

“Maintenance is used as a weapon all of the time”

Domestic Abuse and the Child Maintenance Service

April 2026

Gingerbread*

**SURVIVING
ECONOMIC
A B U S E**

women's aid
until women & children are safe

Gingerbread, Surviving Economic Abuse, and Women's Aid have jointly collaborated with victim-survivors to develop this briefing, which explores the experiences of victim-survivors of domestic abuse with the Child Maintenance Service (CMS) and sets out practical recommendations to strengthen support and safeguards.

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Overview

For many victim-survivors of domestic abuse, the Child Maintenance Service (CMS) provides the only safe route to securing the financial support their children are entitled to. Research from Gingerbread found that 77% of parents with care using the CMS have experienced domestic abuse.¹ This demonstrates the importance of a safe, trauma-informed service that can meet the additional support needs of victim-survivors, including children.

However, victim-survivors told us that the CMS is currently failing to support them to keep their children out of poverty and safe from harm. They reported that abusive parents actively weaponise the CMS to continue coercive and controlling behaviour post-separation, and to deny children the financial support to which they are entitled.

Recent research from Surviving Economic Abuse found that a third (33%) of women with children under 18 who experienced economic abuse from an ex-partner reported that their ex-partner refused to pay child support, or paid it unreliably, despite being able to afford it.² When the CMS fails to prevent this form of economic abuse, children face immediate and devastating consequences, leaving them without their basic needs met, harming their mental health, and exposing them to ongoing risks to their safety. Arrears under the CMS have continued to climb year on year, with the National Audit Office forecasting that arrears will reach £1 billion by March 2031, should they continue to grow at the current rate of more than £1 million a week.³

Gingerbread and Surviving Economic Abuse, with support from Women's Aid, conducted a focus group with victim-survivors to gather insights from their experiences in accessing support from the CMS to make support arrangements for their children. Through our research, we have identified four key challenges within the service:

1. The CMS fails to support survivors to safely and sustainably access the CMS.

This includes failing to identify victim-survivors and perpetrators when accessing the service and failing to ensure that victim-survivors can safely access Collect and Pay services for as long as they need to safely make arrangements for their children's support.

¹ Gingerbread (2024), Child maintenance: Research on the experiences and impact on separated families

² Surviving Economic Abuse (2025): Counting the Costs: The scale and impact of economic abuse in the UK

³ National Audit Office, Child Maintenance report (2022)

- 2. The CMS fails to prevent non-payment of children's support and non-disclosure of earnings:** weak enforcement processes are weaponised by abusers to evade accountability for supporting their children. This includes taking advantage of loose definitions of compliance and multiple loopholes that enable abusive parents to delay, obstruct, or entirely evade enforcement action to hold them accountable for the support they owe their children.
- 3. The CMS fails to safeguard against misuse by abusive parents that places victim-survivors at risk of harm.** This includes a system that relies on abusive parents' honest and transparent disclosure of earnings, while placing the burden of identifying and proving fraud and underpayment on victim-survivors, so that their children receive the support they are entitled to.
- 4. The CMS fails to provide effective and accessible specialist support to victim-survivors**, leaving them unsupported, blamed, and retraumatised when seeking CMS support for their children, with immediate and long-term impacts on their physical and mental health.

Last year, the government announced major reforms to the CMS, including the removal of Direct Pay and a reduction in the fees required to access Collect and Pay services.⁴ The government has further recognised misuse of the CMS as a form of violence against women and girls (VAWG) within their recently published VAWG Strategy, where it reiterated these commitments.

These welcome changes have the potential to enhance protections for victim-survivors so they can safely use the service to arrange their children's entitlements; however, these vital changes are dependent on legislation, with introduction expected in 2027/28, despite the urgent need for reform. Victim-survivors also tell us that more must be done to ensure they can safely and sustainably access the CMS to make support arrangements for their children, without being financially penalised or forced into family-based arrangements when an abusive ex-partner demonstrates only minimal compliance.

Once accessing the CMS, victim-survivors report that the service must proactively identify and respond to those engaging with it because of domestic abuse and provide specialist support to ensure they can safely use the system to make arrangements for their children. Victim-survivors also emphasise that far more must be done to hold abusive parents accountable for accurate income calculations as well as full and timely payments.

⁴ The CMS offers two levels of service: Direct Pay and Collect and Pay. Direct Pay is where the CMS calculates the amount of maintenance to be paid, and parents arrange payments between themselves. Collect and Pay is where the CMS collects and manages payments between the parents, taking an ongoing proportion of the monies paid from both parents (4% from receiving parents and 20% from paying parents).

Victim-survivors want these reforms to include:

- **Urgently introducing legislation that will enable the government to safely transition service users from the Direct Pay service to Collect and Pay.**
- **Providing specialist developed and delivered training and support for CMS staff** to consistently identify and respond to domestic, including economic, abuse, with a particular focus on how the CMS is used to coerce and control victim-survivors.
- **Improving safeguarding processes and procedures** to help survivors safely engage with the CMS to manage their children's entitlements. This includes basic procedures for alerting survivors to any changes or contact with a perpetrator that could increase their risk of harm, and ensuring access to specialist, trauma-informed support.
- **Using stronger enforcement of non-payment and fraudulent non-disclosure of earnings responses**, including improved automatic maintenance calculations based on cross-agency information sharing, proactive monitoring and investigations that do not place a disproportionate burden on victim-survivors to report or prove fraud, and a zero tolerance approach to non-compliance. The reforms should also close loopholes that allow abusers to misuse the enforcement process to evade accountability and urgently introduce secondary legislation to implement commitments made in the Child Support (Enforcement) Act 2023.
- **Removing barriers to the Collect and Pay service**, by guaranteeing that victim-survivors can remain on Collect and Pay indefinitely to safely manage their children's entitlements and waiving Collect and Pay fees for all parents, so that they are not financially penalised for relying on the CMS to safely manage their children's support.

Key findings

1. The CMS fails to support survivors to safely and sustainably access the CMS

"The CMS doesn't understand [abusive] behaviour. It doesn't understand how a victim will behave ... that these are the things a perpetrator will try, and this is how the victim will react."

A key issue identified by victim-survivors is the CMS's failure to identify families experiencing domestic, including economic, abuse who are accessing its services to ensure they can safely access the service and receive trauma-informed support. Participants noted that many families engage with the CMS precisely because they have experienced domestic abuse and need the service to safely manage child support arrangements. This is further evidenced by Gingerbread's research, which found that 77% of parents with care using the CMS have experienced domestic abuse.⁵ Despite the prevalence and direct impact of domestic abuse on parents with care accessing the CMS, the service does not proactively identify service users facing domestic abuse to ensure they are receiving a safe service and consistent support from the CMS. It also does not prevent abusive parents from misusing the system to cause them harm.

"Maintenance is used as a weapon all of the time."

This is particularly concerning because post-separation abuse, and the ways in which abuse can be enacted or intensify after a relationship ends, is well-documented and recognised in government statutory guidance. The guidance includes examples of abuse through systems like the CMS, and therefore all relevant public bodies, including the CMS, should understand and take account of these risks.⁶

"So much of the perpetrator behaviour falls through the cracks."

Victim-survivors shared that these opportunities for harm are "baked into" a CMS system built on a fundamental misunderstanding of its service user's needs (the majority of whom have experienced domestic abuse) and of how abusive parents misuse a system that assumes "honesty and integrity" and relies heavily on self-reporting. These assumptions are exploited by perpetrators who will use dishonesty and manipulation to their advantage, for example, by inflating the number of nights a child stays with them per week or hiding income to reduce their maintenance liability. Consequently, victim-survivors are burdened with the dangerous and re-traumatising responsibility of identifying, evidencing, and reporting fraud and non-payment to the CMS, despite the serious risk of harm to themselves and their children.

⁵ Ibid (1).

⁶ [gov.uk/government/publications/controlling-or-coercive-behaviour-statutory-guidance-framework/controlling-or-coercive-behaviour-statutory-guidance-framework-accessible#section-6-post-separation-abuse-related-harms-offences-and-other-forms-of-domestic-abuse](https://www.gov.uk/government/publications/controlling-or-coercive-behaviour-statutory-guidance-framework/controlling-or-coercive-behaviour-statutory-guidance-framework-accessible#section-6-post-separation-abuse-related-harms-offences-and-other-forms-of-domestic-abuse).

2. The CMS fails to prevent non-payment of children's support and non-disclosure of earnings

"Why is the onus always on us? Why do we have to show that [the non-resident parent is] driving around in a Porsche every day and going on holidays... why can't [the CMS] ask, 'who's paying your rent?'. If they're saying their income is that low, then why aren't we asking why and how they're living on that?"

Victim-survivors consistently reported that the CMS places disproportionate responsibility on them to hold abusive parents accountable for CMS misuse. They noted that the burden of proof lies almost entirely with the parent with care, who is expected to report non-compliance, challenge false claims, and even evidence fraud before the CMS will investigate. For example, when flagging discrepancies in the financial situation reported by the perpetrator, multiple participants were asked to provide proof, such as a copy of the other parent's payslip. Such requirements are often impossible to fulfil without access to the perpetrator's financial records and, most importantly, trying to fulfil them can place victim-survivors at an increased risk of abuse.

"It's like he forgot he had children for 2 years and not one person helped me."

Victim-survivors also highlighted weak CMS enforcement and loopholes that allow non-resident parents to minimise payments, including diverting income into pensions. Similarly, it was raised that perpetrators will use fraudulent tactics to reduce their responsibility, such as deliberately hiding income and assets. Some participants noted online forums dedicated to sharing strategies to reduce payments. Again, these tactics are well-documented and recognised in government statutory guidance.⁷ It is critical therefore, that they are formally investigated and responded to by the CMS.

"Fundamentally, it's financial abuse."

These loopholes, combined with a system that is slow to respond to non-compliance and reliant on resident parents to trigger action, leave many exposed to ongoing abuse and financial hardship. Participants reported enduring years of unpaid or sporadic maintenance and described feeling as though they are in an ongoing battle to secure the money their children are entitled to.

"When does this fight stop? I'm 16 years down the line and still having to fight on a daily basis."

⁷ Ibid.

3. The CMS fails to safeguard against misuse by abusive parents that places victim-survivors at risk of harm

“They put me at risk multiple times.”

Victim-survivors identified multiple CMS processes that inadvertently compromise their safety and enable misuse by abusive parents. They raised concerns about communication practices, service design, and departmental ways of working, all of which can increase risk. For example, many described serious safety concerns arising from the CMS’s failure to notify them when action is taken on their case or when correspondence is sent to the perpetrator. Without advance warning, victim-survivors are unable to prepare for potential retaliation from an abuser following changes to their case, leading to significant anxiety and, in some cases, placing them at risk of harm.

In addition, the DWP teams and wider government departments were perceived as often operating in silos, leading to inconsistencies, delays, and repeated requests for the same information. One example frequently cited was the Financial Services Investigation Team’s failure to consistently coordinate with HMRC when investigating inaccurate income reporting and fraud. These systemic barriers often result in prolonged case resolution, unsatisfactory outcomes, and an increased administrative burden on victim-survivors.

“You’re almost being institutionally abused and systemically abused as decisions are being taken away from you.”

Victim-survivors highlighted concerns about the fee structure associated with the Collect and Pay service. Many described the fees as feeling like a financial penalty for prioritising their safety and said that waiving these fees would reduce the financial strain placed on survivors who have already endured significant economic harm because of the abuser and the cost of leaving a dangerous abuser. Some reported avoiding Collect and Pay altogether and remaining on Direct Pay, despite ongoing non-compliance, due to fears about how a perpetrator might respond to being charged the 20% Collect and Pay fee for non-resident parents. Issues were also raised surrounding Direct Pay, which was said to expose victim-survivors to ongoing coercive control, economic abuse, and harassment.

CMS data confirms that the most marginalised parents are less likely to use the CMS to arrange their children’s entitlements. Surviving Economic Abuse data further evidence that marginalised victim-survivors, including disabled victim-survivors and Black, Asian and ethnically minoritised survivors, are significantly more likely to

experience child support abuse.⁸ This means that the victim-survivors who could benefit the most from safely accessing the CMS are the least likely to do so. It is evident that the CMS is currently failing to engage and support the most marginalised parents and children, and they must take significant steps to improve access to the service.

“They’ve renamed an organisation but kept the same approach, so the outcomes will remain the same for people.”

4. The CMS fails to provide effective and accessible specialist support to victim-survivors

“They have a call centre mentality... they’re not selling you a mobile phone, they’re supposed to be looking after our children.”

In addition to systemic risks, victim-survivors face significant challenges to safely accessing the CMS due to a poor provision of specialist support within the CMS. Victim-survivors described the CMS as impersonal, with caseworkers often lacking necessary communication skills. They criticised the service for lacking empathy and failing to acknowledge the trauma that service users may have experienced. Interactions were described as feeling more like a “sales pitch” than personal, trauma-informed support, and phone calls with caseworkers were likened to dealing with a generic call centre rather than a child and safeguarding focused public service.

“Many families who use CMS may have experienced trauma—whether in the form of domestic abuse, financial control, or high-conflict separations. Therefore, the service must be sensitive to these factors and approach situations with empathy and flexibility.”

Despite DWP claims that CMS caseworkers receive ‘specialist’ domestic abuse training, a key concern raised by victim-survivors was that caseworkers appear to lack adequate knowledge of domestic abuse and how to respond to survivors. Many participants reported feeling judged or stigmatised during interactions, and some perceived caseworkers to carry biases and assumptions about service users. This contributes to a sense of shame and discourages survivors from seeking support.

⁸ Surviving Economic Abuse (2025): Counting the costs: the scale and impact of economic abuse in the UK. “Black, Asian, and other ethnically minoritised women were more likely than White women to experience an abuser withholding or paying child support unreliably despite having the means to do so. One in five mixed race women, 19% of Asian women and 17% of Black women experienced child support abuse, compared to 8% of White women, highlighting the urgent need for the Child Maintenance Service to make its support accessible and tailored to women from these backgrounds.”

“People on the end of the phone with the CMS are often blaming and coming with their own biases.”

Another widely shared issue was the absence of dedicated, named caseworkers to support survivors to access the service to make entitlement arrangements for their children. Victim-survivors shared that they have to speak to a new caseworker every time they contact the service, who is often unaware of their case history, associated risks, or previous decisions. They explained that sharing highly personal and traumatic information is difficult and requires trust. Having to do this places a significant emotional burden on victim-survivors, undermining their ability to safely and effectively engage with the CMS and significantly impacting their mental health.

While the CMS has introduced a Specialist Case Team to support service users experiencing “more complex” domestic abuse and provide a named caseworker where required, our discussion with survivors raises questions around how these cases are defined. In 2025, the government shared referral criteria for the team, noting that these would be “reviewed as intake increases and following awareness sessions.” However, our understanding is that only a very small number of cases are currently handled by the team, leaving the vast majority of victim-survivors without access to this specialist support.

“How many times do victim-survivors, regardless of gender, have to tell their stories again, and again, and again?”

Finally, and more broadly, participants emphasised that alongside a necessary cultural shift within the CMS, there must also be a wider societal shift away from the stigmatisation of single parenthood and the incorrect notion that single parents misuse child maintenance payments for personal gain, and towards recognising the non-payment of child maintenance as unacceptable and holding all parents accountable for contributing towards their children’s needs. Such a shift would help to reduce the judgement, blame, and traumatisation that victim-survivors experience when seeking support from the CMS.

“It should be made socially unacceptable to not pay for your children and that’s missing...[child maintenance] is a right. People seem to talk about a duty of care, where has that gone?”

Recommendations

The government has committed to end violence against women and girls in a decade. To achieve this, we need to disarm perpetrators from the tools they use to further their abuse, including the misuse of child maintenance payments.

Reforms are therefore urgently needed to how child maintenance payments are assessed, administered, and enforced, to ensure the system cannot be weaponised to perpetuate harm. Victim-survivors emphasised the need for strong safeguarding and specialist training; the following recommendations are based on what they told us needs to change:

Specialist training and support for CMS staff:

- DWP to fundamentally transform training for all CMS staff in relation to identifying and supporting victim-survivors of domestic abuse and providing a trauma-informed service by
 - » Meeting with Gingerbread, Surviving Economic Abuse, and Women's Aid to discuss the training needs of CMS staff.
 - » Committing to contracting specialist domestic abuse training that directly addresses the ways that the CMS is misused to perpetrate domestic, including economic abuse.
- DWP, working collaboratively with Gingerbread, Surviving Economic Abuse, and Women's Aid, to implement appropriate processes to routinely identify a history of domestic abuse in cases and to monitor the number of these cases on an ongoing basis to ensure the CMS is adequately resourced and supported to meet demand.

Improved safeguarding processes and procedures:

- DWP to implement robust safeguarding procedures, developed alongside Gingerbread, Surviving Economic Abuse and Women's Aid, to ensure that victim-survivors of domestic abuse are notified whenever changes are made to their case or when communications are being sent to the other parent which could increase the risk of harm.
- DWP to redevelop a trauma-informed service designed to meet the needs of victim-survivors, who make up the majority of CMS users, while also providing specialist support tailored to individual needs. This should include:
 - » Introducing specialist caseworkers to manage cases where the non-resident parent is self-employed, ensuring a comprehensive understanding of their finances for accurate assessment and supporting enforcement processes.

- » Reviewing the current specialist caseworker team for the “most complex” domestic abuse cases, including how such cases are defined to ensure victim-survivors are not excluded, and evaluating team resourcing to guarantee the service is accessible and sustainable for all victim-survivors who require or request it.
- DWP to develop an engagement and awareness programme to consult with existing users and inform a programme of continuous improvement around how victim-survivors are supported. This should include updating the “Help Accessing CMS” tool on the DWP website to provide explicit guidance on domestic abuse and the support available for accessing the CMS.
- DWP to introduce robust information recording and sharing tools, to ensure survivors do not have to repeat their experiences to multiple advisors, and to ensure decisions are recorded for consistency.

Stronger enforcement of non-payment and fraudulent non-disclosure of earnings:

- DWP to introduce, as a matter of urgency, the requisite legislation that would enable parents who have experienced domestic abuse from the other partner to move directly into a Collect and Pay arrangement.
- DWP to strengthen and expedite enforcement processes to ensure timely, robust action is taken to secure child maintenance payments and protect victim-survivors from ongoing financial abuse. This should include bringing forward the requisite secondary legislation to introduce administrative liability orders.
- DWP to take action to close loopholes that allow non-resident parents to deliberately avoid or minimise child maintenance payments. This should include:
 - » Reviewing, as part of the forthcoming consultation on child maintenance calculations, the extent to which paying parents can divert income through pension contributions and other income-sheltering mechanisms and assessing the merits of restricting the extent to which they can reduce assessed maintenance liabilities.
 - » Robustly and consistently enforcing against non-compliance by taking a zero tolerance approach to late or partial payments, with exceptions only granted in clearly defined circumstances that meet a high threshold.
 - » Identifying and addressing the misuse of enforcement processes, such as withholding information or using appeals, to delay payments.
- DWP to develop a clear policy on identifying fraud and error in the CMS, with particular attention to cases involving domestic abuse. This policy should remove the evidential burden from victim-survivors and establish proactive fraud and error detection as standard practice in the CMS.

- DWP to improve coordination and information sharing within the CMS and across relevant departments to enabling more accurate assessments of income, ensure consistent case management, and improve protection for victim-survivors of abuse.

Removal of barriers to the Collect and Pay service:

- DWP to abolish all Collect and Pay fees so that victim-survivors are not financially penalised for ensuring their children access the support they are entitled to.
- DWP to ensure all domestic abuse survivors can access the Collect and Pay services indefinitely, without the risk of being forced into dangerous family-based arrangements. This must explicitly include circumstances where perpetrators are displaying compliance.

Methodology

This study used a qualitative focus group to explore the experiences of victim-survivors of domestic abuse who use the CMS.

Eight participants were recruited via organisational networks and mailing lists. The focus group was conducted online to accommodate the schedules of separated parents, allow broader regional participation, and enable anonymity. Discussion questions were shared with participants beforehand to support thoughtful engagement, and they were invited to provide further comments after the session.

Responses were analysed thematically to identify recurring patterns, focusing on the challenges parents faced, the impact on themselves and their children, and their suggestions for improvement. All participants were parents with care, with the majority being female. Limitations include the small sample size, lack of non-resident parent representation, and potential self-selection bias.

Ethical guidelines were followed to ensure confidentiality and participant wellbeing. Informed consent was obtained, and participants were assured of their anonymity and the voluntary nature of participation.

Support

Sources of support if you are experiencing, or supporting someone who is experiencing, domestic abuse. **If you or someone you know is in immediate danger, please call 999.**

National Domestic Abuse Helpline

Call 0808 2000 247. The helpline is open 24/7 and provides specialist, non-judgemental information and support (managed by Refuge).

nationaldahelpline.org.uk

Financial Support Line for Victims of Domestic Abuse

This helpline is run by Money Advice Plus, in partnership with Surviving Economic Abuse. To contact the Financial Support Line for advice and guidance call our freephone number 0808 196 8845 between 9am–5pm Monday to Friday.

moneyadviceplus.org.uk/getting-advice-support/#vs-da

Surviving Economic Abuse

The Surviving Economic Abuse website provides resources, information and support for individuals experiencing economic abuse and professionals supporting someone who is experiencing economic abuse.

survivingeconomicabuse.org

Women's Aid

The Women's Aid website provides information and advice for individuals experiencing domestic abuse and professionals supporting someone who is experiencing domestic abuse

womensaid.org.uk

Gingerbread

The Gingerbread website provides information and signposting for victim-survivors of abuse and single parents.

gingerbread.org.uk/find-information/managing-separation/leaving-abusive-relationship

Respect Men's Advice Line

For male victim-survivors of domestic abuse and those supporting them – Call 0808 8010327. The advice line is open Monday–Friday 10am–5pm. Confidential webchat support is also available Monday–Friday 9–10am.

mensadviceline.org.uk/contact-us

Galop

Galop provides support to LGBT+ people who have experienced abuse and violence. Call 0800 999 5428. The helpline is open Monday and Tuesday between: 9:15am to 8pm, and Wednesday – Friday between 9:15am to 4:30pm. You can also email at help@galop.org.uk or use the webchat.

galop.org.uk

About the authors

Gingerbread

Gingerbread is the leading charity working with single-parent families. Our mission is to champion and enable single-parent families to live secure, happy and fulfilling lives. Since 1918 we've been supporting and campaigning with single parents to help them meet their family's needs and achieve their goals. We want to create a world in which diverse families can thrive. We won't stop working until we achieve this vision. Whatever success means for a single parent – a healthy family, a flexible job, stable finances or a chance to study – we work with them to make it happen.

About Surviving Economic Abuse (SEA)

Surviving Economic Abuse is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it. We work to save lives and end economic abuse for good. All our work is informed by the lived experiences of women who have experienced economic abuse.

About Women's Aid

Women's Aid Federation of England (Women's Aid) is the national charity working to end domestic abuse against women and children. We are a federation of over 180 organisations which provide just under 300 local lifesaving services to women and children across the country. Over the past 47 years, Women's Aid has been at the forefront of shaping and coordinating responses to domestic abuse through practice, research and policy. We empower survivors by keeping their voices at the heart of our work, working with and for, women and children by listening to them and responding to their needs.

gingerbread.org.uk