

Gingerbread*

Child maintenance

**Research on the experiences and
impact on separated families**

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Abbreviations and definitions

In this report we use the term 'parent with care' to refer to parents who do all or most of the day-to-day care of their child or children. The Child Maintenance Service (CMS) calls this the 'receiving parent'. We use the term 'non-resident parent' to refer to parents with a child or children who does not usually live with them. The CMS calls this the 'paying parent'.

We acknowledge the limitations of these definitions, in particular that they do not recognise situations where care is shared equally and that they can undervalue the parenting contribution of non-resident parents. Whilst recognising these limitations, we have chosen to use these definitions for this report as they are widely used and readily recognised among intended readers without the need for additional explanations.

DWP Department for Work and Pensions

FOI Freedom of Information

NRP Non-resident parent/s

PWC Parent/s with care.



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1: Introduction

The Child Maintenance Service (CMS) was introduced in 2012 to replace the Child Support Agency (CSA) with the aims of tackling the problems associated with the CSA, increasing the number of child maintenance arrangements and reducing dependency on the state. Research, investigations and audits however, have consistently found that the CMS is failing separated parents and their children. At Gingerbread, we repeatedly hear from single parents about poor customer service, reluctance to pursue enforcement, slow investigations, use of legal loopholes and inadequate support for people who have experienced domestic abuse. These failings ultimately result in child maintenance not reaching the children of the families it is designed to support. With single parents being almost twice as likely as couple parent households to be living in poverty, there is a clear opportunity for reform of child maintenance to play a role in addressing child poverty.

The Joseph Rowntree Foundation funded Gingerbread to carry out this mixed methods research to understand more about the impact that the failings of the CMS are having on the lives of separated parents and their children, and to understand more about what needs to change to make the system work. In light of the new Government's focus on tackling child poverty (with a poverty strategy due in Spring 2025) and action on tackling violence against women and girls, the research has a particular focus on the role that reform of the CMS can have in tackling these two important issues.

1.1 Policy background

The Child Support Agency (CSA), introduced in 1991, was beset by problems from the start (King and Crewe 2013 and Cotter 2015). Parents with care (PWC) on Income Support (now replaced by Universal Credit) were required to co-operate with the CSA except in cases of domestic abuse. The initial formula assessing the paying parents' income and maintenance liability was overly complex and frequently wrong, and collection of money owed was slow and expensive. In response to the criticism of the CSA, small changes were made to child support collection in the 1990s (King and Crewe 2013¹). In 2006 David Henshaw was commissioned to re-design child maintenance collection (Henshaw 2006; see also Jones and Perrin 2009) and the new Child Maintenance Service (CMS) was introduced in 2012.² The overall aim of the new service was to encourage parents to make their own arrangements and only use the CMS if that was not possible (Douglas 2016).

¹ See regular reports by the National Audit Office on the Child Support Agencies in the 1990s.

² For a brief history of child maintenance collection in the UK, see Loft 2021.

The design of the CMS differed from the CSA in that it only accepted new cases, participation was voluntary and fees for both receiving and paying parents were introduced. The aims of the CMS were to:

- Increase the number of effective maintenance arrangements for children who live apart from one or both of their parents.
- Increase the number of separated parents with an effective voluntary maintenance arrangement (a family-based arrangement).
- Reduce dependency on the state through a smaller, more efficient CMS (NAO 2022; 6).

The CMS introduced two different forms of payment:

- Direct Pay, whereby the CMS calculates the maintenance amount and charges an application fee but the ongoing transfer of the maintenance payments is the responsibility of the separated parents.
- Collect and Pay, whereby the CMS charges an application fee and collects an ongoing proportion of the monies paid from both parents (4% for receiving parents and 20% for paying parents) for managing the payment process.³

The government promised a range of measures to support separated parents with the separation, including making private maintenance arrangements, in the context of the CMS changes. However, repeated investigations have shown that progress on this has been very limited (see NAO 2022 and PAC 2022-2023). Furthermore, access to independent advice on child maintenance has become much reduced given the financial constraints experienced by local authorities and the voluntary sector.

The introduction of the CMS was meant to encourage separated parents to make their own arrangements and not use the government agency. The Department for Work and Pensions (DWP) has estimated that applications of all separated parents to the CMS fell from 48% to 18% between 2011/12 and 2019/20 (NAO 2022; 6). Private arrangements increased from 29% to 35% in that time. However, the proportion of families with no arrangements increased from 25% to 44% in that period. It is clear from these figures that fewer parents are using the CMS, but also that there has been a growth of parents with no arrangement in place at all. This shift is particularly concerning since parents without arrangements in place are likely to be the most disadvantaged. The regular survey of CMS users by DWP shows that parents were more likely to have a financial agreement in place if they had more frequent child contact arrangements, less complex

³ For a good introduction to the current child maintenance system in the UK, see Foley 2023.

circumstances (e.g. child did not have special educational needs), having been in a longer relationship, having higher income and being in work as opposed to living on benefits (DWP 2023b).

Recent changes mean that the CMS now has greater enforcement powers and the £20 application fee has been dropped (see DWP 2023a and Foley 2024). As a result of the Private Family Law Early Resolution consultation, the Ministry of Justice (MoJ) announced a number of measures supporting separated families such as online information services, investment in family hubs and mediation (Brader 2024). However, concerns remain over the low level of maintenance receipt as well as the effectiveness and use of the CMS for maintenance collection (HC272 2023 and NAO 2022).

A consultation about further reform of the CMS was launched shortly before the general election in June 2024. The aim of these proposals were to allow the CMS to concentrate its efforts on ensuring payments are enforced through abolishing Direct Pay entirely and reducing the costs of Collect and Pay, while also looking at ways to better support people to set up private arrangements. It is unclear at the time of writing whether the new Government will take forward the proposals.

1.2 Key issues with the CMS

A number of recent reports (including the regular customer satisfaction surveys of parents using the child maintenance) have highlighted familiar problems with the CMS. The three main reports are from the National Audit Office (2022), the Public Accounts Committee (HC255 2022) and the DWP Committee (HC272 2023). The three investigations mostly arrive at the same conclusions, and have identified the following concerns:

- Low proportion of maintenance arrangements in place.
- Low customer satisfaction.
- Amount of existing and continuously accruing arrears.
- Enforcement powers not being used early enough.
- Effectiveness of income assessment, especially where NRP is self-employed.
- Ability of NRP to commit fraud.
- Lack of integration into benefit system.
- Inability of a substantial proportion of NRP to make regular payments.
- Fees for Collect and Pay being too high.
- Lack of access to allocated caseworker.

The most recent report on child maintenance (IPPR Scotland 2024a) echoes many of the points raised in the three committee investigations, such as the difficulty to access CMS staff, the impact of the additional fees and distrust of the CMS. It concludes that the 2006 reforms, which aimed to enable parents to make private solutions and for the new service to adequately support those parents who are not able to do that, have failed and urgently need reform.

1.3 The role of child maintenance in addressing child poverty

There are currently 3.8 million children in separated families in Great Britain (DWP, 2024d). While not all children of separated families live in single parent households, a significant proportion do and there are 3.3 million children living in single parent families (ONS, 2024). Recent figures show that 44% of children in single parent families live in poverty compared to 26% in couple families (DWP, 2024c); 29% of single parent households with dependent children are in fuel poverty compared to 14% of couple households with dependent children (Department for Energy Security and Net Zero, 2024); and 13% of single parent households with dependent children used a food bank in the last 12 months compared to 3% of couple households with dependent children (DWP, 2024b).

There is strong evidence that low household income causes poorer health, cognitive and social-behavioural outcomes for children (Cooper & Stewart, 2021). Children growing up in single parent families have poorer education, behavioural and social/emotional outcomes than children growing up in two-parent families and research shows that this can be explained by the lower income and fewer resources of single parent households compared with two-parent households (Harkness et al, 2020, Vowels et al, 2023).

Child maintenance has a significant role to play in addressing child poverty. DWP data estimates that 160,000 children are kept out of absolute low income⁴ through child maintenance payments (DWP, 2024d). Where it is received, child maintenance cuts the child poverty rate by 25% (from 40% to 30%) (IPPR Scotland, 2024b). There is considerable potential therefore, to increase the role of child maintenance in tackling child poverty through reducing the number of separated families who have no maintenance arrangement at all, and through addressing the arrangements that are not paid in full or consistently. Given the Government's commitment to a child poverty strategy, this research is particularly timely.

⁴ Absolute low income (after housing costs) – below 60% of median household income in the financial year ending 2011 held in constant real terms

1.4 Child maintenance and domestic abuse

A number of high-profile deaths have led the government to focus on post-separation domestic abuse linked to child contact and child maintenance in recent times. The Harm Panel Report (MoJ 2020) brought together responses from experts and parents and carers arguing that the existing pro-contact culture in family courts did not sufficiently investigate or believe allegations of domestic violence nor adequately take them into account when ordering contact. The government has responded by commissioning the Pathfinder Court pilot (MoJ 2022). The key aims of the pilot are to ensure that children's voices are heard in the process and to place the emphasis on the initial fact-finding stage where applicants are supported by a case officer and local charities.

The issue of domestic abuse and the role of the CMS in facilitating ongoing abuse and not acting as a sufficiently robust barrier between parents has been raised time and again (e.g. Callan review 2023). The reduction in the number of separated parents using the CMS means that the caseload composition has shifted towards containing the most complex cases. Over half of new applicants to the CMS in the last quarter in 2023 were exempt from the application fee on the basis of domestic abuse (Foley 2024a). That fee no longer exists and so concerningly it appears that there is now no way for the CMS to be routinely collecting data on domestic abuse. In the Freedom of Information (FOI) request made as part of this research, DWP were not able to specify the proportion of CMS cases that involve allegations of domestic abuse as this information is not collected routinely (FOI request 2024).

1.5 Aims and methods

In response to consistent information that child maintenance is not working for separated parents and their children, and to inform understanding about the action needed to address this, this research aims:

1. To explore the current experiences of parents using the CMS for both PWC and NRP and to identify the main issues they face.
2. To better understand who has private or no arrangements and why that is.
3. To explore the experiences of the CMS of parents who have experience of domestic abuse.
4. To explore the impact on separated parents and their children who are not receiving the maintenance they are entitled to.
5. To identify recommendations for improvement and system change.

This research is based on a mixed-methods design. Methods include a review of the literature, a FOI request, 24 qualitative interviews with separated parents and two with stakeholders, and a survey of 1,622 separated parents. The research has been guided by an advisory group, who commented on the research design, the fieldwork tools and the findings. See Appendix A for full details of the methodology including sampling, limitations and ethical considerations.

1.6 About this report

In this report we share the combined findings from the qualitative research and the survey. The primary focus is on separated parents who have used/are using the CMS. However, we have also included separated parents with private or no arrangements in the research as we wanted to explore their reasons for not using the CMS.

The report starts off by considering the implications for why this is such an important issue to tackle, by looking at the implications for separated parents who do not receive all or any of the maintenance they are entitled to (Section 2). It then moves on to look specifically at the CMS and separated parents' experiences, including the impact of dealing with the CMS on mental health and wellbeing (Section 3). Section 4 focuses on the particular experiences of people who have experienced domestic abuse and Section 5 considers the need for wider system change. The report concludes with a summary of the research and the recommendations for change.

2: Impact of receiving no maintenance, reduced maintenance, or delayed maintenance

The survey found that 57% of PWC who had an arrangement in place reported that they did not receive the full amount of maintenance agreed regularly (see Appendix Table 2.1). Furthermore, we know from DWP statistics that in 2023, 41% of separated families had no maintenance arrangement in place at all (DWP, 2024d). Even of those who do have a statutory arrangement in place, 42% of children covered by a Collect and Pay arrangement with the CMS received no payments in the quarter ending June 2024 (DWP, 2024a). As well as those families who receive no maintenance, or reduced maintenance, many PWC reported inconsistent patterns of payments and delays, making household budgeting challenging. We asked parents currently dealing with the CMS whether there were arrears on their claim, and this was the case for more than two thirds of PWC (Appendix Table 2.2). Of those with arrears, only a small group of PWC were receiving any payments to reduce the arrears and the majority did not know how long it would be until all the arrears would be paid off. Taken together, the evidence indicates that a significant proportion of the 3.8 million children of separated families are living in households that are receiving no maintenance, less maintenance than has been agreed, or are receiving maintenance inconsistently. In order to understand more about the implications of this, we asked PWC about the impact of receiving no maintenance or reduced maintenance.

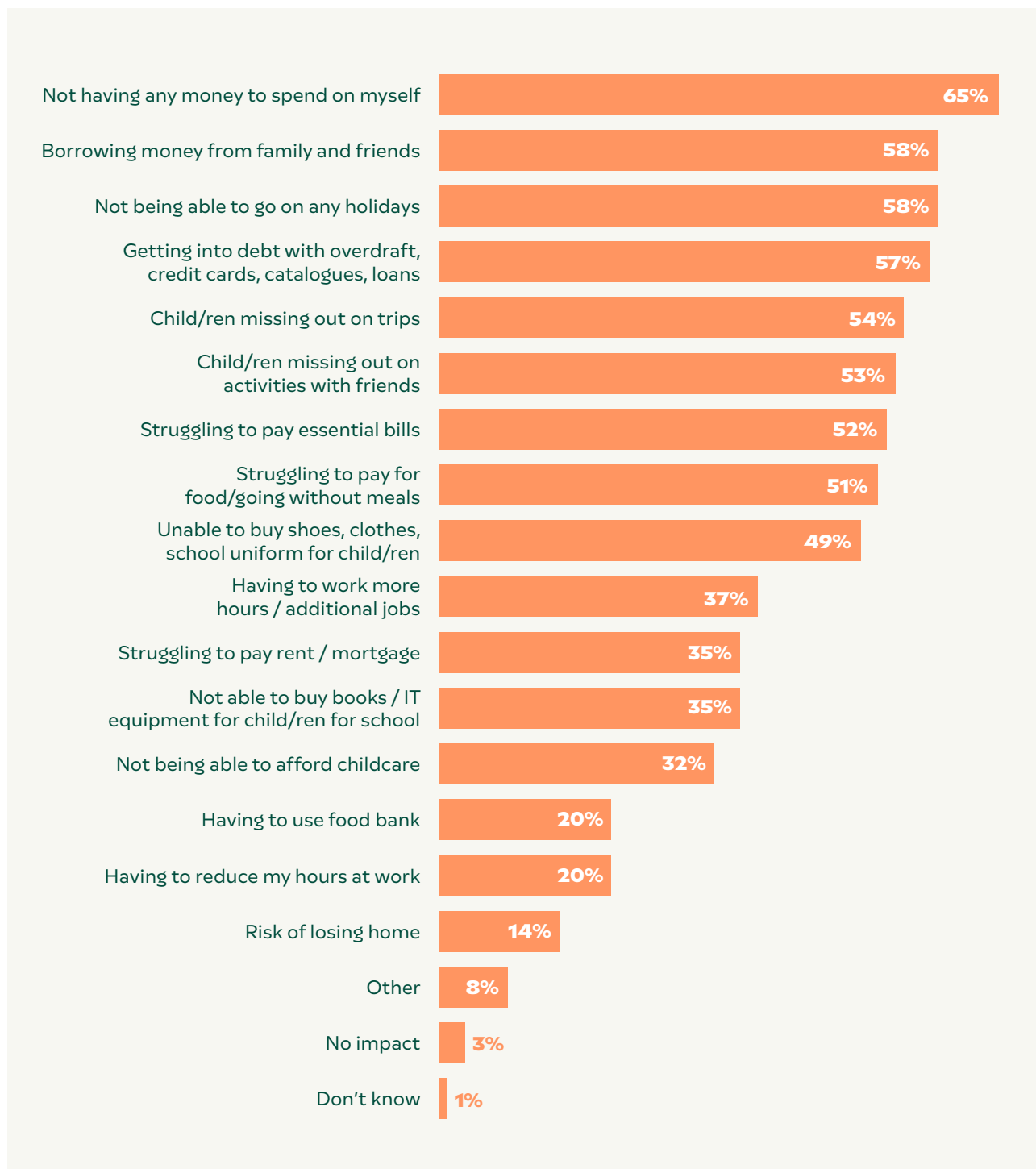
2.1 Financial strain and basic needs

Financial strain as a result of only receiving some or none of the child maintenance emerged as the strongest theme in the survey (see Graph 2.1). Over half of PWC who did not receive all or any maintenance reported that they were struggling to pay essential bills, struggling to pay for or going without food, borrowing money from family and friends, and getting into debt. The lack of adequate and consistent child maintenance payments significantly impacts on parents' ability

to meet their children’s basic needs. Among the survey respondents, around half of the PWC who did not receive all or any maintenance reported that they were struggling to buy shoes, clothes and school uniform for their child (see Graph 2.1).

Graph 2.1: Impact of receiving no maintenance or reduced maintenance on PWC

N = 777, sample includes PWC who have no arrangement in place and PWC who have an arrangement in place but do not generally receive all the maintenance agreed; respondents could choose multiple answers.



PWC explained in the qualitative interviews that they did everything they could to make sure that their children had what they needed. However, they also reported struggling to afford basic necessities such as food, clothing, and housing. For example, parents spoke about the difficulty of affording new clothes and the need to buy reduced-price food, meaning a limit to how much better-quality food they could buy.

“My son knows that. He said to me, ‘Mum, did I come with a yellow sticker?’, because I have to really watch the pennies. I buy the things that are reduced.”

PWC no arrangement_1

Participants highlighted that the costs of raising children are not limited to food, clothing, and housing, but also include utilities, petrol, and school-related expenses such as uniforms, trips and activities. They noted that providing for children is even more challenging considering the increasing costs of living, and especially difficult for those based in cities like London where housing and living are more expensive.

To cope with the limited finances, PWC described having to budget very carefully, choosing cautiously what to spend on, and avoiding all unnecessary expenses.

“I feel like I’m living like a student again. I’m in my late 30s but I make sure everything in the house is eaten before we go and do another shop.”

PWC no arrangement_3

Careful budgeting meant that they often avoided spending on themselves, skipping purchases like clothes or haircuts, and sometimes even fresh food, to save money. Many indicated they had to dip into their savings or rely on support from family and friends just to get by, highlighting the precarious nature of their financial situation. Housing affordability was a major concern, with some reporting struggling to pay their rent or mortgages – affecting over a third of survey respondents – and needing to turn to family support or personal savings to avoid losing their homes. In some cases, they had to remortgage, which was particularly difficult due to the higher rates.

2.2 Educational and leisure opportunities

Financial instability also restricts children’s access to educational and leisure activities, crucial for their development and wellbeing. Over half the surveyed PWC who did not receive all or any maintenance reported that their children missed out on trips and activities with friends and one third reported not being able to buy IT and other

equipment for their children for school (see Graph 2.1). Interviewed PWC mentioned they were not always able to provide their children with extras like treats, outings or holidays, and sometimes had to say no to their children's requests. They felt that being unable to afford taking their children out or on holiday limited the types of things they could do together as a family, especially as children become older. Reflecting a common sentiment, one parent observed: 'The older [children] get, the less they just want to go for a walk down the park' (PWC Collect and Pay_1). Parents particularly regretted not being able to afford children's travel, which they saw as an important educational experience. For those who had family abroad, this also hindered their children from spending time with other family members.

"I'm from [abroad]. From two years old it's full-price ticket for kids. ... That's going to become hard, as well, because of all the school fines. You can't take the kids out of school, you have to take them out of the school term [when tickets are more expensive]."

PWC no arrangement_2

PWC emphasised how making sure that their children could take part in educational and leisure activities meant having to 'cut back on anything elsewhere'. PWC also highlighted situations where the NRP was in a better financial situation and still able to provide these opportunities.

"I don't know when I will be able to take my children abroad on holiday, but what's happening with my ex is, there's a lot of holidays abroad, a lot of nice things, a lot of eating out, and a comfortable life. All the things that are used to entice children to then spend more time on the other side, and then you get the mum who's done everything for them, left on their own with no money."

PWC Collect and Pay_3

2.3 Emotional and psychological impact

Parents experience significant emotional and psychological stress due to financial instability, concerns about their ability to provide for their children, and uncertainty about the future. Around a third of surveyed PWC who did not receive all/any maintenance reported that they were not able to afford childcare as a result and a third also reported that they had to work additional hours to make ends meet (see Graph 2.1). In the interviews, parents explained how budget restrictions from receiving no or reduced maintenance led to a constant financial strain and having no personal space or time to unwind due to the inability to afford childcare or going out. They described how this takes a toll on their mental health and wellbeing, manifesting as anxiety, depression, and other mental health issues, which is perceived to ultimately affect their children.

"I can't afford a babysitter, I can't afford to go out and do anything. My mental health can go down because I never have that breathing space, because you're always worried about everything else, and then you can't go out and enjoy yourself with other people unless it's for free."

PWC Collect and Pay_1

The ongoing financial disputes and instability were seen to create a sense of insecurity in children, impacting their overall wellbeing and development. PWC explained that being unable to rely on child maintenance meant they must work longer hours to provide for their children's needs, sacrificing the time they can spend with them. The stress and exhaustion from the constant financial preoccupation were also perceived to negatively affect the quality of the time they had with their children. Parents felt their children could sense their stress and financial worries, and reported instances of this.

"I've noticed a few times where the ice cream van has gone past and he's just looked at me and said, 'Don't worry, I don't want one'. ... There was something the other day. ... The school said, 'Can you bring in some...?' I didn't have any change, and I said, 'I haven't got any change', and he went, 'You can always take some money from my money box', and it just broke my heart."

PWC no arrangement_3

Alongside this, there is a deep sense of guilt for not being able to afford treats or extras for their children, leading to feelings of inadequacy.

"[My daughter] saw a few things as we were going around the supermarket. I said, 'If you want it, put it in the trolley'. She was like, 'No, no. I don't want to'. I felt really guilty. ... Obviously, when we were getting his money, I could buy her more treats when we did the shopping, have the takeaway and do more things. I feel stressed that I can't provide her with as much."

PWC Collect and Pay_2

There were instances where PWC reported feeling like the 'lesser parent', comparing themselves to the other parent who can afford to spend more and buy expensive gifts, and fearing that their child might love them less as a result.

2.4 Impact on PWC's employment and career

Budget restrictions and financial limits on how much PWC could afford to pay for childcare, petrol or living in more expensive areas significantly affected their employment and career prospects. For example, one parent explained how only being able to afford living in areas of the UK where housing is cheaper also meant there were fewer job opportunities.

"I'm in the North East, so one of the cheapest parts in the UK. That means that the job market is quite low, but all of these things are done because it's all money-related. ... Obviously if you have the other person, or at least their economic contributions, you would perhaps be able to have more flexibility on jobs you could do, where you could live, where you could work and things like that."

PWC no arrangement

A common experience was the inability to pay for childcare leading to only being able to work reduced hours or during school hours to manage this, with some participants having to leave their jobs, being rejected for promotion, or finding it difficult to get back into employment. PWC emphasised the long-term impact of this on their current and future earnings and pension.

"Up until that point, I got a promotion probably every two or three years. I haven't been promoted since because I can't do extra hours, I can't do nights away for meetings and things like that. I can't afford to plug that with childcare. So that will affect me, and all the other women like me for the whole of our lives, because that will affect my pension."

PWC no arrangement_1

Summary

Not receiving any or all of the maintenance they are entitled to is having a significant impact on the lives of PWC and their children. The majority of PWC report that the lack of regular maintenance payments means they are struggling to pay for essential bills and food, and it is causing them to get into debt. Children are missing out on trips and activities with their friends, and PWC report that they are not able to buy shoes, clothes or school uniform for their children. The financial instability as a result of limited or inconsistent maintenance payments is causing PWC considerable stress and has an impact on their mental health and wellbeing.

3: Experience of the CMS

The survey and qualitative interviews explored the experiences of both PWC and NRP when dealing with the CMS. Our data found that PWC and NRP often experience similar issues when it comes to using the CMS and we have therefore presented their responses together where this was the case. Also, as there was little difference between responses of current users of the CMS and those who had used the CMS in the past five years, we combined the responses of both groups when presenting the findings from the survey.

3.1 Communications and customer services

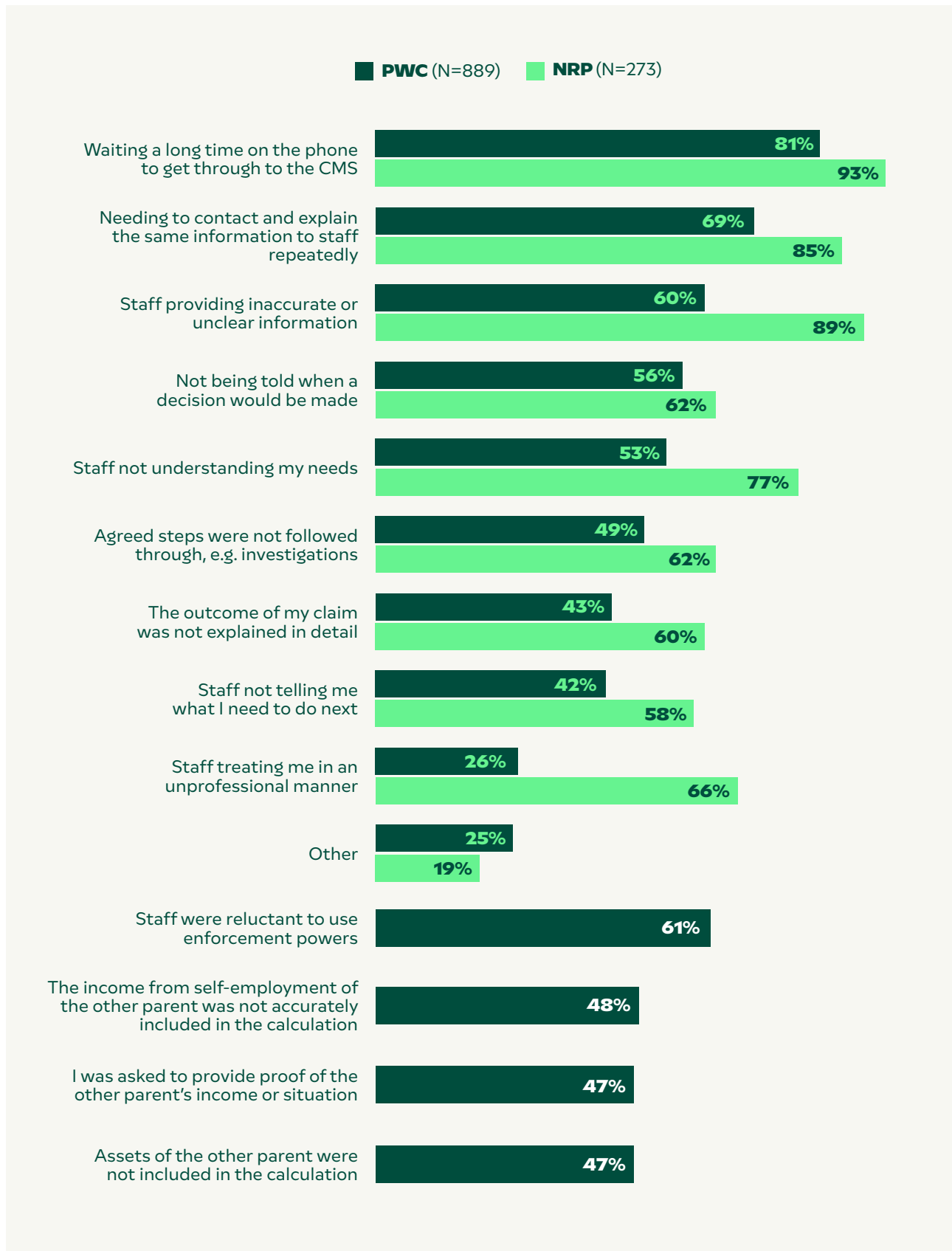
Communication difficulties emerged as the most prominent issue in the survey (see Graph 3.1 below). The main complaints were:

- Waiting time to get through to the CMS on the phone (93% NRP and 81% PWC).
- Having to repeat information to CMS staff (85% of NRP and 69% of PWC).
- CMS staff providing inaccurate or unclear information (89% of NRP and 60% of PWC).

Impersonal and delayed communication: Across PWC and NRP's accounts, the CMS's impersonal and delayed communication was a common issue, which created additional hurdles. Participants indicated significant delays in becoming aware of changes in their case, as notifications were only sent via the CMS online portal, which they might not have been aware of, or only arrived months later. They also reported receiving standard letters that lack specific details and do not include CMS staff names, which makes it difficult to refer to someone when calling over the phone. Only being able to communicate with the CMS over the phone rather than via e-mail or a messaging function was considered a problem, as it meant spending significant amounts of time on the phone due to long waiting times and means there is no written record of communications.

Graph 3.1. Experience of the CMS by PWC and NRP.

N = 1,162, sample includes PWC and NRP who are currently using or used the CMS in the past; respondents could choose multiple answers, with bottom four answer options only presented to PWC.



“We can only phone. Why can’t we have an online messaging service? There used to be one, didn’t there? ... Especially if you’ve got a complaint or an investigation to be handled. ... If I’m at work or something, I can’t be on the phone. I don’t want my daughter to hear me having conversations about it. Just having emails ping back and forth. Easy, and there’s a paper trail for both parties to know what’s been said and what’s going on.”

PWC Collect and Pay_1

Lack of allocated caseworker: Strong concerns were also raised about the lack of an allocated caseworker, which left many participants feeling unsupported and frustrated as they needed to explain their situation multiple times to different staff members, contributing to spending long periods on the phone and receiving inconsistent responses.

“Every time you call up, you’re on hold for about two hours. If you get through, they’ve got this triage person who can’t do anything, can’t make any decisions. ... You spend maybe 15-20 minutes going through your story with them and they’ll go, oh no, you need to speak to a caseworker. ... You’ll be on hold for maybe another half-an-hour, another hour. Sometimes the phone line just cuts off and you have to start all the way in the beginning again.”

NRP Collect and Pay_2

Online portal: There were mixed views about the CMS online portal, where users can access the letters sent by the CMS and upload documents. While some participants found it helpful and easy to use, others cited difficulties in uploading documents due to the limited types of formats supported and in remembering long random digit sequences to access. A key issue is that it does not provide the two-way digital communication that CMS users say is needed.

Inconsistencies and clarity issues: Participants highlighted significant inconsistencies in communications and clarity issues leading to confusion and mismanagement of cases. They described that letters explaining how maintenance payments are calculated are unclear, and changes to these amounts are poorly communicated. Many referred to inconsistent responses from staff, providing different answers with each call, which creates false impressions of progress while nothing is resolved. Interviewed stakeholders also referred to inconsistent communication as a longstanding issue, and viewed the mainly telephone-based mode of communication and lack of a reference person in charge as contributing to this.

“Then you get a letter from the CMS, completely a different story to the phone call. The phone call says, ‘I’ll go through the file, I’ll look for this, and I’ll find this. Don’t worry, we’ll sort this out for you.’ Then you get a letter saying they’re not going to do it.”

NRP Direct Pay_1

The lack of written records exacerbates these problems, as it means decisions are not followed up, forcing participants to repeatedly start over. Additionally, there was a perceived lack of communication regarding the CMS’s actions on specific cases.

“It just seems that when I speak to somebody, it depends on how they’re feeling that day as to whether they will progress it. Sometimes I speak to lovely people who empathise but then don’t know which way to direct me, or empathise and try and put things in place, but then in the next phone call I’m told, ‘Well no, they shouldn’t have done that,’ and it just constantly feels like I’m trying to swim through treacle with them and it really shouldn’t be that difficult.”

PWC Direct Pay_4

One of the reasons for the poor communication, lengthy waiting times and inconsistent information people have reported, could be the high staff turnover and reduced staffing levels. The FOI request submitted as part of this research into staff turnover suggests that it has increased and now stands at 7.8% up from 5.6% in April 2021. However, it had been above 9% for around a year in between. These figures refer to all CMS staff and turnover rates for helpline staff may be higher. The FOI request response shows that in March 2024 there were 3,779 staff employed by the CMS compared to 5,958 in March 2019.

3.2 Perceived bias and lack of accountability

Perceptions of bias: Both NRP and PWC perceived the CMS as biased against them. NRP often felt the system is overly sympathetic to the PWC, while PWC believed the CMS is more lenient with NRP, particularly regarding enforcement actions. This dual perception of bias ultimately undermines the credibility of the CMS.

“I feel as though every time I’m phoning up I’m money grabbing. I feel as though I’m the bitter ex-wife trying to get all this money. I just want it to be smooth. Because you’re chasing it up all the time it’s like, give me that money, give me that money, give me that money. It’s horrible to feel that way.”

PWC Collect and Pay_1

The sense of not being treated professionally by CMS staff and staff not understanding the needs of parents came out strongly in the survey. NRP felt more strongly about this than PWC, with 66% of NRP users reporting that staff had treated them unprofessionally compared to 26% of PWC.

Lack of independent scrutiny and accountability: Concerns were expressed with the lack of independent scrutiny of the CMS's operations and consequent accountability. In one example, the NRP claimed their arrears were fictitious, but complained that this claim was only assessed internally by the CMS rather than by an external organisation providing independent judgment.

3.3 Calculations of maintenance

Inaccurate assessment of NRP financial situation: There was a shared view that the CMS's approach to calculating maintenance payments does not allow for an accurate assessment of NRP financial situation, thus leading to unfair calculations. Just under half of PWC reported that assets of the NRP had not been taken into account in the calculation of the maintenance amount (Graph 3.1). PWC felt it was unfair when the other parent's lifestyle differed significantly from their own, especially when compared to the calculated or paid maintenance.

"The real thorn in my side was, he could afford to go [on holiday abroad] when he wasn't earning. ... They don't take into account any other income, savings that he's got stashed away or whatever. ... It's just so frustrating that there's nothing there in place that if they're out of work they don't pay a penny."

PWC Direct Pay_5

There is a particular challenge around the need to apply for a specific variation, for example to look at assets and unearned income. There can be a real challenge in first understanding the process to get a variation and then securing it. An application for a variation is also needed so that other contributions that the NRP might be making, such as paying for the house where the PWC and the child are living or school fees, can be taken into account.

NRP additionally referred to instances where, when the CMS first contacted them, the requested maintenance was based on prior, higher salaries rather than their current earnings. This could lead to significant financial hardship, which affected their ability to afford to see their child and severely impacted their mental and physical health.

"This stress about them taking money and I'm not able to live properly, I was diagnosed with hypertension ... I was close to infarction ... I lived per month off £70. I almost lost my mind, because

I was saying to myself: 'I survived the bloody COVID', and then somebody who's almost killing me was a government institution demanding to take money from my account."

NRP Collect and Pay_1

Use of overnight stays to calculate maintenance: PWC and NRP raised different issues with using children's overnight stays with NRP as a parameter for calculating maintenance payments. PWC reported that NRP could formally agree to a certain number of overnight stays to reduce the maintenance payments, but then avoid complying with the order or leave their children to someone else such as their current partner or parents. On the other hand, NRP perceived this parameter as encouraging PWC to limit their contact with children to increase the maintenance payments.

Cost of raising children: The CMS's calculation of maintenance payments was strongly criticised for only being based on NRP financial capacity rather than also considering the costs of raising a child.

"It should be looking more at the child, and what it costs to actually raise the child, food. They need to be more joined up, those two sides, not just, 'Oh, let's look at earnings and what he's made after profit,' and make the decision based on that. You need to bring the raising of the child into it more."

PWC Direct Pay_1

Among NRP, there was a view that the maintenance should be based on child-rearing costs rather than increasing indefinitely with NRP's salary. According to interviewed stakeholders, although there tends to be a shared view that what should be paid in maintenance should be linked to the cost of raising a child, there is much less agreement on what that cost is and that it is difficult to define. We asked separated parents in the survey what they thought of the amount of maintenance that they were due to receive/pay respectively. Unsurprisingly, this is where the responses from NRP and PWC differed the most. Almost equal proportions of NRP thought it was too much (86%) as PWC thought it was too little (79%; see Appendix Table 3.1).

3.4 Exploitation of the system (loopholes)

Financial loopholes for non-resident parents: PWC commonly reported that NRP exploited financial loopholes to avoid or reduce their child maintenance obligations. This included underreporting income, declaring self-employment with minimal profits, and taking payments 'cash in hand' to avoid official income records. Just under half of our survey respondents reported that the income from self-

employment of the former partner had not been included accurately in the calculations as an issue (Graph 3.1).

“He is self-employed so he’s always hidden the amount. I know exactly how much because I lived with him for 20 years. ... I was getting sometimes £6 a month. The money would build up because he wasn’t paying and then [the CMS] would eventually say they would take him to court. As soon as that happened, he would then go on to benefits so everything would stop. ... He absolutely knows the system and he plays it, and they allow him to play it. They even admitted to me that they know they play the system, but there’s nothing they can do.”

PWC Collect and Pay_4

Self-employed NRP may also inflate or fabricate claims about their expenses, such as costs for travel, lunches, and other daily expenses, which are deducted from taxable income reducing child maintenance. CMS’s reliance on HMRC and reported earnings, which can be easily manipulated, facilitates this exploitation of financial loopholes. PWC also mentioned online forums where NRP exchange advice on how to legally minimise or avoid child maintenance payments using these loopholes. Reflecting on these findings, interviewed stakeholders highlighted that the system appears to be least effective when NRP are self-employed or in precarious or variable employment.

3.5 Lack of action

Delayed responses and inadequate enforcement: There were significant concerns with the CMS’s slow response and lack of action. Many PWC reported waiting months for anything to be done after payments are missed or for investigations on NRP to be completed, during which arrears accumulate and often remain unpaid. In the survey, six in ten PWC reported that staff were reluctant to use enforcement powers. The long timeframes between CMS’s reviews of NRP financial situation and lack of interim assessments were also considered an issue. NRP highlighted a lack of action in assessing their claims around their financial circumstances and maintenance obligations. Long delays could lead to more arrears accumulating, which were then difficult to cancel. This lack of prompt action severely impacts the financial stability of all separated parents. PWC felt stressed and frustrated about having to repeatedly chase the CMS to receive what they are due, which could be particularly triggering in cases of domestic abuse. NRP mentioned a sense of being stuck in a bad situation and seeing no solution, leading to feelings of dread and despair.

The issues raised above all came out prominently in the survey, too. For example, around six in ten NRP and five in ten PWC raised as a concern that:

- Agreed steps were not followed through.
- The outcome of their claim was not explained in detail.
- They were not told when a decision would be made.
- Staff were not telling them what to do next.

Delayed and inadequate enforcement around missed payments and arrears were also raised as major issues in the stakeholder interviews. Interviewed stakeholders emphasised that the CMS has considerable enforcement powers under the Child Support Act, such as the power to remove driving licences or passports, or take one-off payments from the NRP's bank account, but these are rarely used.

Lack of personal engagement: Participants felt that the CMS's reliance on an automated system, rather than personal engagement, was problematic. They believed the CMS should engage more directly with NRP to understand their financial circumstances and ensure fair and accurate payments.

"[The NRP] needs to pay this money. Okay. Why is he not paying the money? Why is he only supposed to pay this little? Why is nobody knocking at his door and having a conversation with him, and actually checking that lifestyle, and what is he doing with this money? ... At the moment, it's all computer, I put details in, then he gets the letter, and then he's supposed to pay. That's it."

PWC no arrangement_2

Reluctance to investigate and burden of proof on PWC: PWC criticised the CMS's reluctance to accurately investigate NRP financial circumstances when asked to do so. For example, they referred to instances where the NRP claimed they were providing for other children while living with their mother, or claimed low income but spent significant amounts on luxury items and holidays. PWC reported being told by CMS staff they do not consider NRP lifestyle as a parameter for investigation and being asked to provide proof of NRP financial situation, which is nearly impossible without access to their records. In the survey, almost half of PWC reported that CMS staff had asked them to provide proof of the financial situation of the other parent. Where the DWP finds the NRP eligible for benefits due to not having income from work, PWC are required to start a fraud investigation with the DWP if they wish to assess the NRP's finances, which can be especially daunting and off-putting. Interviewed stakeholders also found it problematic that the CMS appears to be reluctant to initiate their own investigations and relies on DWP benefits enforcement to investigate NRP financial circumstances, in particular because the DWP benefits fraud investigations have a limited scope and PWC might not want to report the other parent for fraud.

Prolonged case resolutions: Due to inadequate investigation practices, many cases remain unresolved for extended periods, sometimes over a year. This prolonged uncertainty places a significant financial strain on PWC who often rely on these payments for their livelihood.

“When you start an investigation, you’re told that it will be quiet for a very long time. I then rang them up one day, and I said, ‘How is the investigation going?’ and I got told that it had never been started. I was so upset. I said, ‘Well I thought it was quiet, because you were doing it behind the scenes’, and then they apologised, and they said, ‘We’ll start it again’. I said, ‘Well, I’ve just lost a whole year. I’ve lost a whole year of no money, and continued abuse’”

PWC Collect and Pay_3

3.6 CMS charges

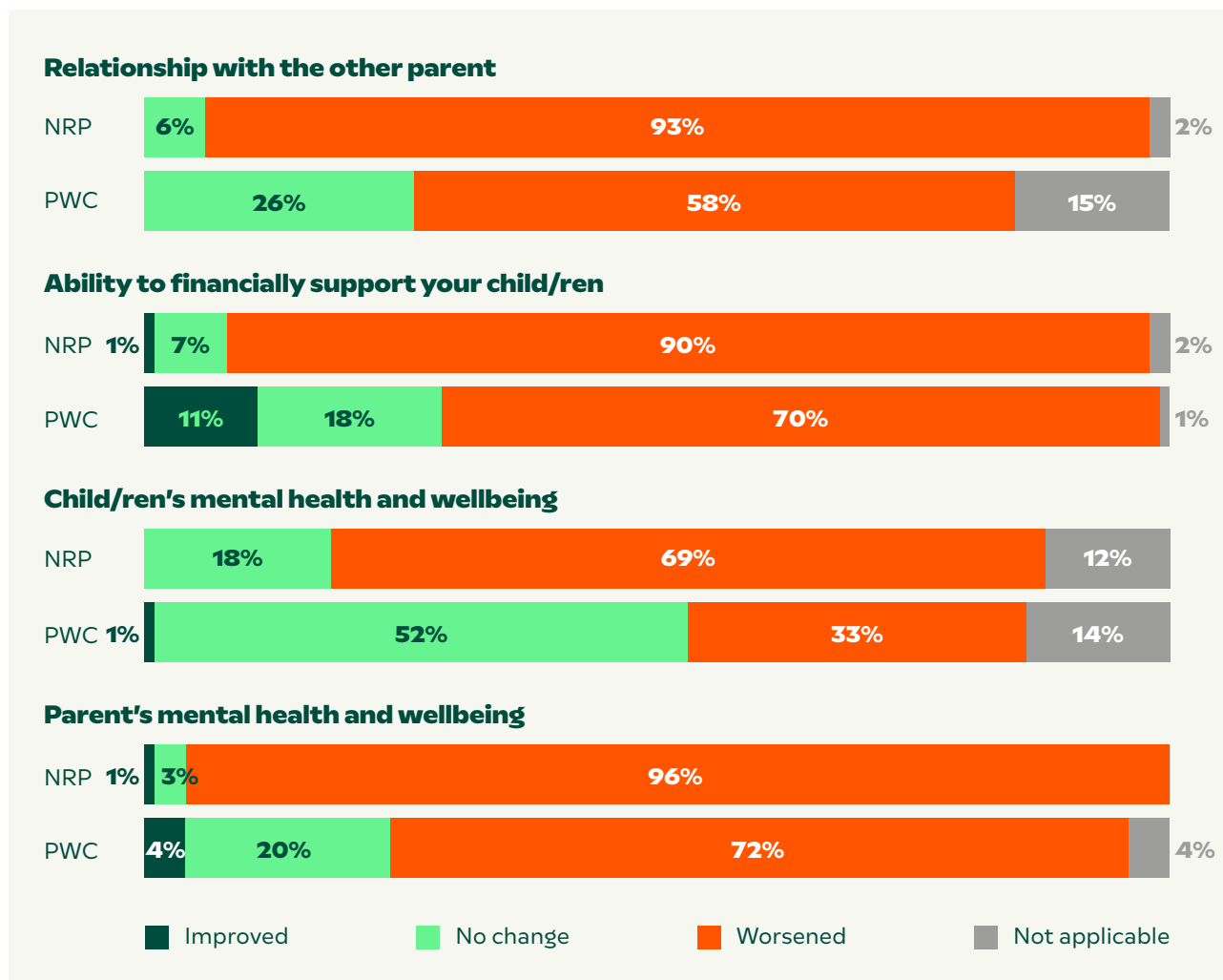
Collect and Pay charges: In the qualitative research, participants perceived the charges that the CMS applies to parents on Collect and Pay as unfair. PWC felt it is unjust that they must pay a fee despite the responsibility for requiring Collect and Pay lying with the NRP. The 20% charge to the NRP was seen as excessively high and punitive, likened to extortion, and it was observed that the additional financial burden and perceived injustice can exacerbate conflicts between parents. There were strong feelings that the CMS charges are exploitative, with parents describing them as ‘criminal’ or medieval’, as they add unnecessary financial stress to already difficult situations and significantly reduce the amount of money available for child support.

3.7 Effect of engaging with CMS on mental health and wellbeing

The vast majority of parents reported the involvement with the CMS had a negative impact on their own mental health, with 96% of NRP and 72% of PWC saying it had worsened or considerably worsened (see Graph 3.2). 93% of NRP and 58% of PWC reported that their relationship with the other parent had worsened or considerably worsened. It is clear therefore, that the survey respondents found engaging with the CMS very stressful to the extent that it affected their mental health as well as the relationship with the other parent. While this is felt more strongly by the NRP than PWC respondents in this survey, it is another area where the similarities between their responses outweigh the differences.

Graph 3.2. Impact of engaging with the CMS for PWC and NRP.

Sample includes PWC (N = 631) and NRP (N = 210) who are currently using the CMS.



Interviewed parents also spoke about the negative impact of dealing with the CMS on their mental health and relationship with the other parent. PWC and NRP both mentioned feelings of anxiety, stress and frustration due to the difficulties of communicating with the CMS, the CMS’s lack of action and having to repeat their cases many times while seeing no solution (see section 3.1).

“I would end up feeling so frustrated and so upset after each call because you’re just banging your head against a brick wall. It was just constantly, ‘There’s nothing we can do!’”

PWC Collect and Pay_4

“There were times when I was just in such a dark, dark place, because of the frustration of not being able to negotiate or not being able to put your case forward.”

NRP Collect and Pay_2

NRP described finding themselves in significant financial hardship, which affected their mental and physical health. They also felt the CMS contributed to worsening relationships between parents by setting them against each other rather than facilitating an agreement.

The picture regarding the effect of the parents engaging with the CMS on the mental health of the child involved is less clear, with 69% of NRP reporting it had got worse or considerably worse while this was only reported by 33% of PWC, and 52% of PWC reporting that there was no change.

We also asked parents about the effect of engaging with the CMS on their ability to financially support their children. Most parents reported that engaging with the CMS had worsened or considerably worsened their ability to financially support their children (70% of PWC and 90% of NRP). As described in section 2.3, concerns about being able to financially support their children can cause parents significant stress.

3.8 Lack of trust in the CMS

We asked PWC with private arrangements or no arrangement for the reasons why they are not using the CMS and only a small proportion responded that they were happy with the current arrangements (10%). 29% were concerned that using the CMS would make the coercive or abusive behaviour of the other parent worse, 24% had heard negative things about the CMS and 24% had used the CMS in the past and it had not been a good experience (see Graph 3.3). In other words, the decision not to use the CMS is based on misgivings about the potential ineffectiveness of the CMS or a potential negative impact on the relationship with the other parents.

These concerns are reflected in the qualitative research. PWC with no formal child maintenance arrangement were asked about their reasons for not engaging with the CMS. In a few cases, they were not eligible for the CMS as the NRP lived abroad. In the instances where they were eligible, they cited the following issues:

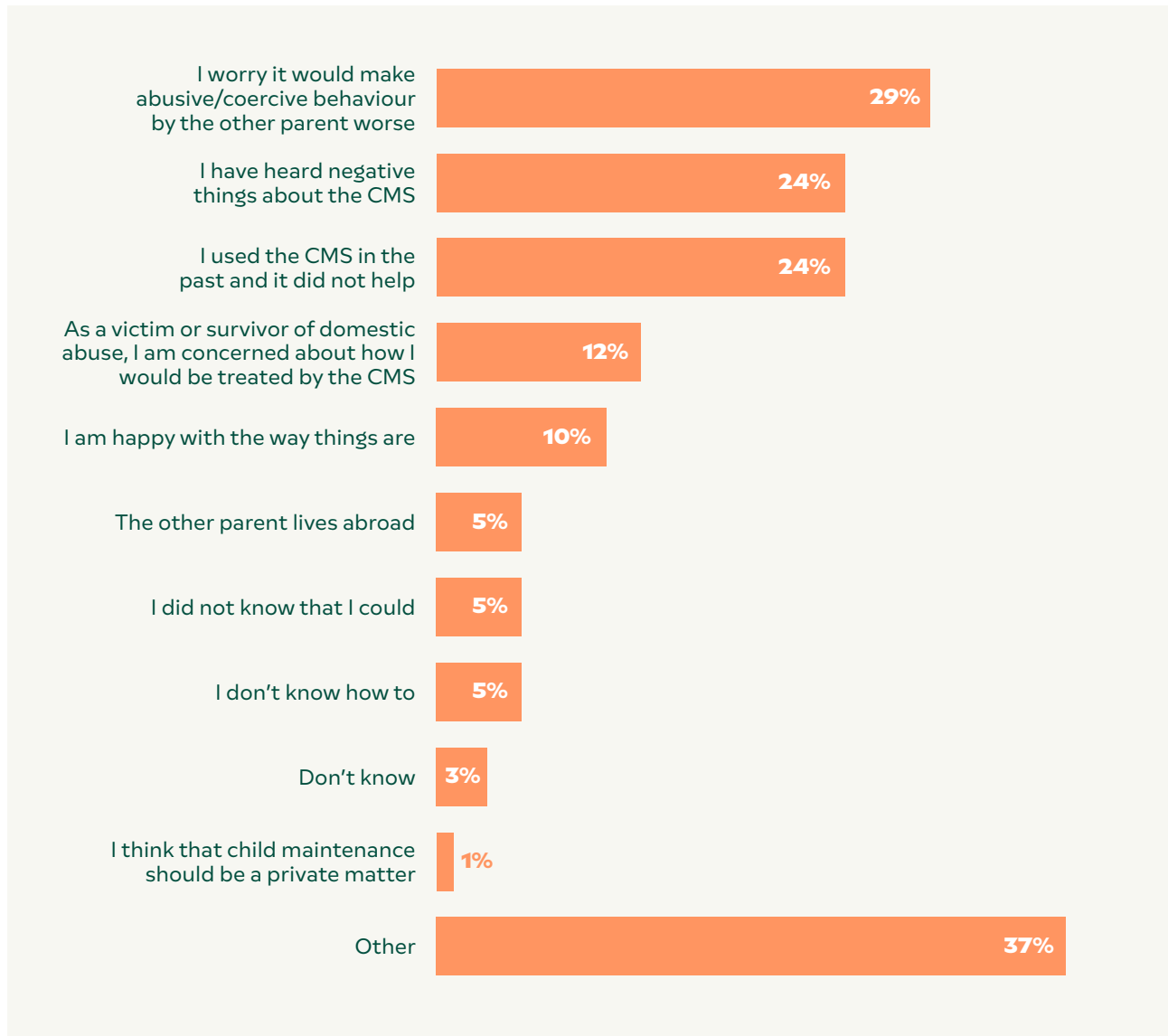
Fear of repercussions: In cases of domestic abuse, the fear of possible repercussions by the NRP, for example where there had been previous threats, could deter PWC from seeking financial support.

"I would rather have nothing than him be at risk of taking her, essentially, so I haven't been able to get anything."

PWC no arrangement_4

Graph 3.3. Reasons PWC with no arrangement or private arrangement do not use the CMS.

The sample includes PWC who currently have no arrangement or a private arrangement in place and do not use the CMS (N = 371); respondents could choose multiple answers, and added additional information by selecting the open-text option 'Other'. The option 'I think that child maintenance should be a private matter' was selected by less than 10 respondents.



Poor reputation of the CMS: The CMS was commonly viewed as lacking effectiveness and complex to deal with, which could discourage parents from engaging. Some parents cited their friend's negative experiences of the CMS and explained they would rather avoid the stress of dealing with a system they considered unhelpful and excessively bureaucratic. The emotional toll and the time required to navigate the system were seen as detracting from their ability to parent effectively.

"I don't really trust them, and I don't really think this would be an addition to my life other than added stress. Their reputation is not good enough for me to be wanting to put so much effort and provide all of this information, and maybe even put my relationship with [my ex-partner] in jeopardy because of this, and then nothing comes out of it."

PWC no arrangement_2

Insufficient financial support: The amounts calculated by the CMS could be perceived as too low to justify the effort of pursuing child maintenance. One parent calculated they would receive only £7 a week due to the NRP's benefits situation, which they found disheartening and not worth the stress of dealing with the CMS.

"That was disappointing to see that just because he's on Universal Credit, they don't take it into consideration the disability benefits, so I was only allowed to get £7 a week, so I just left it."

PWC no arrangement_2

Complex financial situations: PWC whose ex-partners had irregular or complex income sources (e.g., freelance work or multiple short-term contracts) explained that the CMS's rigid approach to calculating maintenance payments did not account for these complexities, leading to inaccurate payment expectations. In these circumstances, it would also be more difficult for HMRC and the CMS to have accurate up-to-date records of the NRP's earnings and to enforce any missed payments.

"The nature of his job, it's often short-term contract projects. ... It's very hard sometimes for HMRC to see what he's been earning because it's very bitty. ... Often the issue would be that by the time they'd catch up with him that job would've stopped, closed down. He won't be employed by that company anymore. So, then they have no details for him. ... Also the issue that we've had with child maintenance is that, because that calculator is very black or white, if you have a job like that that's quite nuanced, it doesn't allow for those differences."

PWC no arrangement_3

Preference for private arrangements: Some parents preferred seeking private arrangements over engaging with the CMS, either because they believed it would be more effective or because they were still negotiating divorce settlements and did not want to jeopardise the relationship with the NRP.

Summary

Separated parents with experience of the CMS expressed considerable frustrations with the CMS, in particular around the poor communication and customer service experienced, slow action around enforcement and investigations, and the loopholes built into the system. Engaging with the CMS has negative effects on the relationship of the separated parents and their mental health and wellbeing. The main reason separated parents avoid using the CMS and opt for no arrangements or private arrangements is a deep lack of trust in the CMS.

4: CMS for victim-survivors of domestic abuse

Three quarters (77%) of PWC in the survey report having experienced domestic abuse from the other parent. This figure is even higher than DWP figures which show that over half of new CMS receiving parent applicants get moved to Collect and Pay due to having experienced domestic abuse and 56% of people making new claims in the last quarter of 2023 got their fee waived because of domestic abuse (Foley, 2024a). The difference is likely to be at least partially explained by the fact that CMS figures capture those PWC who have both reported the domestic abuse to the CMS and whose claim of domestic abuse has been officially accepted. In the survey, only two thirds of PWC who had experienced domestic abuse from the other parent said they had informed the CMS (Appendix Table 4.1). In other words, the official figure is likely to be the lower bound rather than an accurate estimate.

Either way, both figures are, arguably, in line with the broader policy direction of the previous government wanting parents to make their own maintenance arrangements where possible and only using the CMS where that was not possible or appropriate. The high proportion of PWC reporting having experienced domestic abuse raises the stakes for the CMS in terms of staff having sufficient training and understanding to deal with this vulnerable group appropriately and sensitively, as well as for the processes to be effective and robust to protect them. This includes establishing whether domestic abuse is involved in a case.

4.1 Experiences of victim-survivors of domestic abuse

The survey responses and qualitative interviews revealed some concerning findings about the experiences of the CMS from people who had experienced domestic abuse from the other parent.

Continuation of control and abuse: The Collect and Pay mechanism has been designed for separated parents who cannot agree on maintenance but also as an “administrative wall” between parents, helpful for situations where domestic abuse has occurred. Yet, for around 39% of PWC who had experienced domestic abuse it was still ongoing and 45% even reported that the involvement of the CMS had made the situation worse (Appendix Table 4.1).

PWC who experienced domestic abuse explained that the CMS's shortcomings meant abusive NRP could exploit the system to maintain power and control through withholding or reducing maintenance payments.

"My children's father is continuing financial abuse through child maintenance payments, withholding money ... I make the phone calls and explain the situation, and then give it another month or two and I'll make a phone call, and although they've said they've got the details of the phone call, they have no information within the log to say what has happened or what was supposed to happen."

PWC Direct Pay_4

This financial manipulation can exacerbate the emotional and psychological trauma already suffered, as well as place PWC in financial hardships, thus impacting their ability to provide for their children.

Inadequate support and sensitivity: The CMS was often criticised for lacking sensitivity and appropriate support for victims of domestic abuse. The automated and bureaucratic nature of the service was considered unable to account for the complex dynamics of abuse. CMS staff were perceived as poorly trained to deal with these issues, often treating cases as standard financial disputes without recognising the underlying abusive behaviours. Furthermore, respondents reported the additional burden of having to explain their experience of domestic abuse time and again as they also do not have access to a dedicated caseworker. The survey suggests that these sentiments are widely shared among PWC with experience of domestic abuse, with two thirds reporting that CMS staff did not show consideration for their situation (Appendix Table 4.1).

The FOI request (2024) revealed that all CMS staff receive training on domestic abuse in the form of one module lasting three hours. The aims of the module are: 'to ensure Caseworkers understand, recognise and respond safely and appropriately to customers who are experiencing domestic abuse or are survivors of domestic abuse.' Given the high proportion of CMS clients with experience of domestic abuse, this seems insufficient.

Lack of prompt and decisive action: A significant issue is the CMS's slow response to reports of non-payment, particularly in cases where non-payment is used as a form of abuse. PWC stressed that this is highly problematic, as it allows NRP to continue their abusive behaviour without immediate consequences. In some cases where PWC reported domestic abuse, they were placed immediately on Collect and Pay, which was seen as a positive step. However, this did not always happen, and PWC emphasised how this enabled persisting financial abuse.

“Whilst I was going through court, and it was for domestic abuse, the Direct Pay was set up. ... I remember asking the CMS, ‘Can you take it out of Direct Pay?’ This person was stalking me at one point. I found it quite triggering to see his name appear in my bank account every month. ... He’d be outside my property, and things like that. ... They said they couldn’t do that. The lady I spoke to was lovely, but they follow a rule where I think it’s three or more late payments within a month, and then they could look at it. ... I just found that a little bit hard.”

PWC Direct Pay_1

Some PWC who experienced domestic abuse and had asked the CMS to review the NRP financial situation mentioned being asked to provide proof themselves, which they highlighted could be very dangerous due to possible repercussions.

“Quite a few times as well, [the CMS] have asked me to do the investigation on my ex-husband. Now, bearing in mind he was an abusive husband, I shouldn’t have to be doing that. ... If ever you put in a variation, you have to prove what you’re saying, which is almost impossible. What am I supposed to do? Poke around his house? Break in in the middle of the night and find his bank statements? How am I supposed to do that?”

PWC Collect and Pay_4

Stakeholder interviews confirmed that currently, the CMS does not consider the domestic abuse in deciding which enforcement actions to take and whether to start an investigation. This was seen as especially problematic, as non-payment might be used as a form of economic abuse.

Emotional and psychological impact: PWC who have experienced domestic abuse seem to have similar experiences to the other respondents regarding the day-to-day operations of the CMS. However, the impact is more pronounced: A higher proportion of PWC with experience of domestic abuse report that dealing with the CMS has worsened or considerably worsened their own mental health (see Appendix Graph 4.2).

4.2 NRP and domestic abuse

A relatively high proportion (65%) of NRP reported having experience of domestic abuse. This may be due to actual prevalence of abuse, greater confidence in reporting, or a perception of the requests for maintenance or the administration thereof as abuse or counter allegations of domestic abuse. This group of NRP feels more aggrieved than PWC with higher proportions reporting that the CMS involvement has exacerbated the domestic abuse and more likely to feel that CMS

staff did not show consideration to their situation (Appendix Table 4.1). As the number of NRP respondents was considerably smaller than the number of PWC respondents, we were not able to explore this more fully. It is an area that would warrant further research to improve our understanding of the nature and effects of domestic abuse reported by NRPs, which could in turn inform training for agencies such as the CMS.

Summary

Separated parents who experienced domestic abuse by the other parent now constitute the majority of new CMS users. Many of the issues with the CMS affect parents with experience of domestic abuse even more acutely. For example, having to explain their case repeatedly, being asked to investigate the financial situation of their former partner or cases not being escalated or moved to Collect and Pay. Furthermore, parents with experience of domestic abuse reported that engaging with the CMS has facilitated ongoing financial use and coercive behaviour.

5: Wider reform

Separated parents were asked about their views on a guaranteed payment system, where the government guarantees child maintenance payments and then collects the money from the NRP, as an alternative to the CMS. Three quarters of PWC responding to the survey thought this would be an improvement (see Appendix Graph 5.1). The idea was also viewed positively in the qualitative research, although there were some concerns about how it would be implemented and the adequacy of payment. A guaranteed payment system was strongly supported to provide income security and reduce stress for PWC, ensuring they receive a regular payment regardless of the NRP's situation. Some noted that other countries already have similar systems in place and believed the UK is lagging behind in this area and could benefit from adopting a similar approach. There was a common belief that such a system would likely be more successful in recovering funds from NRP, especially those who are self-employed or have irregular income, as the government has more resources and authority to enforce payments effectively. Despite general support, some parents raised concerns about how the payment amounts would be determined, and worried that a standardised or banded approach might lead to lower payments compared to the current system. They acknowledged potential implementation challenges, including the administrative burden on the government and the need for effective enforcement mechanisms, and mentioned a risk that the government would have to cover shortfalls if the NRP fails to pay. Further investigation of the feasibility and benefits of how a guaranteed payment system would work is necessary.

More widely, our research has shown that the acrimonious nature of some separations feeds into disagreements around child maintenance payments. Supporting separating families in a different way and changing attitudes towards child maintenance so that it becomes less of a source of contention is also essential long term. Further research with separated families is needed to make sure that any actions around improving support for separating parents will be effective and also to ensure this support reflects the specific needs of survivor-victims of domestic abuse.

Recommendations

On the basis of this report, Gingerbread believes the following changes are needed:

A) Poor communication and experience of the service

- DWP to introduce a named dedicated caseworker system so that claimants don't have to keep re-explaining their story to staff and to help ensure agreed actions are taken forward.
- Government to review staffing levels and demand in the system and consider investment in increasing staffing to both improve the experience of communication with the service as well as to secure adequate enforcement measures.
- DWP to put in place a digital communication system to allow CMS users to contact them, ask questions, have an ongoing dialogue online via email or through an online system.
- DWP to review its standardised letters and its communication processes with a panel of CMS users to put in place improvements that would ensure communications from the CMS are clearer.
- DWP to work with existing users to develop an engagement and awareness programme of continuous improvement notably around poor customer service.

B) Maintenance levels and exploitation of the system

- DWP to introduce planned legislative reform so that unearned income is taken into account in the initial calculation.
- DWP to introduce specialist caseworkers to work on cases where the non-resident parent is self-employed to help ensure a full picture of an individual's finances is gathered for assessment and to support enforcement.
- HMRC and DWP to work together to ensure that the CMS has real-time data from HMRC to be able to better assess the income of a non-resident parent.

C) Lack of action to make sure children get the maintenance they are entitled to

- Government to take forward proposed reforms to the CMS so that the whole service effectively becomes Collect and Pay, but fees abolished or reduced as far as possible. At the very least there should be no fees for parents with care who are victim-survivors of domestic abuse.
- Statutory duty to be placed on the Secretary of State to produce an annual report to Parliament on how the CMS is enforcing payments and the actions it is taking to improve enforcement.
- Deductions from benefits for child maintenance to take higher priority than deductions for the payment of debt owed to the Government.
- Government to review the feasibility and benefits of introducing a guaranteed payment scheme which would see the parent with care receiving payments from the Government and recoupment from the non-resident parent.

D) Poor support for victim-survivors of domestic abuse

- DWP to work with charities and others with expertise in domestic abuse to fundamentally transform training for all CMS staff in relation to supporting victim-survivors of domestic abuse.
- DWP to work with charities and others with expertise in domestic abuse to embed trauma-informed principles into the operation of the CMS.
- DWP to develop an engagement and awareness programme to engage with existing users to develop an ongoing programme of continuous improvement around how victim-survivors of domestic abuse are supported.

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Appendices

Appendix A: Methodology

1. Qualitative study

Research approach and activities

The qualitative research involved conducting 18 in-depth individual interviews and three paired interviews with separated parents with different child maintenance arrangements to understand their experiences and perspectives comprehensively. Interviews were carried out with parents with care (PWC) and non-resident parents (NRP). The research approach enabled in-depth exploration of personal experiences and facilitated the identification of common themes and issues within and across participant groups. The study also involved two stakeholder interviews to gain insights from professionals with expertise of the CMS system.

Sampling and recruitment of participants

Participant sampling aimed to include a mix of PWC and NRP across different child maintenance arrangements (CMS Direct Pay, CMS Collect and Pay, no (formal) arrangement) and socio-demographic backgrounds to ensure a diverse range of experiences and perspectives. The selection particularly sought to include gender diversity, parents living in different geographical locations, those in receipt of Universal Credit, those of minority ethnic origins, and those with experience of domestic abuse. Participant recruitment took place through Gingerbread's website, social media channels and a mailing list of people who had registered an interest in Gingerbread's work on the CMS. A recruitment form was used to screen for participants' key characteristics and record their availability to participate. Table A1 below summarises the profile of the achieved sample of participants.

Table A1. Achieved sample of participants

Characteristic	No. of participants	
Parent status and maintenance arrangements	6 PWC on Direct Pay 5 PWC on Collect and Pay 6 PWC with no arrangement	4 NRP on Direct Pay 3 NRP on Collect and Pay
Gender	16 female	8 male
In receipt of Universal Credit	14 in receipt	10 not in receipt
Ethnic origins	15 white British 7 other ethnic group	2 white other
Age of child(ren)	2–23	
Reported domestic abuse	9	

Data collection, treatment and analysis

Data were collected through semi-structured interviews and paired discussions, allowing for flexibility in exploring individual experiences while maintaining a consistent framework for comparison. The topic guide covered participants' family circumstances, their maintenance arrangements and the reasons for this, their experiences of existing maintenance arrangements, how they and their children are affected, and their suggestions for improving the CMS and broader support for separated parents. All interviews were conducted online to accommodate the busy schedules of separated parents and achieve a wider regional spread. The interviews were audio-recorded and professionally transcribed verbatim to ensure accuracy. Thematic analysis was conducted to identify recurring themes and patterns across the data, with an emphasis on understanding the challenges that parents experienced, how these affected them and their children, and their views on what could be improved.

Ethical considerations

The research adhered to ethical guidelines to ensure the confidentiality and wellbeing of participants. Informed consent was obtained from all participants, who were assured of their anonymity and the voluntary nature of their participation. Special care was taken to handle sensitive topics, such as domestic abuse, with empathy and respect, and all participants were provided with details of Gingerbread's information webpage, chat and helpline. Both researchers undertaking the qualitative fieldwork completed safeguarding training with the Gingerbread safeguarding lead and discussed the likely issues that could arise during the research and how to respond. Researchers carried out regular debriefs after interviews and Gingerbread staff were also available, if necessary.

2. Survey

Questionnaire design

The initial findings from the qualitative research and input from the advisory group shaped the themes for the questionnaire.

The key themes covered in the questionnaire were:

- Characteristics of respondents.
- Contact with former partner and knowledge about their situation.
- Engagement with CMS.
- Experience of engaging with CMS.
- Reasons for not using the CMS/not having an arrangement.
- Effect of receiving no/not all maintenance.
- Experience of domestic abuse.

Key considerations for selecting questionnaire content during this process were quality, length, accessibility, focus, survey burden and respondent wellbeing. To address these concerns we took the following actions:

- Drawing on existing survey questions taken from the DWP child maintenance survey and the Gingerbread cost of living crisis survey (Gingerbread, 2023), where possible.
- Using Survey Monkey, which can be accessed across different platforms.
- Testing the questionnaire.

Survey administration

Gingerbread shared the survey across its website, social media platforms and newsletter and a link was sent to the email distribution list of those who had registered an interest in being updated about Gingerbread’s work on the CMS. Advisory group members and single parent and parenting organisations were asked to share the survey on social media or distribute it to their networks.

Several reminders were sent over the survey period. As an incentive, Gingerbread offered a prize draw of two £50 shopping vouchers. The survey was launched on the 25th June 2024 and was open until 19th July 2024.

Survey response and sample

In total, there were 1,818 respondents (Table A2). In terms of representation, the parents in the sample have more children than separated parents as a whole (ONS 2024). More in line with the general population of separated parents are the gender splits (see Gingerbread 2023). Almost all the PWC were female and the majority of NRP were male.

Similarly, in line with the PWC population as a whole, the vast majority of the PWC respondents were white though there were a small proportion of respondents who were of Asian, Black or mixed heritage (see Gingerbread, 2023). This pattern broadly also applies to NRP though the sample size for this group was too small to look at smaller groups.

Table A2. Characteristics and family arrangements of the sample

Characteristic		PWC (N = 1,286)	NRP (N = 336)
No. children	1	45%	32%
	2	41%	36%
	3 or more	14%	31%
	Other	-	-

Table continues...

Characteristic		PWC (N = 1,286)	NRP (N = 336)
Gender	Female	86%	10%
	Male	2%	67%
	Other	-	7%
	Unknown	12%	15%
Ethnicity	Asian / Asian British (all)	2%	-
	Black / Black British (all)	2%	-
	Mixed / Mixed British (all)	3%	-
	White / White British (all)	79%	71%
	Other	2%	8%
	Unknown	12%	17%
Employment status	Working full-time (30+ hours per week)	33%	59%
	Working part-time (less than 30 hours per week)	26%	5%
	Self-employed	8%	7%
	Long-term sick or disabled	5%	-
	Full-time parent or carer	7%	-
	Unemployed/looking for work	2%	-
	Other	6%	9%
	Unknown	12%	16%
Income	Less than £10,000	9%	6%
	£10,000 up to £19,999	20%	5%
	£20,000 up to £29,999	19%	12%
	£30,000 up to £39,999	13%	13%
	£40,000 up to £49,999	9%	9%
	£50,000 up to £74,999	7%	11%
	£75,000 up to £99,999	2%	6%
	£100,000 or more	-	4%
	Other	9%	18%
	Unknown	12%	16%

Table continues...

Characteristic		PWC (N = 1,286)	NRP (N = 336)
Frequency of contact with NRP	Every other weekend or more	32%	52%
	Less than every other weekend	21%	11%
	Never	45%	19%
	Other	1%	-
	Unknown	-	16%
Relationship status	In a relationship, living with new partner	14%	54%
	In a relationship, but not living with new partner	16%	13%
	Not in a relationship	69%	29%
	Other	1%	4%
	Unknown	-	-
Arrangement type	Private arrangement	12%	5%
	Using CMS	57%	76%
	No arrangement	22%	10%
	Through court order	2%	-
	Other	2%	-
	Unknown	6%	6%

Note: Cells with less than 10 responses were removed, and totals may not add up to 100% due to rounding.

3. Limitations

This study has a number of limitations. The key limitation is the survey sample. We did not have access to administrative data, e.g. CMS clients, to draw a representative sample. Instead, the recruitment through social media and Gingerbread mailing lists means that these are parents who are connected and aware of organisations such as Gingerbread and, therefore, likely to be better informed about child maintenance and the CMS than the population of separated parents as a whole. Furthermore, we do not know what proportion of separated parents saw the survey but decided not to fill it in, i.e. what the response rate is and whether there is any pattern to the non-response. Linked to this, there are substantially more PWC than NRP parents in the survey. That said, the sample size for PWC of 1,286 is substantial and allows for the analysis of sub-groups, which is often difficult. Furthermore, comparing our survey sample with the PWC population generally, the sample seems very similar on key characteristics such as gender, employment rate and child contact. Therefore, the survey sample with regard to PWC is likely to be the most robust.

Capturing NRP in surveys is difficult and usually skewed towards the most engaged NRP (see Bryson and McKay 2018). This is also evident here with over half of the NRP survey sample reporting that they are seeing their child, at least every other weekend. The findings from the NRP are adding to a small body of literature but are less robust than the findings from the PWC.

All communication about the research was in English which may exclude people for whom English is not their first language. Finally, the interviews were carried out online, which may have excluded respondents with limited access to digital devices or the internet.

Appendix B: Additional tables and graphs

Table 2.1. Amount of child maintenance received by PWC having an arrangement in place

The sample includes PWC who have a private arrangement and those using the CMS (N = 931).

NRP generally pays:	
All of the agreed money	35%
Most of the agreed money	11%
Some of the agreed money	12%
None of the agreed money	25%
It varies too much to say	9%
Don't know	1%
Other	7%

Note: totals may not add up to 100% due to rounding.

Table 2.2. Arrears incurred by CMS users

The sample includes PWC and NRP who are currently using the CMS (N = 989).

	PWC (N = 735)	NRP (N = 254)
Arrears incurred	69%	30%
No arrears	22%	58%
Don't know	7%	3%
Other	2%	8%

Note: totals may not add up to 100% due to rounding.

Table 3.1. Views of CMS users on the amount of child maintenance agreed

The sample includes PWC and NRP who are currently using the CMS (N = 991).

The amount of child maintenance is:	PWC (N = 735)	NRP (N = 256)
Too much	1%	86%
About right	13%	7%
Too little	79%	0%
Don't know	4%	1%
Other	4%	6%

Note: totals may not add up to 100% due to rounding.

Table 4.1. Experiences of CMS users who have experienced domestic abuse from the other parent

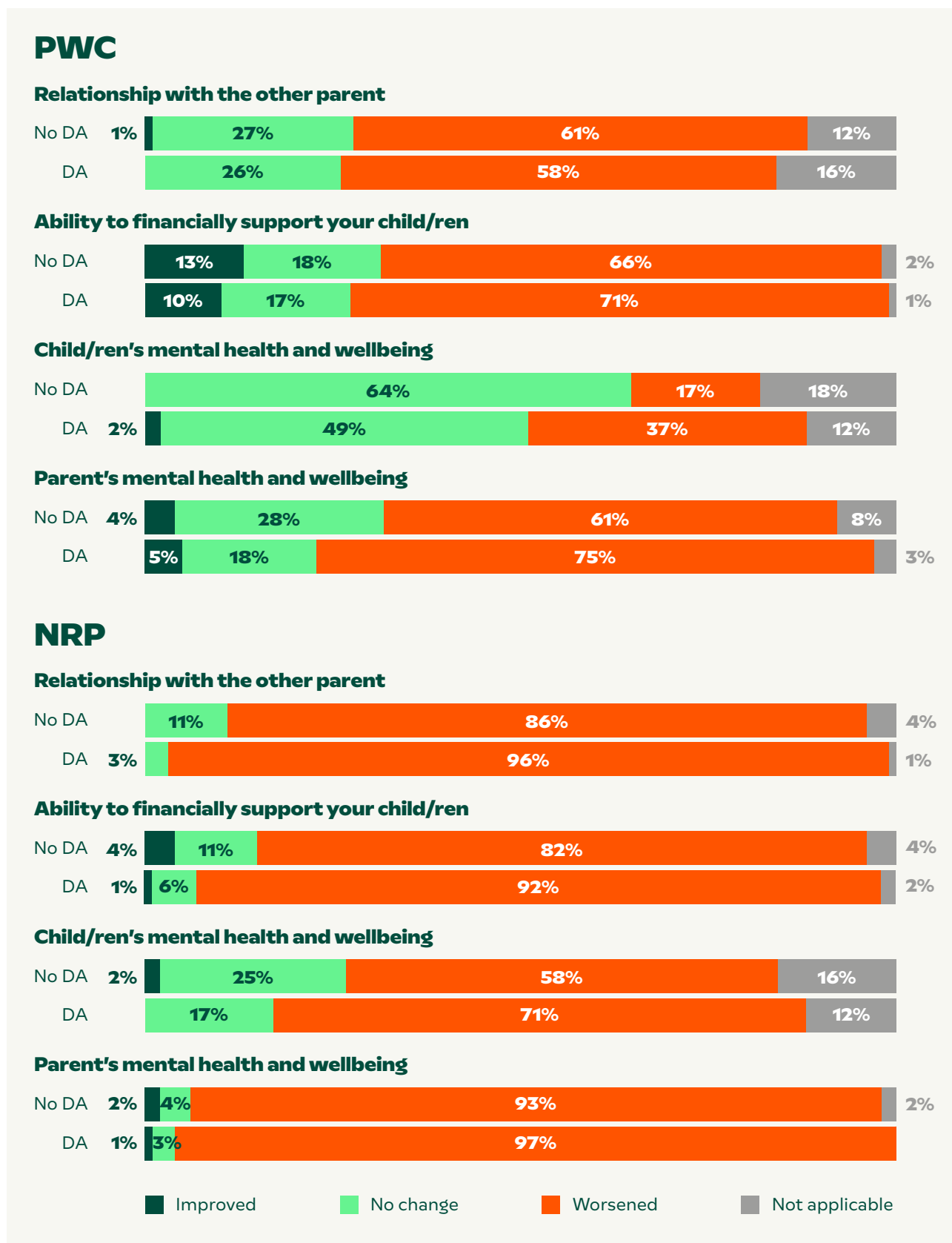
The sample (N = 669) includes PWC and NRP who currently use the CMS and have answered 'Yes' to the question 'Have you experienced domestic abuse by the other parent?'

		PWC (N = 519)	NRP (N = 150)
Is domestic abuse ongoing?	Yes	39%	56%
	No	46%	33%
	Other	9%	4%
	Prefer not to say	6%	7%
To what extent has the involvement of the CMS had an impact on the other parent's abusive or coercive behaviour towards you?	The abusive behaviour has increased	45%	72%
	The abusive behaviour has decreased	4%	1%
	The abusive behaviour has stopped	2%	3%
	It has had no impact	25%	10%
	Don't know	4%	0%
	Other	16%	11%
	Prefer not to say	3%	3%
Have you informed the CMS of the other parent's current or previous abusive behaviour?	Yes	68%	52%
	No	26%	38%
	Don't know	4%	1%
	Other	3%	9%
Do you feel that CMS staff have shown consideration of your situation in how they have responded to you?	Yes	14%	3%
	No	64%	88%
	Don't know	17%	3%
	Other	6%	6%
Have you ever requested, or been offered, the Collect and Pay service through the CMS?	Yes	76%	35%
	No	17%	46%
	Don't know	4%	3%
	Other	3%	15%

Note: totals may not add up to 100% due to rounding.

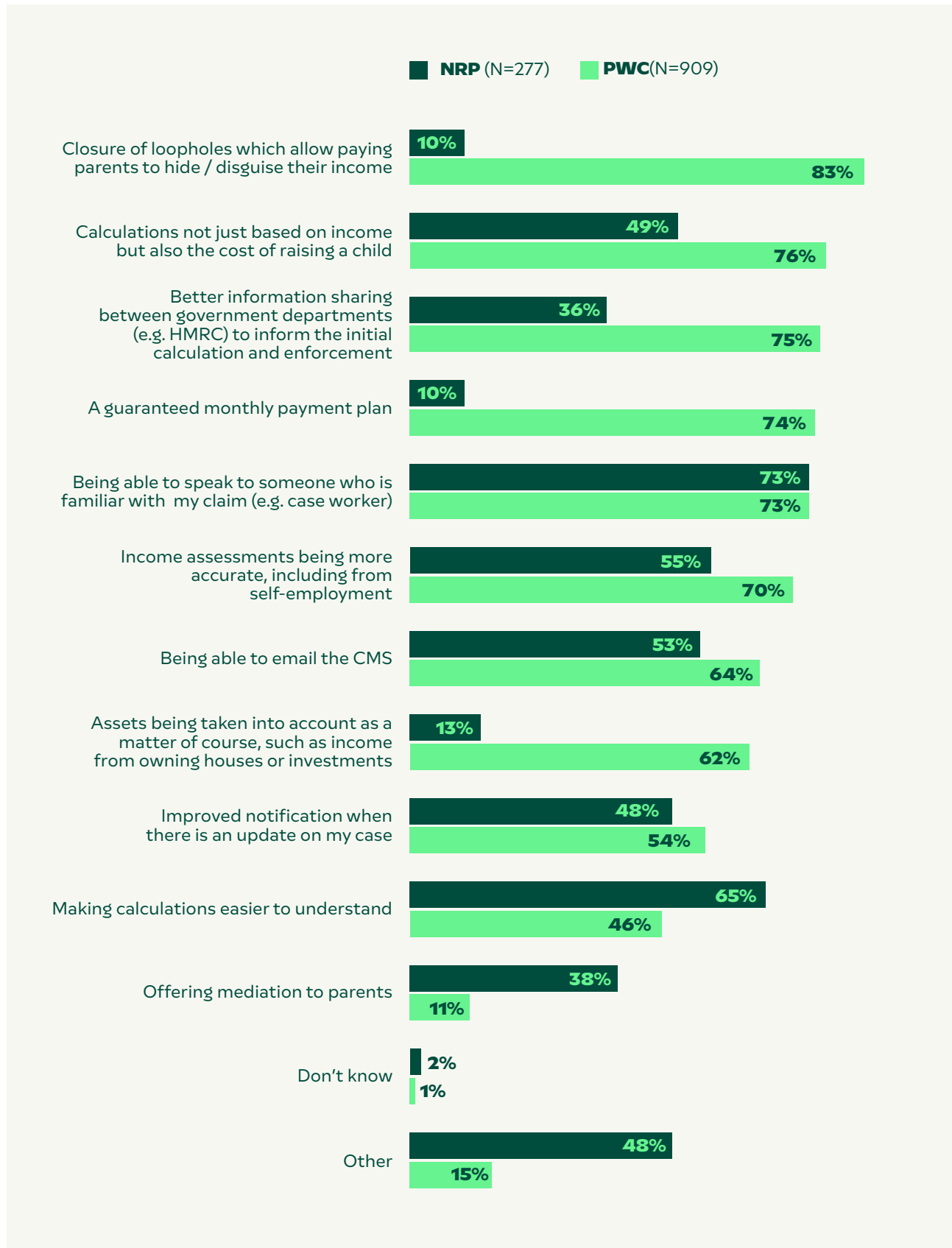
Graph 4.2. Impact of dealing with the CMS for PWC and NRP, according to their experience of domestic abuse

The sample (N = 841) includes PWC and NRP who currently use the CMS and have experienced domestic abuse (DA) or haven't (No DA).



Graph 5.1. PWC's and NRP's views on how the CMS could be improved

The sample include current and past CMS users (N = 1,186); respondents could choose multiple answers and added additional information by selecting the open-text option 'Other'.



Gingerbread*

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