

Dear [MP NAME],

My name is [NAME], and I am one of your constituents living in [CONSTITUENCY].

I am writing to raise concerns about the growing use of third-party litigation funding and high-cost divorce lending in family law cases, and the serious financial and emotional impact this can have on individuals and families during divorce proceedings.

[INSERT PERSONAL EXPERIENCE HERE – for example:

“During my divorce, I felt pressured into taking on significant legal debt at a time when my finances were already extremely vulnerable. What I believed would be short-term support ultimately left me facing substantial long-term financial hardship.”]

Since legal aid for most private family law cases was reduced in 2013, increasing numbers of people going through divorce have relied on litigation loans or specialist divorce funding to cover legal fees and living costs while assets remain tied up in proceedings.

While these products can appear to offer a solution during periods of acute financial stress, many people are entering into arrangements without fully understanding the long-term financial implications, interest costs, or risks involved. Women and financially dependent spouses appear to be disproportionately affected.

The campaign group Divorce Without Debt has been created to raise awareness of these issues and to encourage greater scrutiny, transparency, and consumer protection in this area.

I would therefore ask whether you would support:

- greater parliamentary scrutiny of litigation and divorce funding practices
- stronger consumer protections and transparency requirements for litigation lenders
- improved information and support for people navigating financially contentious divorces
- engagement from the Ministry of Justice on the impact of litigation funding within family law proceedings

I would also welcome any opportunity for you to raise these concerns with ministers or through parliamentary questions.

This issue affects many families across the UK, including people in [CONSTITUENCY], and I believe there is an urgent need to ensure that vulnerable individuals are properly protected during divorce proceedings.

Thank you for taking the time to read my letter. I would be grateful for your response.

Yours sincerely,

[NAME]

[POSTCODE]