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Divorcing couples can't afford to move out of marital homes

Number of estranged couples who cannot live apart has increased, lawyers warned

By Rachel Mortimer

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Estranged couples are being forced to remain under the same roof, unable to afford to divorce as legal costs, house prices and mortgage rates soar.

Lawyers and mortgage brokers have reported an increase in spouses finding they cannot physically separate and live a single life amid rampant inflation and [rising household bills](#).

Mark Pattanshetti, of broker largemortgageloans.com, said the number of clients unable to afford a separation had doubled this year.

He now sees between four and five couples unable to live separately each month, compared with roughly two a month in January.

The trend was particularly prevalent amongst clients aged over 50, who previously would have comfortably paid for a divorce and bought their own place, said Mr Pattanshetti.

He added: “But for many that’s now just not the case. Property prices are at record highs and lenders are increasingly strict as [mortgage rates rise](#), so couples find they can’t afford to buy on their own with just one income.

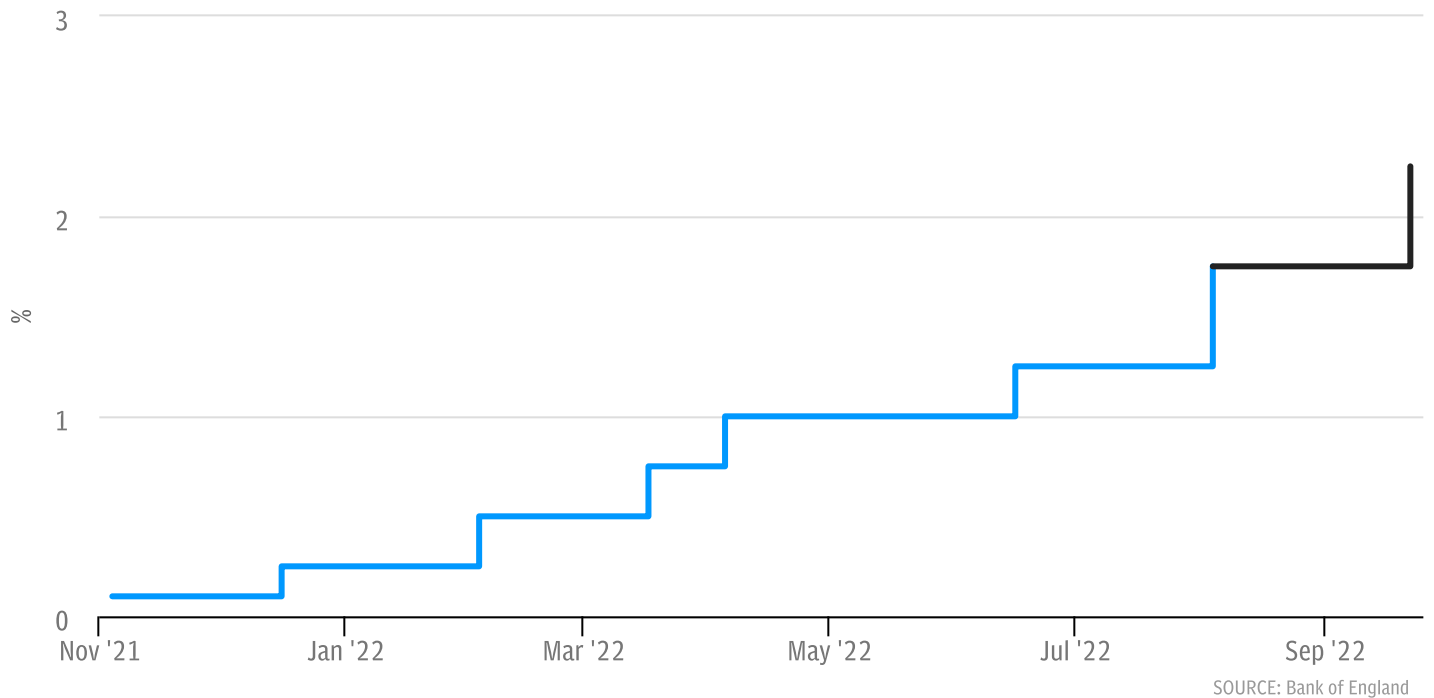
“The cost of renting is also at a record level and so they are remaining together in the home leading separate lives.”

The average home now costs £39,000 more than a year ago, after rising to £292,000 in July, according to the Office for National Statistics.

Banks have also tightened their affordability criteria, making it harder for single borrowers to get a mortgage while managing higher household bills and faced with [rapidly rising interest rates](#). The average two-year fixed mortgage rate has almost doubled since January, climbing from 2.38pc to 4.68pc today.

INTEREST RATE HITS 2.25PC

Bank Rate



Mr Pattanshetti said: “We recently had a case of a married couple in their late-40s who wanted to separate and the mortgage on their family home was coming to an end. But the cost of buying two homes was too expensive for what they could afford on their own separate incomes.

“Instead they remortgaged the family home using their joint incomes and put their divorce on hold until their finances were more stable.”

Almost half of married couples in England and Wales will get divorced, and recent delays in the system have caused legal costs to climb. Brokers have reported a rise in divorcing couples remortgaging to cover the bill.

The average cost of a divorce is roughly £14,500, according to the Money Helper service. Spouses moving out of the family home can also expect to pay an average of almost £14,000 a year in rental costs, unless they can afford to buy on their own.

Amanda McAlister, of McAlister Family Law, said: “Couples are certainly more cautious to enter a divorce due to the cost-of-living crisis and this will likely worsen as energy bills keep rising.

“If you are in a position to start divorce proceedings but are concerned about it getting too expensive, my advice is to keep the proceedings as amicable and respectful as possible – no court fees and minimal lawyer involvement will keep costs down.”

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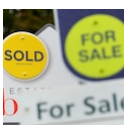
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