



## **Navigating Separation: How Citizens Advice Makes the Journey Easier**

**Separation from a partner is undeniably tough. Advisers in Citizens Advice know how traumatic it can be for people to end a relationship. At this time of year, we often see a spike in people contacting us for advice about how to separate from their partner.**

The difficulties of making life-changing decisions combined with the emotional upheaval can be daunting. But Citizens Advice advisers can help people make the best choices for the future. Normally, we would only advise one party but, if there is no conflict, we can advise couples together. Of course, if the situation became difficult, we would then refer one of them elsewhere.

### **Sarah and Mark's Story\***

Sarah and Mark, after 15 years of marriage and two lovely children, felt the strains in their relationship deepening. The summer holiday, intended as a bonding escape, only revealed their growing rifts. With heavy hearts, they decided in October, as their kids settled into school routines, that separation was their best path forward. While their decision was mutual, the questions were many: How do we manage our finances? What about our joint-mortgaged home? What's best for our children? It was here that Citizens Advice stepped in, providing them both with advice to help them make key decisions about the future.

### **How Citizens Advice Helped Sarah and Mark**

At their local Citizens Advice branch, a trained adviser welcomed Sarah and Mark and took time to understand their situation. They were surprised to learn that they didn't have to go to court to decide what to do if they wanted to separate - unless they really couldn't agree with each other.

Our advisers gave Sarah and Mark a clear overview of financial rights and obligations during separation, ensuring they made informed decisions about shared assets, savings, and debts. We helped them to make decisions about handling their joint property, exploring options like selling, one person buying out the other's share, or even considering rental or social housing options.

Our advisers suggested that Sarah and Mark might try mediation as a way of sorting any differences between them. Mediators can help you reach an agreement about issues with money, property or children.

Sarah and Mark's main concern was always to prioritise their children's wellbeing. They discussed, for example, where their children were going to live and other matters to ensure minimal disruption in their children's lives. Our advisers told Sarah and Mark that the Courts generally encourage parents to settle these matters informally, with a preference for parents working together to decide what is best for their children's upbringing.

Mark and Sarah both said they were feeling very emotional, so our advisers signposted them to local counselling services, to help them navigate the emotional complexities of their decisions.

By the end of their session with our advisers Sarah and Mark had a clearer picture of the road ahead.

### **Final Words**

The decision to separate from a partner can be a challenging and emotional process, often requiring careful thought about options. Yet, with understanding, support, and guidance from Citizens Advice advisers, navigating these changes becomes more manageable. We are not able to provide legal advice, however.

Facing a similar crossroad? Contact us and we can advise and support you in every step of the way. We provide free, confidential, and impartial advice to help people rebuild their lives with dignity and confidence. See our national Citizens Advice website for online information <https://www.citizensadvice.org.uk/family/how-to-separate1/deciding-what-to-do-when-you-separate/>.

### **IF YOU FIND YOURSELF IN DIFFICULTIES, PLEASE CONTACT US AT YOUR LOCAL OFFICE**

\*Not their real names to protect confidentiality.

#### **CITIZENS ADVICE MOLE VALLEY CONTACT DETAILS:**

Both Dorking and Leatherhead Citizens Advice offices are currently open for drop-in on Tuesday and Wednesday mornings.

Open all week for telephone advice and pre-booked appointments.

Clients can either telephone our adviceline 0808 278 7930 or email [leatherhead@camv.org.uk](mailto:leatherhead@camv.org.uk) / [dorking@camv.org.uk](mailto:dorking@camv.org.uk)

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Contact East Surrey Domestic Abuse Services on 01737 771350 or email: [support@esdas.org.uk](mailto:support@esdas.org.uk)

Surrey Domestic Abuse 9am-9pm Helpline – 01483 776822 In an emergency always dial 999

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CITIZENS ADVICE SOUTH WEST SURREY

**Adviceline contact by phone (free)**

**Tel 0808 278 7980** for those living in **Waverley**

**Tel 0808 278 7888** for those living in **Guildford and Ash**

All offices and outreaches will be open as usual and you can use the **new website** [www.casws.org.uk](http://www.casws.org.uk) **to check opening times, use the on-line message (e-mail) enquiry form and get self-help.**

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CITIZENS ADVICE REIGATE AND BANSTEAD CONTACT DETAILS:

Phone Adviceline: 0808 278 7945 (free) to speak to an adviser (Monday – Friday 9.00 – 16.00)

Email: Use an enquiry form at <https://www.carbs.org.uk/get-advice/email-form/>