



HartnellChanot
& partners
Family Law Specialists

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With help, advice and support you can get through the difficult times and look forward to a new future.

Juggling financial pressures, childcare worries and running a home can seem a daunting task. It takes time to find the right balance and to help you achieve this we have put together some information and advice we hope you will find useful.



Following the breakdown of a relationship you may face emotions and choices you have not encountered before.

Tips and Advice

- **Don't be afraid to ask for support** - Can you call on Grandparents, extended family or friends for advice, childcare or just a listening ear?
- **Debt** - Family break ups can often involve debt worries. Go along to your local Citizen's Advice Bureaux for ways to deal with any debts you may have. We cannot give debt advice.
- **Money** - Draw up a list of your income and outgoings and set yourself a household budget. Put your bills on direct debits to cut down on administration.
- **Benefits** - Make sure you are receiving any financial benefits you may now be entitled to.
- **Work** - Find out your rights for flexible working. Speak to your employer about family friendly hours to find the right work/life balance.
- **Home** - Draw up a rota for housework. Can you afford any domestic help? If not, encourage older children to help and organise your time effectively.
- **You** - Spend time on your own health and well-being. See your GP with any health concerns, try to eat healthily and exercise as often as you can.
- **Contact** - Seek out other lone parents. If you have young children look for local toddler groups and activities. The Internet is a good source of contact with other single parents and for child friendly activities in your area.

Many single parents find that in time they can meet the challenge of bringing up children alone. It may feel like a constant struggle and at times seem overwhelming, but you can forge a stronger relationship with your children and find abilities you never knew you had. With help, advice and support you can get through the difficult times and look forward to a new future together.

The effect on children

The period leading up to a divorce is often a turbulent time for the family. Emotions run high and children have often been aware of conflict between their parents for sometime. However prepared your children have been, they often struggle to come to terms with the break up itself. For this reason, it is important for children to know what is happening when their parents decide to divorce.

Talk to your children

Children are often confused and upset by the conflict surrounding divorce but are not always able to express it. Their behaviour can change, becoming aggressive or clingy, misbehaving at school or wetting the bed and it can help them to be able to talk about it.

- Go for a walk or play a game together and let them talk.
- Allow your children to talk about your ex-partner and answer any questions they may have without being negative.
- Keep children informed about what's happening.
- Let them know they are not to blame and reassure them.

Spend quality time with your children

It is vital to make your children the number one priority. You don't need to put on lavish treats, often feeding the ducks or going to the park is what they most enjoy. Attend any parent teacher meetings or events that your child is involved in.

Encourage contact with extended family

Positive contact with extended family is beneficial to children in terms of their well-being and self esteem. This is particularly true following a divorce when children may be insecure about their relationships to others. Encourage family to visit often and take the children to visit them. Try to include your ex-partner's family, especially their Grandparents since having two sets of Grandparents is valuable.



Managing your money

Becoming a lone parent is likely to bring with it financial difficulties.

Nevertheless, there are steps you can take to ensure you stay on an even keel financially. Below are a few points to consider.

Claim everything you're entitled to

Contact your local Citizen's Advice Bureau and find out if there is any financial help you can claim. If you are unemployed, ensure you are receiving all the benefits you may be entitled to such as income support, housing benefit, child benefit and child tax credit. You may be entitled to a reduction in your Council Tax and help with prescriptions.

Take charge of your debts

Never ignore debts no matter how bad they seem. Your local CAB has comprehensive guidance on how to approach your creditors. Creditors can be more flexible than you think and it is vital that you stay in contact with them, even if you think you cannot pay.

Sort out your household budget

It is helpful to draw up a list of all your income including maintenance payments, wages, benefits and your outgoings. This way you can set yourself a realistic budget. It's helpful to put all your bills on direct debit and once again the CAB can help.

Think about re-training

You may consider increasing your income by building on your skills and qualifications. There are plenty of Government schemes available to assist with funding for job related training with websites designed to help you find the course that is right for you. The Open University is also a great learning tool for single parents with financial assistance available and courses designed to complement family and work commitments.

Claiming benefits

Financial difficulties often go hand in hand with becoming a lone parent. Many parents worked full time before their divorce and have had to reduce their hours in order to look after children.

It is vital therefore that you receive all the financial help you're entitled to, no matter what your circumstances. Below is an outline of benefits you may be entitled to - for more detailed information visit HM Revenue & Customs' website www.hmrc.gov.uk or www.directgov.co.uk.

Child Benefit

Child Benefit is a non-means tested benefit you can claim for your child. It is normally paid every 4 weeks directly into your bank account, however, as a single parent you can request it weekly. You're eligible if: Your child is under 16. Your child is 16 or 17 and in relevant education or training. Your child is 16 or 17, has left relevant education or training and is registered for work, education or training with an approved body.

How much will you receive?

HM Revenue & Customs has a dedicated Child Benefit Helpline 0845 302 1444 open 8am-8pm, 7 days per week or visit www.hmrc.gov.uk/childbenefit.

Child Tax Credit

Child Tax Credit is a means tested allowance for parents and carers of at least one child under 16 or under 20 and in full time relevant education or training. You may be eligible whether you are working or not. You may also be eligible if your child or children live with you part-time. HM Revenue & Customs has a dedicated Tax Credit Helpline 0845 300 3900 open 8am-8pm, 7 days per week.

Working Families' Tax Credit

If you are working a minimum of 16 hours per week and are responsible for at least one child under 16 or under 19 and in full time relevant education or training, you may be entitled to Working Families' Tax Credits. A specific element of Working Families' Tax Credit is help towards cost of registered or approved childcare. You may be able to claim up to 80 % of your childcare costs back. You can apply online at www.hmrc.gov.uk/taxcredits or ring the Tax Credit Helpline on 0845 300 3900.

Useful Links

Citizens Advice - www.citizensadvice.org.uk

HM Revenue & Customs - www.hmrc.gov.uk

Debt Drs - www.debtdr.co.uk

Christians Against Poverty - www.capuk.org

Returning to work

Returning to work can be a daunting prospect. You now have to combine your abilities as an employee with your parental responsibilities.

To achieve a successful work/life balance you may need to make changes to your working life and your childcare arrangements.

Flexible Working

Employers are becoming aware of the benefits of flexible working both for business and the employee. Legislation states that:

- Parents of children aged under 6 or of disabled children aged under 18 have the right to apply for flexible working.
- Your employer does not have to agree but must consider your request seriously and give valid business reasons if refused.
- You have the right to appeal.
- You have the right to apply every twelve months as your childcare needs change.

Put your case positively

When putting together your application consider your childcare needs together with the needs of the business.

- Seek out others working flexibly in your workplace.
- Could your work pattern follow a similar one?
- Consider possible objections to your application and find valid business reasons to counter them.
- Accentuate the benefits of your flexible working.
- If your application is granted, get a revised contract.

Which working pattern suits you?

Luckily, today the 9-5 working pattern is not the only option

- Part-time work allows you to reduce the number of hours you work per week.
- Flexi-working gives you the opportunity to work more evenings and weekends.
- Tele-working, sometime called home working can be beneficial if you have the type of job which can be performed remotely.
- Compressed hours allow you to work long shifts over fewer days.

Parental leave

As a working parent with one year's continuous service at work, you're entitled to up to 13 weeks parental leave for each child up until their 5th birthday (more if your child is disabled). Your employer does not have to pay for this leave but some may as part of your terms and conditions.



Childcare options

The type and amount of childcare you need depends on your personal situation, financial need, working pattern and the age and personality of your children.

There are many different childcare options open to you for children aged from 6 weeks to school leavers:

- Extended Family.
- Registered Childminders.
- Nannies.
- Day Nurseries.
- Early Years Education and Pre-School.
- Breakfast and After-school clubs.

If you have family willing to offer childcare, this is a good option. Care from relatives has the advantage that your children build bonds with their extended family and offers a certain degree of flexibility for when you may be late home from work. Registered Childminders usually look after children in their own home: day nursery offers childcare full or part-time: but if you would prefer your children to stay within their home environment you might want to consider a nanny.

If you want further information about any of the types of childcare listed above visit www.hartnellchanot.co.uk. Alternatively you can contact the Children's Information Service (CIS) on 0800 234 6346. All registered childminders, day nurseries, pre-schools are registered and inspected by Ofsted. You can visit the Ofsted website www.ofsted.gov.uk or call 08456 404045.

For further advice call 01392 421777 or visit <http://www.hartnellchanot.co.uk>

Changing a child's surname

The desire to change a child's surname frequently arises following the breakdown of a relationship. But a name has a lot of feeling and history invested in it, and it can be the cause of a good deal of animosity.

Once divorced, some women may choose to revert back to their maiden name and wish to change the surname of children to be the same. This is especially true if they remarry and take the name of a new partner and wish their children to do the same. In some cases, a new marriage produces new children and a parent may wish for all children to take the name of a new partner.

Do you need the father's consent?

Yes. If a mother changes a child's surname in opposition to the wishes of the father he can apply under the Children's Act and ask the Court to decide under a 'specific issue' whether the name change should be allowed.

How does the Court decide if both parents disagree?

Whether you have been married or not, if the children were registered at birth with the father's surname and you have all lived together as a family for many years with that surname, the Court will decide what is in the best interest of the children. For example, if the mother has remarried and wishes to change the children's name to that of the new partner in order to provide a whole family identity, the Courts may weigh that up against the link their existing surname provides with their parentage. Each case is individual and it is essential to take good quality legal advice at every stage. The Courts may also consider double-barrelled surnames to keep the attachment to the fathers surname and the mums' maiden name (or new married name). That is generally the compromise that is reached.

Taking a holiday

If the thought of going on holiday alone with your children fills you with dread, don't worry, there are plenty of destinations now catering for single parent families who want to have fun.

From specialist travel companies catering specifically for lone parents to low-cost adventure holidays suitable for any combination of people, you can plan your getaway in the UK or abroad and be sure everyone will have a good time.

Lone parent specialist holidays

Many companies have put together tailored holidays carefully selecting family friendly hotels and destinations with every interest catered for. From cruises to beach holidays, winter sports and activity holidays, these companies often provide crèche facilities

for younger children, supervised activities and clubs for pre-teens and discos/events for teenagers leaving you free to socialise.

Holidays with family and friends

To ensure the company of other adults for you and playmates for your children, why not consider going on holiday with friends or family who have children of their own. If you are not in contact with other families, why not take your parents or a sibling along?

Holidays on a Budget

If finances are tight, why not try camping? There are many low cost campsites around the South West and children love nothing more than mucking in with campfires, eating outdoors and spooky stories by torchlight. Alternatively, look out in newspapers and the internet for promotions on holidays parks. If you plan ahead and book early, you can often get a substantial discount. If your children are pre-school age, you can book out of season and make great savings.

Take time off for you

As a lone parent, holidays with your children help strengthen the bond between you and allow you to spend quality time with them. Don't forget that you need time off too. Can you get Grandparents to babysit for a weekend and get away yourself with family or friends? Just a couple of days away can help you unwind and recharge your batteries.

Warning

Some countries require consent from the other parent before they will admit you and your children. You should always notify and obtain the other parents consent, else you could face an allegation of child abduction which is a criminal offence. It could also put your residence of the children in jeopardy.

Lone Parent Holiday Websites

www.singleparentsonholiday.co.uk

www.acornfamilyholidays.co.uk

www.smallfamilies.co.uk

www.mangokids.co.uk