

All-Party Parliamentary Group on Single-Parent Families

Minutes: Meeting on Payment Loopholes and Self-Employment within the Child Maintenance Service (CMS)

Thursday 02 July 2026 | Room P, Portcullis House and Zoom

Apologies:

Dr Ellie Chowns MP; Linsey Farnsworth MP; Darren Paffey MP; Kerry McCarthy MP; Sir Desmond Swayne MP; Dr Ben Spencer MP; Dame Harriett Baldwin MP; Tom Collins MP; Baroness Lister of Burtersett; Damian Hinds MP; Jo Platt MP

In attendance:

Dr Rupa Huq MP – Chair; Baroness Stedman-Scott

External speakers:

Dr Tina Haux (CEO of the Social Research Association and co-author of *Child Maintenance: Research on the Experiences and Impact on Separated Families*); Kerry Jones (Child Maintenance Project Coordinator, Fife Gingerbread); Emily (Lived Experience Expert); Lowri (Lived Experience Expert)

Meeting notes:

- Dr Rupa Huq MP gave an overview of the focus of the meeting and introduced the speakers.
- Dr Tina Haux delivered a presentation on the findings and recommendations of the report *Child Maintenance: Research on the Experiences and Impact on Separated Families*, focusing specifically on the exploitation of payment loopholes within the CMS by paying parents who wish to avoid or minimise their liability, the different tactics used and the impact of this on single-parent families.
- Kerry Jones gave a presentation on the findings from the Child Maintenance project at Fife Gingerbread, including the support she provided to single parents navigating CMS issues and challenging decisions. She also spoke about the prevalence of cases involving self-employment that reach tribunal, and the difference between the evidence accepted at tribunal compared with the CMS decision pathway.
- Lowri shared her lived experience of CMS loopholes, including the exploitation of cash-in-hand jobs to reduce liability, and the challenges faced when dealing with the CMS trying to resolve these issues.
- Emily shared her lived experience of having a maintenance calculation wrongly reduced due to the exploitation of loopholes, alongside the challenges she faced attempting to get this resolved, including repeated calls to the CMS (which resulted in multiple lost working days), and insufficient investigations.
- A question and answer segment took place, including reflections from Baroness Stedman-Scott about her previous role as Minister with responsibility for the CMS, and contributions from audience members about their experiences with the CMS both as paying parents and parents with care.