



A wide range of printed material is available including the following booklets:

**Bereavement** Checklists of the practical matters that have to be dealt with when someone dies. There is also an outline of the 'normal' path of grief.

**Childcare** A practical guide to finding the right childcare for your family, covering the options, the help available and checklists for interviewing.

**Dealing with Debt** There is often more leeway than you think. A step by step guide to assessing your position, dealing with creditors and creating a workable solution.

**Drinking** Drinking may affect your job, family or friends; or all three. Use the scorecard to assess drinking habits; and find help if you or someone you know needs it.

**Elderly Relatives** An elderly relative can be a source of concern – information and advice on managing accommodation, finances and funding.

**Family Breakdown** Advice on the decision to separate, the practical implications for now and the future.

Discuss these or any other issues in confidence. Call **Care first** free on **0800 174319** to speak to a Counsellor or an Information Specialist.