



/guide

Your
questions
answered

ARE YOU ENTITLED TO ANY BENEFITS IF YOU ARE SEPARATING?

If you are divorced or permanently separated from your partner, it is worthwhile considering whether you would be entitled to any benefits now that you are living as a single person and/or solo parent.

Financial concerns are natural when a relationship breaks down and you choose to separate. You may find yourself in the situation where you need extra support financially and there is a range of benefits that you may be entitled to that can help:

Universal Credit

You may want to check whether you are now eligible for claiming Universal Credit, particularly if you are on a low income or looking for work.

Universal Credit can provide financial support for housing, children costs and childcare.

Universal Credit replaces previous benefits including income support, jobseeker's allowance, child tax credit, working tax credit and housing benefit.

There are several different ways Universal Credit may be able to assist with housing costs whether you are renting or a homeowner which you can discuss further with your Local Council.

Already claiming Universal Credit?

Please contact the Department of Work and Pensions (DWP) or HMRC if you were previously claiming benefits and your partner leaves the family home to update them on your situation.

Check which benefits are now covered by Universal Credit.

Jobseekers Allowance (JSA)

There is a new type of JSA which you may be eligible for if you are available to work and have paid enough National Insurance contributions in the past two years before claiming.

This would be in addition to Universal Credit and can provide extra help in paying for housing costs and childcare costs.

Employment and Support Allowance (ESA)

If your ability to work is affected by an illness or disability you should check whether you are eligible for ESA. This benefit is affected by the amount of National Insurance contributions you have previously made.

Council tax reductions

You may be eligible for a single person's discount on your council tax bill. Please contact your local council and inform them about your change of circumstances and whether this discount would apply to you.

Additionally, if you are already in receipt of Universal Credit, you may be entitled to some further funds to help you pay your council tax.

Child benefit

Child benefit should be paid to the main carer of the child/children. If you were already receiving child benefit, you may need to update your details as it is worth noting that child benefit can only be paid to one parent.

If previously you or your partner were earning more than £50,000, but your income has now dropped below that threshold as a single parent and main carer, please contact the child benefit office to alert them of your change of circumstances.

If you have previously not claimed child benefit but are the main carer, you should consider making a claim for payment as soon as possible.

Child maintenance

You should receive child maintenance from the other parent if the children live with you more than 50% of the time.

The effect of child maintenance on benefit payments

Child maintenance should not affect the other benefits that you receive as it is not counted as income for means-tested benefits.

Help with housing costs if divorcing/separating

If you are in rented accommodation and need financial support, you will need to make a claim for the housing costs element of Universal Credit.

If you already receive housing benefit and your partner moves out, you need to contact your local authority to tell them about your change in circumstances.

If you have a mortgage and become in receipt of certain means-tested benefits such as Universal Credit you might be able to claim Support for Mortgage Interest (SMI). SMI is paid as a loan, which you have to pay back.

[Find out more about Support for Mortgage Interest here.](#)

Adjusting to living apart, or as two separate parents can be an emotionally and financially stressful time. Please do make sure you are seeking the right support that you need. Below is a list of organisations and charities that can offer further advice and support.

Get in touch

If you would like any advice on if you are entitled to any benefits if you are separating, divorce or other family law issues please do contact our Client Care Team to speak to one of our specialist divorce lawyers **[here](#)**.

Useful organisations

Child Maintenance Options

0800 988 0988

www.cmoptions.org

Provides information on your options for setting up child maintenance payments.

Citizens Advice

England: 08444 111 444

Wales: 08444 77 20 20

www.citizensadvice.org.uk

Information and advice on a wide range of issues including benefits and tax credits.

Civil Legal Advice

0345 345 4345

www.gov.uk/civil-legal-advice

Can assess your eligibility for legal aid and signpost to local sources of help.

Step Change Debt Charity

0800 138 1111

www.stepchange.org

Charity providing free, independent debt advice and debt management plans.

Jobcentre Plus

Telephone: 0800 055 6688

Textphone: 0800 023 4888

www.gov.uk/contact-jobcentre-plus

To make a new claim for benefits.

Money Advice Service

England: 0800 138 7777

Wales: 0800 138 0555

Typetalk: 18001 0300 500

www.moneyadvice.service.org.uk

Free, independent advice on money and budgeting.

Child Benefit Helpline

0300 200 3100

www.gov.uk/child-benefit

For information about child benefit, to report a change of circumstances and to make a claim.

Tax Credit Helpline

0345 300 3900

www.gov.uk/claim-tax-credits

For information about tax credits, to report a change in circumstances and to make a claim.

Need more information?

Call our Client Care Team on **0330 838 7456** to speak with one of our specialist family lawyers or visit www.stowefamilylaw.co.uk



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