

New Budget Will Decide Whether People Can Still Afford to Separate, Says Divorce-Online

Rising living costs mean many couples still can't afford to separate. Divorce-Online warns the Budget offers little relief for families needing two homes.

SWINDON, WILTSHIRE, UNITED KINGDOM, November 26, 2025 /EINPresswire.com/ -- As the Chancellor prepares to announce the new Budget, leading online divorce provider [Divorce-Online](#) warns that thousands of couples may find separation increasingly out of reach unless support for households improves.



Housing affordability continues to determine whether couples can separate after divorce.

Mark Keenan, Founder & CEO of Divorce-Online, comments:

“We’re approaching a point where separation itself feels unaffordable for many people. We see couples who want to move on with their lives but simply cannot because they can’t afford rent, childcare, or a second home. The Budget will determine whether things get easier or harder.”

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We’re seeing more couples trapped living together after separating because they can’t afford two homes”

Mark Keenan

Divorce-Online highlights several areas where Budget decisions will directly impact divorcing couples:

1. Income & Tax Changes

Adjustments to income tax or NI affect the affordability of spousal maintenance and clean break orders.

2. Housing Measures

Mortgage guarantees, stamp duty changes or rental support can make it easier — or harder —

for a spouse to rehouse.

3. Childcare Support

Funding changes influence whether the lower earner can work more hours and maintain a financially viable lifestyle after separation.

4. Benefits and Universal Credit

Support for low-income families affects whether individuals can safely separate and maintain stable housing.

5. Pension Reforms

Changes to pension allowances and tax treatment affect the value of pension sharing orders within financial settlements.

6. Court Fees & MoJ Funding

Higher court fees or underfunding may slow down the divorce financial settlement process.

Keenan adds:

“For many families, the Budget is not just about tax — it’s about whether they can make a clean break and move into the next chapter of their lives.”

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