

Gingerbread's Handy Guide:

How to respond to the Child Maintenance Inquiry's Call for Evidence

April 2025





About the Call for Evidence

The Public Services Committee has launched an inquiry on child maintenance. This is a Committee made up of members of the House of Lords from all political parties. Committees like this decide the issues they want to look at and then make recommendations to government about what changes are needed. The government has to respond to the recommendations.

The Public Services Committee is looking at how the Child Maintenance Service (CMS) works and why many separated families do not have any form of child maintenance arrangement. They also want to explore how arrangements made through the CMS can be more effectively enforced.

As part of the inquiry, the Committee has set out a series of questions on setting up maintenance arrangements, the CMS, enforcement and legislation. They want to hear from the public. This is an important opportunity for single-parent families to have their voices heard.

How to respond

The 'Call for Evidence', which sets out the Committee's questions can be found [here](#).

The deadline for answering their questions is 23:59 on Wednesday 23 April 2025.

To take part, please fill in the online form [here](#). This online form asks questions about you and then gives you an opportunity to upload a document with the answers to their questions. In this guide we have listed their questions with some prompts and tips of things to think about when answering the questions.

The Committee ask that all paragraphs of your written document should be numbered. It should also include an introduction to you (or your organisation) and your reason for submitting evidence (e.g. you have used the CMS, or you don't use the CMS and why). If you write more than six pages or 3,000 words, the Committee ask that you include a short, one-page summary. Your submission should not have been published anywhere already. This includes blogs, newspaper articles, websites and journals, for example.

Please note, it is at the Committee's discretion which submissions are published and whether they are anonymised.

If your submission contains very personal information about you or your family, you can request that it be anonymised. If this request is rejected by the Committee, your submission still wouldn't be published with your name without your express permission. Instead, you will be contacted and given the option to publish the submission with your name attached, publish an amended version with your name attached, or withdraw the submission.

On Monday, 07 April from 12:30pm - 1:30pm, Gingerbread will hold a virtual information session on the inquiry and how to respond. You can register for a place [here](#).



Key points and our view

The current child maintenance system is failing. Gingerbread's research finds that challenges with the CMS, including a lack of enforcement and unhelpful processes, means that too many children aren't receiving the maintenance they deserve.

- 41% of separated families have no maintenance arrangement in place at all.
- 52% of parents with care who are not getting the maintenance they are entitled to are struggling to pay essential bills .
- 49% of parents with care who are not getting the maintenance they are entitled to are not able to buy clothes, shoes or school uniform for their children.
- 61% of parents with care said the CMS were reluctant to use enforcement powers.
- 45% of parents with care who have experienced domestic abuse said that involvement of the CMS had led to an increase in abusive behaviour.

These experiences are so common that many people are reluctant to use the CMS. This leads to children going without and risks greater levels of poverty among single-parent households. We know that poverty has many causes and there's no single solution. But there's clear evidence that when child maintenance is paid in full it has a significant impact in lifting children out of poverty. With the government committed to tackling child poverty, we are clear that reforming the CMS must be a central part of their plans, and we welcome the Committee's inquiry on child maintenance.

What you could say

Below, we have provided some suggestions and key points which you might find useful when answering the Committee's questions. Please note, you do not have to answer every question, and we recommend drawing on your personal experience wherever appropriate.

Section one: Establishing child maintenance arrangements

Question 1 asks for views on the effectiveness of government support for separated families to have functional child maintenance arrangements. Here, whether you have a private arrangement, or an arrangement through the CMS, think about the support you have received in the past and that is currently available. Did you receive sufficient support when setting up your arrangement? Are you happy with the ongoing support you're receiving to have an effective arrangement?

You could note that Gingerbread's research found that separated parents face significant challenges when dealing with the CMS which has led to children going without daily essentials and victim-survivors of domestic abuse not receiving the support and protection they need.



Question 2 asks about the causes of separated families not having any child maintenance arrangements in place. If you do not have a child maintenance arrangement in place, either through the CMS or privately, or there has been a time in the past when you have not had an arrangement, explain why. Similarly, if you have friends and family who do not have an arrangement, you can draw on their reasons if appropriate.

You could highlight that Gingerbread's Fix the CMS report finds that there is a deep lack of trust in the CMS among parents with care with private arrangements or no arrangement.

Question 3 asks for views on the impact of problems in child maintenance arrangements, particularly on children in poverty. Please do reflect on your own experiences here. How have any challenges with your arrangement impacted your family's wellbeing and finances?

You could mention that 43% of children in single-parent families in the UK are living in poverty. However, research shows that where child maintenance is received, it cuts the child poverty rate by 25%.

Question 4 asks what support services and systems are available to help families make child maintenance arrangements. Again, try to reflect on your own experience here. Did you have access to any help when setting up an arrangement, and was it useful? Is anything missing?

Section two: Child Maintenance Service (CMS)

Questions 5 and 6 seek views on how effective the is CMS in creating fair child maintenance arrangements, including working with other public services and offering ongoing support. When answering these questions, think about your own arrangement. Do you think the calculation is fair? Do you feel adequately supported by the CMS?

You could mention that Gingerbread's research has found that many separated parents said that their experience of dealing with the CMS has made their mental health and wellbeing worse. Additionally, almost half of parents with care, who have experienced domestic abuse said that involvement of the CMS had led to an increase in abusive behaviour.

Question 7 asks how effectively the CMS identifies and deals with the underpayment of child maintenance caused by fraud, or assets and income being hidden by paying parents. If you have experience of payment avoidance or minimisation through these methods, think about how this was handled by the CMS. Was the CMS able to proactively identify it or did you have to report it? Was the service able to effectively tackle it?

You could mention that in Gingerbread's Fix the CMS report, many parents reported that non-resident parents exploited financial loopholes to avoid or reduce their child maintenance obligations, and that better enforcement is needed to combat this.

Question 8 invites views on how the CMS could work with the wider Department for Work and Pensions (DWP) and other departments and bodies to address child poverty. Here, think about any ways that the CMS can work with other departments to increase the number of children receiving the maintenance they are entitled to. Are there any gaps you can identify?

You could note that the DWP could work more closely with HMRC to ensure that CMS has real-time data from to be able to better assess the income of a non-resident parent.



Section three: Enforcement

Questions 9, 10 and 11 seek views on how child maintenance arrangements are enforced by the CMS, and how this could be improved. The CMS has a range of enforcement powers that it can use to tackle non-compliance on Collect and Pay, do you think these powers are sufficient and used effectively? Does the CMS successfully work with other public services, such as the courts, to aid enforcement? What more could be done? Here, it may be helpful to think about any experience you have had with missing or incorrect payments and how this was handled by the CMS.

You might mention that in Gingerbread's Fix the CMS report, parents with care reported long waiting times for action to be taken about missed payments, and 61% of parents with care reported that CMS staff were reluctant to use enforcement powers.

Section four: Legislation

Question 12 invites views on changes to the law that could improve the child maintenance system. To answer this, think about your own experience of setting up and maintaining a maintenance arrangement and any challenges you've faced.

You could recommend that the government should introduce planned legislative reform so that unearned income is taken into account in the initial child maintenance calculation.

Writing your own submission to the Committee's call for evidence will make a huge difference. The government must recognise the urgent need for CMS reform, and this is a key opportunity to make our collective voice heard.

You can double the impact by sharing this document and link on to 10 friends, family members or colleagues who could also add their voice. Doing so will make all the difference. Together, we can make sure that no child goes without.

