



**One Parent
Families Scotland**

informing · supporting · inspiring

October 2016

UK Work and Pensions Committee: Inquiry into the Child Maintenance Service



Submission

One Parent Families Scotland



Westminster Work and Pensions Committee Inquiry into the Child Maintenance Service (CMS)

September 2016

OPFS Submission

The Work and Pensions Committee Inquiry into the Child Maintenance Service (CMS) ¹covers its effectiveness in ensuring regular payments for children, and considers recommendations to improve the service overall. It will address the following questions:

- How well is the CMS performing for children and parents? How could it be improved?
- What problems do parents face – both for the parent with care and the non-resident parent?
- Are levels of child maintenance set correctly?
- What powers does the CMS have and how effectively are they used? How effective is enforcement action?
- What will happen to CSA arrears or unresolved cases when parents move to the new CMS?
- How might the CMS deal with any weaknesses or loopholes in the old CSA system?
- Are there any opportunities for Government departments to work together to ensure regular payment?
- Is there any international evidence on ways of ensuring parents regularly contribute to their children's maintenance payments?

One Parent Families Scotland

One Parent Families Scotland is Scotland's national single parent organisation. OPFS provides expert information, advice & family support, along with training activities, work preparation programmes & flexible childcare, tailored to the needs of single parents.

OPFS model of transformational change has co-production at the centre by involving single parents as volunteers, peer mentors and as members of the board. Involving Single Parents in ways that recognise their different needs, experiences, concerns, knowledge, interests and abilities is central to our work. OPFS encourages and enables single parents to believe in themselves, enter employment, training or education and take up new opportunities. OPFS also delivers vital childcare services – giving children high quality care and learning experiences as well as allowing parents to work, learn, and take part in training.

OPFS works with some of the most disadvantaged and marginalised parents. Our transformational approach enables single parents to increase their self-esteem, confidence and skills, increasing access to employment, training and education. OPFS programmes raise participants' aspirations and expectations – giving them the desire, confidence and skills to change their lives and support to challenge the structural barriers that prevent them from achieving their potential.

¹ <http://www.parliament.uk/business/committees/committees-a-z/commons-select/work-and-pensions-committee/news-parliament-2015/child-maintenance-launch-16-17/>



Background

Single Parents Profile in Scotland

There are 170,000 single parents aged 16yrs to 74yrs in Scotland with over 281,000 dependent children, 92 per cent (156,000) are female.² By 2037 Households containing just one adult with children are projected to increase by 27 per cent, to 196,300 households.³ 41 per cent of children in single parent families live in relative poverty, around twice the risk of relative poverty faced by children in couple families (24 per cent).⁴ The success of the ambition to eradicate child poverty is therefore of vital importance to the many children in one parent families who live in poverty.

Most single parents are more likely to be in low-skilled or routine work. The Scottish single parent employment rate is 58.1%, according to data from the 2011 Census. This hides wide local variations. In Glasgow for example a different picture emerges with only 49.5% (13,108) of lone parents in paid work, of which 63.2% (8,285) are in part-time work.

Single Parent Families and Poverty

Lone parent families are more likely to experience child poverty than are couple families, regardless of whether they are in or out of work.

- 41 per cent of children in single parent families live in relative poverty, around twice the risk of relative poverty faced by children in couple families (24 per cent).⁵
- 22% of all children in lone parent families live in poverty before housing costs, almost doubling to 44% after housing costs. In contrast, 16% of children in couple families live in poverty, rising to 24% after housing costs.⁶
- 23 per cent of single parent households were in persistent poverty in 2008-2013, compared with 5 per cent of couple households.⁷

Poverty among children with both parents working full time is 5% after housing costs, rising to 10% where one parent works full-time and the other works part-time. Among children with a lone parent working full-time, almost one in five (17%) are in poverty, rising to 31% among those with a lone parent working part-time. Furthermore, lone parents' average earnings are the equivalent of one-third of couples' earnings.

Research also shows that single parents disproportionately enter lower skilled occupations, which are typically low paid, less secure and often involve short-term contracts. Twenty-seven percent of single parents enter elementary jobs which require little or no formal training, such as cleaning or kitchen and catering work; a further fifth enter sales and customer service posts. Twenty-two percent take roles in personal service occupations, such as care assistants or childminders. In total

² www.scotlandscensus.gov.uk/2011/householdsandfamilies

³ <http://www.nrscotland.gov.uk/files/statistics/household-projections/2012-based/2012-house-proj-publication.pdf>

⁴ DWP (2015) [Households below average income, 1994/95-2013/14](#). Table 4.14ts

⁵ DWP (2015) [Households below average income, 1994/95-2013/14](#). Table 4.14ts

⁶ DWP (2016) [Households below average income, 1994/95-2014/15](#). Table 4.14ts

⁷ ONS (2015) [Persistent poverty in the UK and EU, 2008-2013](#). Household type breakdown on persistent poverty unpublished.



more than two-thirds (68%) of single parents enter these types of roles – which, inevitably, have much more limited opportunities for development and progression.

Introduction

There are around two million single parents in the UK – they make up a quarter of families with dependent children.⁸ 3.1 million children live in single parent families, which are now 23 per cent of all children in families.⁹

One of the most significant policy responses to this change in family life has been the attempt to compel non-resident parents to support their children financially. Recently The Child Support Agency (CSA) and currently the Child Maintenance Service represents the government's main policy mechanism through which this goal is to be achieved. The CSA was established initially as a response to the high rates of "parents with care" claiming welfare benefits with the result that it was felt tax payers rather than non-resident parents were supporting large numbers of children financially. The breakdown of marriage or cohabitation in families with children means, in most countries, a high risk of financial problems for the parent with whom the children continue to live. Debate about the financial problems of lone parents has often been directed towards finding solutions in the route to employment or improved social security benefits.

Child maintenance is an important source of income for separated families. Children in single parent families are twice at risk of living in relative poverty than those in couple families (poverty rates are 44 per cent and 24 per cent respectively)¹⁰ – maintenance is therefore of particular importance to single parent families.

Child Maintenance Reforms

Since 2012, the UK child maintenance system has been undergoing significant reform.¹¹ The reforms are based on the idea that 'behavioural change' is needed to encourage separating parents to make private arrangements ('family-based arrangements' (FBAs) or, at the very least, direct payments within the statutory service.

The key objectives are¹²:

- Encourage and support more parents to make family-based arrangements through the provision of better coordinated support services for separating and separated families.
- Ensure prospective CMS applicants consider family-based arrangements by inviting them to have a conversation with the gateway delivered by the Child Maintenance Options service about their child maintenance options before applying.
- Introduce application, collection and enforcement fees to encourage parents to consider family-based arrangements as an alternative to the CMS and to provide value for the taxpayer.
- Enable collection fees to be avoided if statutory maintenance is transferred directly between parents.

⁸ ONS (2015) [Families and households, 2015](#). Table 1.

⁹ ONS (2015) [Families and households, 2015](#). Table 1.

¹⁰ DWP (2016) [Households below average income, 1994/95-2014/15](#). Table 4.14ts

¹¹ http://www.nuffieldfoundation.org/sites/default/files/files/Nuffield_Foundation_briefing_paper_KidsArentFree3.pdf

¹² [DWP \(2014\) Child maintenance reforms evaluation strategy](#)



- Close all existing CSA cases to reduce cost improve efficiency and increase the number of effective arrangements whether statutory or family-based.

The new child maintenance system

The Department for Work and Pensions (DWP) is responsible for the child maintenance system in Great Britain. ¹³It operates:

- The statutory child maintenance scheme administered by the Child Maintenance Service (CMS) which opened to a limited number of applications in December 2012, with full intake from November 2013.- replacing the Child Support Agency (CSA) . This includes options for:
 - ‘Direct Pay’: After the CMS calculates how much should be paid, payments are made directly (e.g. by direct debit); the CMS does not check if payment is made.
 - ‘Collect and Pay’: The CMS collects maintenance on behalf of the receiving parent –cases are transferred from Direct Pay if a receiving parent notifies the CMS that Direct Pay maintenance has not been paid and certain conditions are not met
- The Child Support Agency (CSA)) which closed for new child maintenance applications in November 2013, when the CMS began taking all new applications.
- It also funds Child Maintenance (CM) Options, a free, impartial national telephone and online service, which provides information and support for separating parents

Key reforms since 2012¹⁴

- Compulsory CM Options contact before applying to the statutory service (CMS) – a “mandatory gateway conversation” to ensure Family Based Arrangements are considered
- A £20 application fee to use the new ‘light touch’ CMS, to encourage FBAs rather than a statutory arrangement
- Collect and Pay charges (paying parents pay 20 per cent on top of maintenance paid and receiving parents deducted 4 per cent of money received) to encourage Direct Pay compliance (and therefore Direct Pay use)
- The phased closure of all Child Support Agency (CSA) cases by the end of 2017.

The 30 Month Review

The Welfare Reform Act (section 141¹⁵), commits the DWP to reviewing the impact of charging 30 months after its implementation. Charging was introduced on 30 June 2014. Therefore the 30 month review of charging will take place by December 2016.

- The provisions introduced as part of the Child Maintenance and Other Payments Act will also be reviewed, although this does not form part of the statutory requirement.
- In view of the timescale imposed by legislation, the 30 month review will be able to evaluate data, survey information and research that are available up to late summer/autumn 2016.
- The 30 month review, will therefore not give a full picture of the reforms as this is not a statutory requirement, but rather a review of the effect of charging fees and the impact of the wider reforms to mid-2016. A further evaluation after this point, following the completion of case closure, will give an overall view of the Child Maintenance Reforms.

¹³ <https://www.gov.uk/child-maintenance>

¹⁴ <https://gingerbread.org.uk/content/2325/Maintenance-matters>

¹⁵ <http://www.legislation.gov.uk/ukpga/2012/5/contents/enacted/data.htm>



The current reform programme still has considerable time to go before it is complete. Many parents are yet to be affected by charging, due to uncompleted CSA case conclusion. Cases still to be closed are those most in need of the statutory service, and therefore most likely to be impacted by reforms of the Child Support Agency (CSA), now in the process of being closed down. Within the government's new Child Maintenance Service (CMS) which began work in 2012, already nearly half of non-resident parents using the service owe unpaid maintenance.¹⁶

As a result, the 30-month review provides an opportunity for consideration and early feedback, but the full effect of the reforms are yet to be seen.

Survey of Single Parents: Results

The evidence from OPFS to inform the Work and Pensions Committee Inquiry into the Child Maintenance Service (CMS) draws on qualitative feedback from OPFS ongoing case work collection with single parents and an on-line and paper-based survey with 96 single parents across Scotland in over a 4 week period in Sept 2016.¹⁷ The full survey results are in Appendix 1

1. OPFS surveyed parents from across Scotland:

- 96 parents responded & 90 were the main carer of the child/children.
- 97% of respondents were female
- The majority (84%) were over 25 yrs
- 53% have 1 child; 33% have 2 children ; 8% have 3 children and 6% have 4+ children
- 21% have children under 2 yrs; 39% aged 3-5yrs; 46% aged 6-12 yrs ; 24 %,aged 13-18yrs ; 13 % aged 19yrs +
- 50% weren't in paid work; 1.5% worked 1-15 hrs per week; 26.5% worked 16 - 29 hrs per week; 22.0% worked 30+ hrs per week

2. Survey Results

2.1 Astonishingly 78% of PWC say the CMS was performing poorly/very poorly and only 22% felt it was performing well /extremely well. Over a third (38%) felt it was performing extremely poorly. Parents responded with a range of suggestions as to how the CMS could be improved. Themes covered include:

- "No charges for simple bank transfers that cost you nothing"
- "Better communication by letter / phone"
- "By getting to gain more access to the non- paying parents so they can get the money the children are owed."
- "Ensure that a single mum receives at least a minimum payment per week/month rather than nothing. It's been over 2 years for me due to arrears now approx. £3400"
- "Change the way it works so that children are automatically paid what they are entitled to without making the kids in any second family poor as well. Government should chase up paying parents who are well off. "
- "Use national insurance number and tax code to trace non-resident parent and take payments off like a student loan. Not having to wait months on end before investigating. "

¹⁶ <http://www.gingerbread.org.uk/uploads/media/17/9809.pdf>

¹⁷ http://www.opfs.org.uk/wp-content/uploads/survey_consultation-on-child-maintenance_20160930.pdf



2.2 The Main Carer's faces a range of problems. Some key areas identified include:

- "No maintenance paid when due, benefits being sanctioned and struggling to get by...forced to go to foodbank "
- "Trying to get money from ex-partner when I do not know his address."
- "Not guaranteed regular payments cause stress. Still feel abusive ex-partner has control as depending on him making payments. "
- "Uncomfortable with ex-partner having my bank acct number to make direct payments.
- "Poor advice and information given by the agency. NR parents being dishonest or failing to disclose earnings, avoidance to paying."

2.3. In terms of levels of child maintenance 53% of our survey respondents felt the level was set too low. Only 24% thought the level was "about right ".

- "System is a disgrace. My ex moves in with someone with her own kids - who have their own father to pay for them - and the money my children get goes down! Ludicrous! They cost the same to keep! Further, taking travel costs off means that my ex pays next to nothing. It's a crazy system designed by men for the benefit of men and leaves women and children struggling in poverty. Disgraceful."

2.4. Information on options for separated parents provided through the Child Maintenance 'Options Service' had been used by 40% of the respondents. Of these 57% found the service helpful/extremely helpful and 43% found it unhelpful/extremely unhelpful.

- "No continuity constantly having to go over your circumstances with every new person you come intact with. You have to keep calling them costing me money."
- "Terrible service - so I'm left to bring up 2 kids with no financial help"
- "It's not set up to be best for kids -feel as if not enough help but expectations are you get on with it."
- "They were very helpful & polite"
- "The operators are friendly and helpful and the information received is helpful. I myself have called the Options service on 2 occasions in the last 7 months.

2.5. In terms of enforcement action in ensuring children receive the payments, 80% felt it was Ineffective/Extremely ineffective at enforcing payments. In turn only 20% thought enforcement action was effective/ extremely effective.

- "I would like to know how long they intend to leave my arrears before dealing with the person responsible. As 3 yrs is a very long time to get away with not paying for your children."
- "This system has a moral obligation in helping to reduce child poverty in single parent households and should be doing far more to make this happen. "

2. 6. The £20 application fee had a negative impact on 63 % of parents surveyed: 27% said the fee prevented them for applying for maintenance; 35% said they paid the fee but struggled financially as a result and 38% said the fee made no difference and they applied anyway.



2.7. The on-going charges (4% deducted) for involving the CMS in child maintenance affected 64% of parents negatively : 21% said ongoing charges prevented them applying for child maintenance; 43% said ongoing charges meant they struggled financially, but still applied and 36% said ongoing charges made no difference.

- “Scrap the 4% for receiving parent as they are providing for everything else anyway. Reduce 20% to 10% for paying parent.”

2.8. Over two thirds of parents felt Direct Pay wasn’t working well: 67% said it was ineffective/ extremely ineffective; 33% of respondents said Direct Pay was working effectively / extremely effectively.

- “My children seem unimportant to my ex-partner in relation to maintaining them, he thinks it is an option to contribute rather than a priority, NR parents need to have formal letters stating it is their responsibility to support their children. “

2.9 Of those who had the relevant experience, over half said ‘Direct Pay’ had a negative impact on victims of domestic abuse: 42% didn’t have the experience relevant to the question; 51 % said Direct Pay was detrimental/extremely detrimental; 7% said it was not detrimental.

- “They should not keep asking for details of domestic abuse and asking resident parent to try contact a violent parent. Lost count how many times I've explained I had to flee to a different town due to severity of abuse.”

2.10. The impact of Direct Pay on receiving Child Maintenance payments was seen as detrimental by over half of parents who had experience of it: 33% hadn’t experienced Direct Pay; 53% of respondents said Direct Pay was Detrimental/Extremely detrimental to receiving child maintenance; 14% said it wasn’t detrimental.

2.11. Parents overwhelmingly gave feedback that they were concerned about Child Support Agency arrears when they move on to Child Maintenance Service:

- “I’ve been using CSA services at the moment and still don't get payment so what's going to change?? My kids and I still suffer a lot during to this and will continue to do so until the law gets the last 3 yrs of arrears paid to myself for my children. “
- “I was asked if I wanted the arrears or to forget about them!!!! Told they will add them on after I said I wanted all that's due. They said they would increase the amount. This has not happened.”
- “Ongoing case about to end, arrears resolved and payment through wage deduction. Just been told to go onto ‘direct pay’, extremely concerned as this means fight for money with nasty aggressive, controlling man.”
- “Been on and off for 18 years soooo stressful have no idea what is happening, no continuity.”
- “Arrears moved to CMS but ex ignoring letters so I think they've given up....”

2.12. Many parents highlighted the importance of the Child Maintenance Service dealing with past failings in the old CSA system in a transparent and effective, efficient way

- “Learn from mistakes!”



- “Admit when they make mistakes and apologise I received a letter from them with my child's date of birth (She is 10) saying payments were to stop as my child has turned 16. “
- “Ensure staff have manageable workloads, working computer system. Personally I resent my case being held at Birkenhead on paper when I and my ex are in Scotland.”
- “Make it easier & clearer on how to chase payments. By increasing the number of trained staff and addressing the issues the parents with care are experiencing seriously. “
- “Efficiently and effectively. Provide a named contact and email address to PWC. Report failings through the appropriate channels. There should be repercussions for failure to serve.”

2.13. Over 50 % of parents felt that to help ensure regular Child Maintenance payments there should be changes to the charging policy : 29% of parents surveyed felt there should be a reduction in the collect and pay charge for paying parent (+20% fee); 27% said the 4% deductions for receiving parent should be scrapped. Other suggestions included:

- “Do more to enforce payments”
- “Pay the parent with care of the child and take on the burden of collection while collecting an initial flat fee that sets up a collective fund to do so.”
- “Take money directly from salary like student loan”
- “Take payments direct from salary, 20% based on each months income. “
- “Automatic payments from absent parents bank accounts”

Key Findings from Single Parents Feedback

1. Information is uncoordinated and often parents are unsure what is happening with their case.
2. Support is difficult to find, with few clear entry points aside from the Options Service
3. Charging the Parent with Care increases poverty
4. The length of time parents are waiting to receive maintenance is a key failing.
5. Arrears, in some cases, not being transferred from CSA to CMS.
6. Wrong information is sometimes given by the CMS
7. For ‘Direct Pay’ enforcement is an issue for single parents
8. Domestic abuse is not identified or dealt with well within the CMS
9. Children’s voices are absent.
10. Parents using the CMS are reporting similar issues found under the CSA concerning enforcement.



International Evidence on Children's Maintenance

There is evidence of a reduction in poverty rates once child support payments are factored in. Child support is a significant determinant of poverty reduction among lone parent households.¹⁸

International research¹⁹ shows the great importance of child support and family maintenance to the well-being of children, other family members and vulnerable persons worldwide.

Some countries²⁰ provided "guaranteed maintenance" schemes: Austria, Belgium, Denmark, Finland, France, Germany, Norway, and Sweden. Guaranteed maintenance payments are disregarded for social assistance benefits in some countries, but not in others. A main advantage to Guaranteed schemes are that they guaranteed a minimal amount of maintenance for children regardless of the economic circumstances of the liable parent, thus contributing to the reduction of child poverty. The main disadvantages were that such schemes were costly to administer and the rate of recovery from NRPs was generally poor with only Finland and Denmark reporting a rate greater than 50 per cent (65 and 88 per cent respectively).

OPFS Recommendations

- 1. Information which is clear & accessible about pursuing and enforcement of child support should be provided to all parents who split up. There should be increased investment in informing parents about their rights and duties as well as methods of recovery of maintenance to achieve their engagement and the fulfilment of their responsibilities.**
- 2. Good practices in debtor "arrears prevention" (in order to encourage higher compliance rates with maintenance obligations), and best practices in the modification of child support decisions, for example, regularly scheduled review of maintenance amounts (in the interests of both payers and children), should be compiled and shared.**
- 3. Consideration should be given by both Westminster & Scottish governments to ensuring that there is widespread awareness and education as to the right of a child to maintenance.**
- 4. A fairer charging system that ensures receiving parents have equal access to the statutory system and are not unfairly penalised because of low income. Abolish the 4 per cent charge for receiving parents using Collect and Pay and the £20 application fee.**
- 5. A more sensitive system for parents affected by domestic abuse. We support Gingerbread & Women's Aid calls²¹ for the Government to ensure women and children have safe child maintenance arrangements in place by fast-tracking domestic violence survivors to the statutory**

¹⁸ <http://www.york.ac.uk/spsw/research/child-maintenance-esrc-seminars/seminars/poverty-and-child-maintenance/>

¹⁹ <http://www.childsupport-worldwide.org/project-en.html>

²⁰ https://www.researchgate.net/publication/242615881_Child_support_policy_An_international_perspective

²¹ <https://gingerbread.org.uk/content/2322/Maintenance-matters>



'Collect & Pay' system, dropping charges for survivors to use the system and ensuring all staff receive specialist training on domestic abuse.

6. A more responsive Direct Pay system that identifies the need for enforcement, particularly for unpaid CSA cases being transferred. Ensure there is a full transfer of information between CSA and CMS systems to properly assess likely compliance under new cases.

7. A more clear and accountable system, with an investment in monitoring data.

Publish data on Direct Pay enforcement, including on completeness of payments, regularity, late payments and warnings raised.

8. Given international and national human right obligations (e.g., the UNCRC²² and the 1966 International Covenant on Civil and Political Rights²³), as well as strong policy commitments to protect children, vulnerable family members and address child poverty, governments should be aware of the benefits of creating an effective national child support system, which should include sensible enforcement of maintenance obligations and access to procedures.²⁴

9. Arrangements should be put in place for parents using the services of the Child Maintenance Agency and the CSA to share their knowledge of the processes with policy makers to review the systems in place and to recommend improvements, based on their experience & expertise.

10. Consider further research into models of 'Guaranteed child maintenance' which would guarantee a minimal amount of maintenance for children regardless of the economic circumstances of the liable parent, thus contributing to the reduction of child poverty.

Conclusion

While child poverty is predicted to rise over the next decade²⁵, we know that child maintenance could play a role in mitigating that rise. Gingerbread (Eng. & Wales)²⁶ raise serious questions about the government's planned approach in helping to achieve this. Research by Gingerbread Fife²⁷ shows that the importance of the payment from child maintenance cannot be overestimated particularly for low income families." Improving quality of life for families and ensuring they are accessing their entitlement is critical in terms of the rights of the child and families broader wellbeing."

This OPFS consultation shows that astonishingly 78% of Single Parents say the Child Maintenance Service was performing poorly. We have a view that, even though parents may live apart, their shared responsibilities towards their children continue where possible. These include an obligation, on the part of the parent living apart from his/her children to pay financially towards the costs of a child, where financially viable. We agree parents should be supported to make their own private

²² <http://www.unicef.org/crc/>

²³ <http://www.ohchr.org/EN/ProfessionalInterest/Pages/CCPR.aspx>

²⁴ <http://www.slideshare.net/child-maintenance/>

²⁵ <http://www.ifs.org.uk/publications/5710>

²⁶ <http://www.nuffieldfoundation.org/news/more-poorest-single-parents-receive-child-maintenance-payments-their-child%E2%80%99s-other-parent-%E2%80%93-maj>

²⁷ <http://www.fifegingerbread.org.uk/bairnscomefirst/>



arrangements regarding child maintenance if it's desirable and there is a positive equal relationship between the parents.

However due to the reluctance of some non-resident parents to meet their parental obligations or the fact that relations between the parents have broken down – some Parents with Care will be unable to make private arrangements with the other parent which can provide sustainable and regular payments for their children.

Child Maintenance arrangements which deliver the best outcomes for children are not always those arranged between parents without state support. For example if the parent with care and the children in question receive very small , intermittent payments or where the money comes with conditions attached, or requires repeated chasing and arguments to get the non-resident parent to pay. When a non-resident parent, has the financial resources, but is not willing to fulfil that financial responsibility, the government has an obligation to ensure the responsibility is met in order to protect the interests of the child. Our consultation with single parents indicates that at present the government are not fulfilling this duty.

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Appendix 1

OPFS evidence on the Child Maintenance Service effectiveness in ensuring regular payments for children and recommendations to improve the service.

The evidence from OPFS to inform The Work and Pensions Committee Inquiry into the Child Maintenance Service (CMS) draws on qualitative feedback from OPFS ongoing case work collection with single parents and an on-line and paper-based survey with 96 single parents across Scotland in over a 4 week period in Sept 2016.²⁸

Profile of Parents Surveyed

Parents from across Scotland responded to the survey.

- 96 parents responded & 90 were the main carer of the child/children.
- 97% of respondents were female
- The majority (84%) were over 25 yrs
- 53% have 1 child; 33% have 2 children ; 8% have 3 children and 6% have 4+ children
- 21% have children under 2 yrs; 39% aged 3-5yrs; 46% aged 6-12 yrs ; 24 %,aged 13-18yrs ; 13 % aged 19yrs +
- 50% weren't in paid work; 1.5% worked 1-15 hrs per week; 26.5% worked 16 - 29 hrs per week; 22.0% worked 30+ hrs per w

Key findings

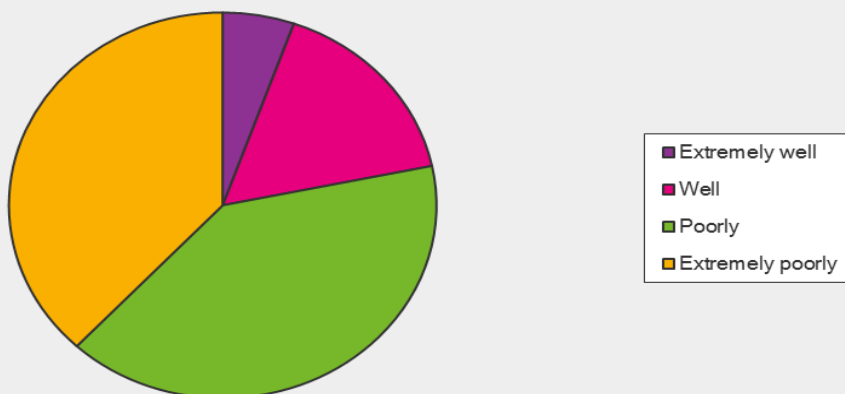
1. How well is the CMS performing for children and parents?

Of the parents surveyed 78% said the CMS was performing poorly/very poorly and 22% felt it was performing well /extremely well. Over a third (38%) felt it was performing extremely poorly.

²⁸ <http://www.opfs.org.uk/speaking-out/consultations/>



How well do you think the Child Maintenance Service (CMS) is working for children and parents?



How could the CMS be improved?

- More communication with clients
- No upfront cost
- No charges for simple bank transfers that cost you nothing
- Better communication by letter / phone
- By getting to gain more access to the non- paying parents so they can get the money the children are owed.
- Money could be collected and paid!
- Use national insurance number and tax code to trace non-resident parent. Not having to wait months on end before investigating.
- Less paperwork, better computer system, more staff.
- A complete overhaul of the system
- Be more accountable and respond quicker
- Scrap minimum number of nights that child stays with other parent being taken into consideration when calculating whether they have to pay maintenance or not. The current 51 nights a year is ludicrous!
- CMO seems to struggle with parents who are or have recently been self-employed...why? I'm not interested in how much my child's father paid in tax in previous years, I care about what he's earning now!
- Stop charging for the service and actually retrieve money from the absent parent to give to parent with care the help they need.
- For the likes of arrears which have been carried on to the CMS it would be, and should always have been, put in place that the paying parent were to get the likes of a fine or community hours after prolonged non-payments. The CSA booklet states that the non-paying parents can lose their license for driving and what not but when you enquire about further action if the paying parent has even willingly made a ridiculous payment of say £1



after numerous warning letters; because they have called to then make that payment no further action can be taken which is shocking!

- Take action regarding missed payments. Have clearer records regarding missed payments which can be accessed by workers when discussing a case. Annual review should take into account missed payments.
- Ensure that a single mum receives at least a minimum payment per week/month rather than nothing. It's been over 2 years for me due to arrears now approx £3400
- Listen to the parent who receives the maintenance as to which option they would like regardless of the circumstances.
- When I first received CM I was allowed to have £40 out of the £120 that my daughter's father paid each month because I was on benefits and the Labour government changed things so that I was able to have any maintenance payments without it affecting my benefits. This benefited my child directly and made it easier for me to maintain my daughters and my own emotional and physical wellbeing.
- Money should be taken directly from salary like income tax or student loans. Resident parent should not have to pay for the service where the non-resident parent has refused to pay previously. Also payments should be back dated where they have gone up.
- Realising every person is different and not reel off auto text to deflect
- More help & support to chase payments. Without main carer having to take the brunt.
- By checking the other parent's bank accounts. The father of my children gets away with paying any sort of maintenance because he says he doesn't work enough hours. He works full time.
- Think the maintenance rates need to be updated as they don't reflect the increase in the cost of living
- By doing exactly what they say they will do
- Advisors who have in depth knowledge are needed
- More authorisation to force payments to be made.
- Have more authority and action that can be used/taken
- Keep in contact to update parent with care
- Very difficult to get maintenance agreement
- First of all PWC should all receive a minimum payment equal to child benefit by default when they start using the service until the correct child maintenance payments are established. Secondly it should be the NRP who has to prove their details, income, etc not the other way around like it is at the moment when you start using the service. Thirdly service users should have a named person within the service whom they can contact through email directly regarding their case. Fourthly under no circumstances should personal details be given out about the PWC including bank details. The service should help PWC to establish an anonymous bank account for child maintenance payments if required. Finally the financial details of the NRP should be reviewed quarterly and if there are any discrepancies they should be dealt with more timeously. If they are not, there should be severe consequences.
- Staff don't know what they are doing as it seems to get passed from pillar to post and told different stories every time you call
- They need more legal rights to secure payments, I haven't received any money in 5 years because he says he is self-employed and only earns £100 a week
- Better support for the full time parent.



- There is not enough information on the steps we lone parents have to take
- The whole system needs over hauled; there should be tougher penalties for parents who fail to pay.
- children's interests first
- More flexible and fair
- By reinforcing parents to take responsibility of their children
- Communication, I made a claim for child maintenance in May 16 apart from one phone call they have not contacted me since I made initial claim. I phoned approx. 10 times and had requests 4 times for a letter to be resent as apparently after it was requested to be sent it failed to be recorded as arriving.
- By fulfilling their promises to receiving parents, less delays in administration.
- A common sense dept. My ex has 2 cars on the road and a house, apparently claims no benefits and earned less than £7 a week through the summer. Now a student, he has not paid a penny to my son in years. He has successfully hidden his earnings. I am also a student, should I not be financially responsible for my child either?
- Service could be faster
- Child maintenance should be paid by non-resident parent when a child is still being supported by resident parent due to disability.
- As the main carer for my children, I was aware my husband would try and avoid paying. I was honest and truthful of my situation yet was treated as the criminal (despite my husband being the one with the criminal record for abuse).
- I was asked to provide evidence that I was not capable of providing and was questioned endlessly on the information I did provide. Whereas my husband had a five minute conversation with CMS and without providing evidence or even asked to provide evidence, his word was not questioned and he was believed.
I found this incredibly frustrating and demeaning and essentially rendered the CMS service null and void and at best useless. I raised this issue with a manager at CMS who agreed it was not fair, yet this was how the system worked and there was "nothing I could do."
- It could be easier to apply for assessment reviews and for the first child to be a priority in payments
- The length of time it takes to sort out payments and arrears could be quicker.
- The father of my child moved abroad when he received the first letter for child maintenance. Because he left, the case was closed and I am not unable to get child maintenance unless I filed for a minute of agreement and go through REMO services. The way in which the case was closed was quite abrupt and felt it could have been handled better.
- Not just rely on HMRC records, but employer details, bank statements
- My child's father is self-employed and appears to be working the books. Surely it can't be that difficult to prove this - check bank statements. A self-employed joiner living in a private let cannot live on £119 per week and works 7 days a week!!
- Better correspondence totally horrendous
- Keep me up to date and call when they say they will call
- Change the way it works so that children are automatically paid what they are entitled to without making the kids in any second family poor as well. Government should chase up paying parents who are well off
- Charging the receiving parent £20 up front to use the service is unfair and leaves many struggling parents even more impoverished. The fee should be scrapped or split between



both paying & receiving parent and deducted from initial child maintenance payments. My personal experience involved having to forgo a weeks worth of shopping in order to initiate case.

- Money due to child back dated to when it became a single parent family, not to when paying parent finally gets in touch with Child Maintenance.

2. What problems do parents who are main carer face?

- No maintenance paid when due, benefits being sanctioned and struggling to get by...forced to go to foodbank
- Trying to get money from ex-partner when I do not know his address.
- Having child maintenance reduced because his NEW partner has kids but she gets child maintenance from her ex-partner?
- Not getting the monthly payments on the same date so this makes budgeting harder
- Absent parent frauding the system, not declaring how much they earn. Self-employment is a big issue.
- We struggle every day due to only having a one parent income coming in to the house hold as a result the kids suffer with lack of clothing, equipment and socialising with peers due to lack of income. I eat less so my kids eat well.
- Kids are expensive, both parents should pay
- Not guaranteed regular payments cause stress. Still feel abusive ex-partner has control as depending on him making payments. Uncomfortable with ex-partner having my bank acct number to make direct payments. If he misses a payment then wait for 5 working days before contacting CMS then waiting weeks on end to solve the matter. In the meantime the child goes without.
- Lack of payment and lack of continuity of case, seems easy to avoid payment through fraud.
- Too many to detail! I've had an ongoing case with them now since February. They still have not resolved outstanding issues. The case gets handed from person to person. They post letters out which are of little use - no information in them. They are not transparent in how they operate. Their e-mail system - is ridiculous - it only allows for 600 characters to be entered, no attachments. They're inflexibility is not fitting.
- Lack of adequate payments.
- Working full-time, earning an OK wage but still struggle to make ends meet because of inconsistent maintenance payments; a single parent's single wage only goes so far!
- Parents who are in a cycle of being frequently employed then on benefits seem too difficult for CMS to assess, which is not good enough.
- When the person is self-employed it's difficult to assess their income accurately. Also I would have chosen "collect and pay" method but he has the right to choose although he misses payments. Irregular payments mean it is difficult to plan or budget. I still have to pay the bills whether or not I receive maintenance.
- The fact a percentage of what a child gets is being took off them is unfair after having to pay a registration fee that can hit the pocket hard at the one time! They also push it upon the parent that is meant to receive monies to agree to a personal agreement but when it is visibly clear and documented that the carer doesn't receive anything through the struggles even the CSA didn't succeed to get monies from the paying parent then this is ridiculous and puts unnecessary pressure on us as if we're nuisances for using the service even though the new one has costs!



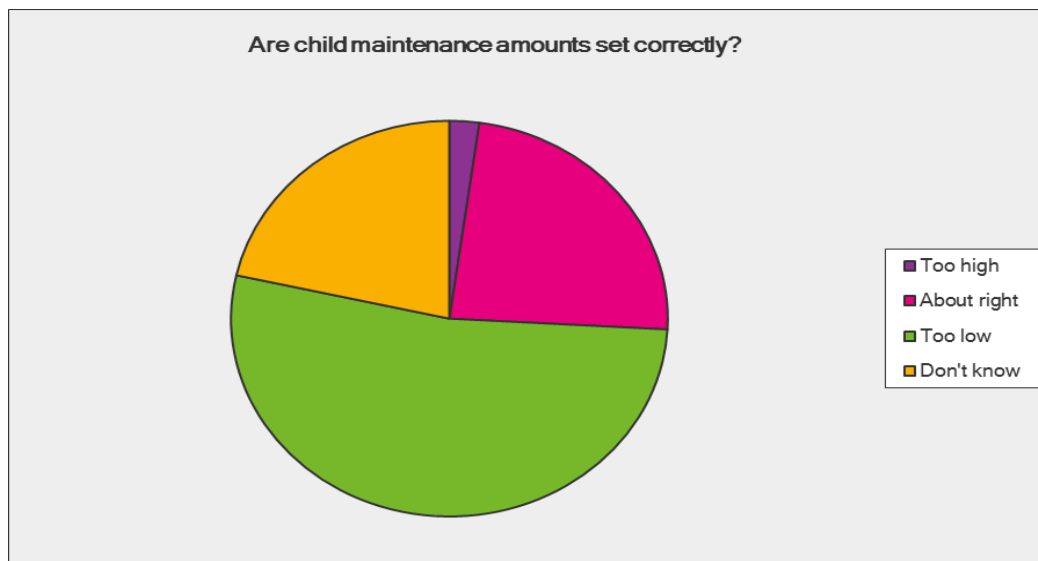
- Ensuring that you have enough money for monthly outgoings trying to avoid going into chargeable overdraft facility. Paying extremely high rental rents when in fact a mortgage would be cheaper however impossible when a single parent on a part time salary. System so unfair!
- The paying parent doesn't pay.
- The very real struggles to feed and clothe your child; provide a safe base in the form of a home with adequate heating and nurture your child's emotional and physical wellbeing in the face of societal prejudice and punitive policies regarding benefit
- In the dark about the process and what is being said by the NRP. Hiding of income
- Caring all day every day. No respite. Being the 'bad' parent for enforcing all boundaries, bed time, up time, in time, out time, bath time, eat time. hardly ever fun
- I gave up on maintenance. I was due over £200 in payment which wasn't chased up. I was supposed to be receiving £2.50 per week. I did not think the fee & new system helped.
- Due to such a small contribution it was easier for me to not go forward. Although I don't think it's right.
- I have told CSA for years now and they can't be bothered to look into it.
- Not enough financial support - Increasing living costs, big expenses, costs of childcare, financial stress. Maintenance would help
- Poor advice and information given by the agency. Absent parents being dishonest or failing to disclose earnings, avoidance to paying. Loopholes like dividend payments which allow absent parents to claim a low salary for the assessment to be made on. Agency shows little willing to investigate diversion of income and similar. Reluctance to act quickly by the agency.
- I went to csa and they calculated how much he was due but they don't have enough authority to force him to pay. He is refusing to make any payments.
- Child support dodging nrp who dodge the system perfectly
- High costs, a lot higher than maintenance payments
- Having to pay to use the service. Having to provide details of NRP to start up. Having to deal with anyone who answers the phone not a named person. Having to deal with incompetence. Having to deal with no regular child maintenance payments. Having to deal with huge arrears owing to PWC. There being no reasonable consequences to NRP being non-compliant over long periods of time and the service failing to use their powers to resolve this. Lack of resources so having to deal with incompetent workers on the phone at CMS is the hardest thing as they pass the buck and don't care.
- I have an allergy son so personally I can't work because of the amount of hospital appointments and the amount of time he is ill and I have to pay extra council tax because they believe I'm in receipt of CM and I'm not.
- I struggle to afford more than the basics i.e. I don't earn enough to send my son to school activities, makes me so sad
- Lack of understanding, common sense and no one wants to help
- In my case my child's father gets off way too lightly. He pays support monthly but it's not nearly enough and he doesn't contribute to anything else because he does what the law states he has to. So I struggle with our child but the one who lives with him walks around in designer and brand name clothes and has all the latest tech...
- Domestic violence and past issues with obviously massive complications if a ex partner gains any kind of control



- Payments not being made, if payments stop suddenly takes months to sort out.
- Isolation, lack of support to deal with this on your own.
- extreme sleep deprivation
- burden of sole responsibility
- sole decision making
- No time for self-care resulting in stress and health difficulties
- I am a single dad my partner has refused to pay a penny in maintenance. I know if the boot was on the other foot that the situation would be different.
- Made to feel like I'm after money
- Paying parents refuse to pay & receiving parents face a lengthy wait for action by CMS.
- Ex partners have too many loopholes to get out of paying maintenance, it's disgusting! Particularly abusive ex partners, child maintenance becomes a way of indirectly controlling their ex's life.
- Paying parent avoids responsibilities and the caring parent needs to keep calling and making sure to get the money, because the child services won't proceed to collect and pay. Caring parent needs to then pay for everything themselves
- The parent with care overall contributes more than non-resident parent but suffers economically: as work hours; overtime; absences when kids sick and type of work which is an option due to unsocial hours restricts the employment opportunities of resident parent.
- Child maintenance should be paid non-taxable income. For example,
- if non-resident parent is made redundant then child maintenance should be a percentage of the redundancy package.
- Fraudulent other parents who are able to exploit the systems (tax and CMS) to their advantage and their children's disadvantage yet as the carer, I cannot do anything more than I have done.
- In a financial sense, probably more responsibility and stress in times of uncertainty in your own life that may affect your child
- Trying to chase someone for 18 years
- CM don't do enough to trace other parent
- Stress of finding what to do, where to go. It's all very confusing. I'm supposed get £30 a week informally but it's often not in the bank!
- The maintenance payments should be compulsory from all non-resident parents, not optional. System is extremely unfair. Serious lack of communication.

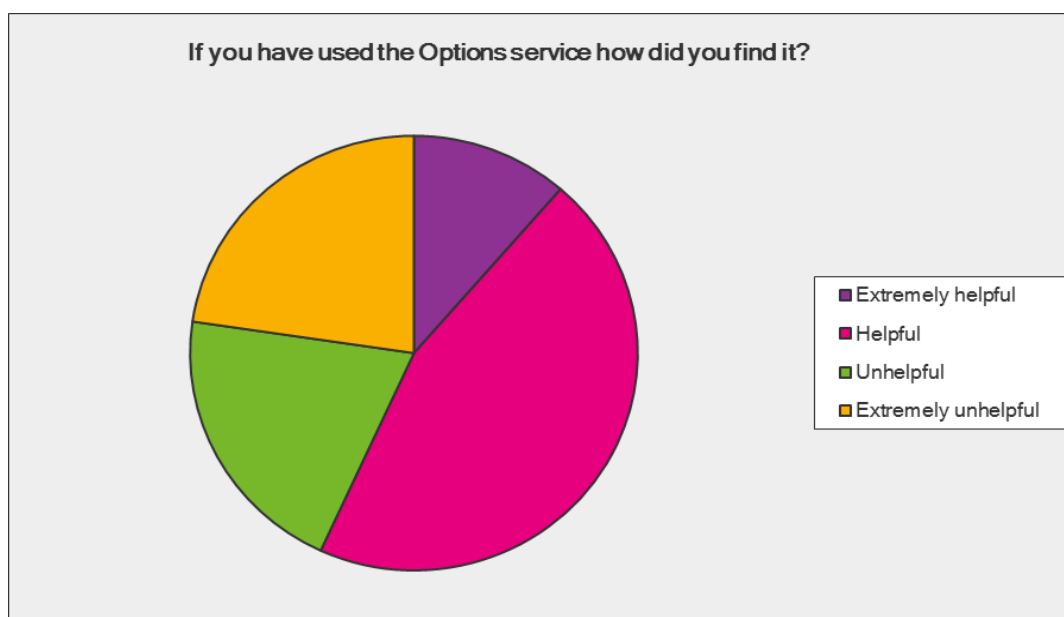
3. Are levels of child maintenance set correctly?

53% of our survey respondents felt the level was set too low. Only 24% thought the level was "about right"



4. Information on options for separated parents is provided through the Child Maintenance 'Options Service'. Have you ever used the Options service?

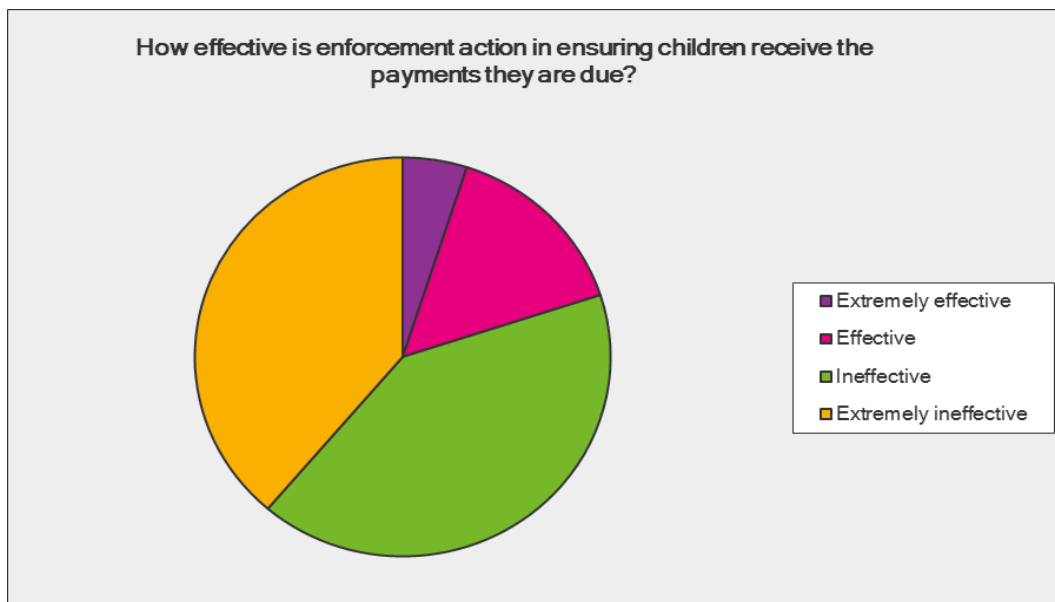
40% of the respondents had used the Options Service. Of these 57% found the service helpful/extremely helpful and 43% found it unhelpful/extremely unhelpful.





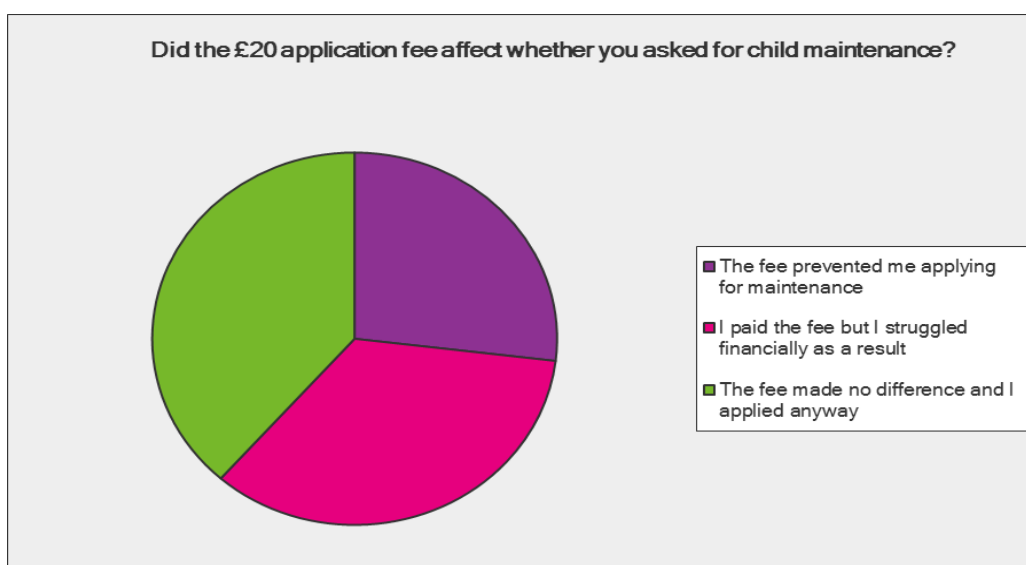
5. How effective is enforcement action in ensuring children receive the payments they are due?

Only 20% thought enforcement action was effective/ extremely effective. In turn 80% felt it was Ineffective/Extremely ineffective.



6. Did the £20 application fee affect whether you asked for child maintenance?

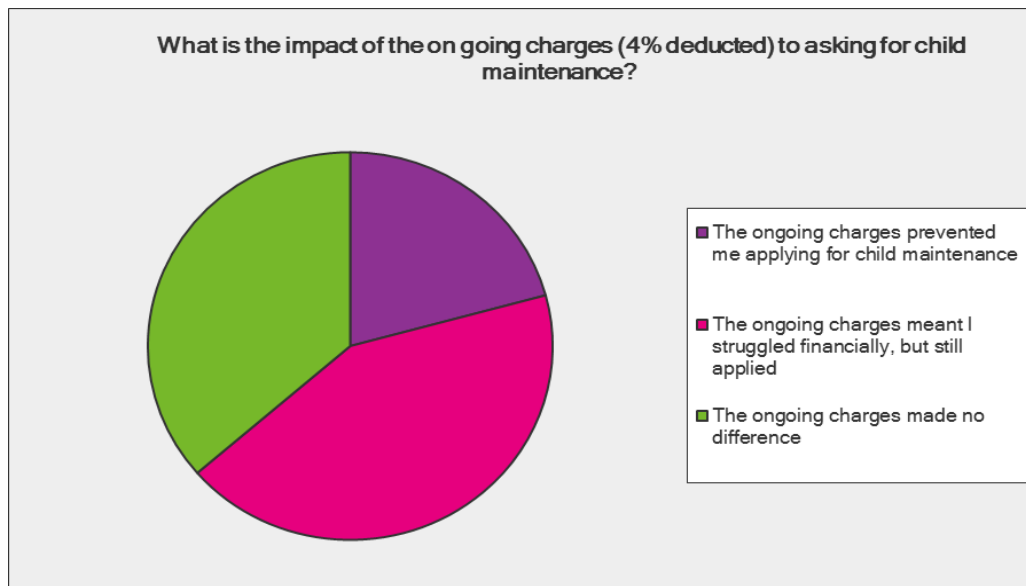
27% said the fee prevented them for applying for maintenance; 35% said they paid the fee but struggled financially as a result and 38% said the fee made no difference and they applied anyway.





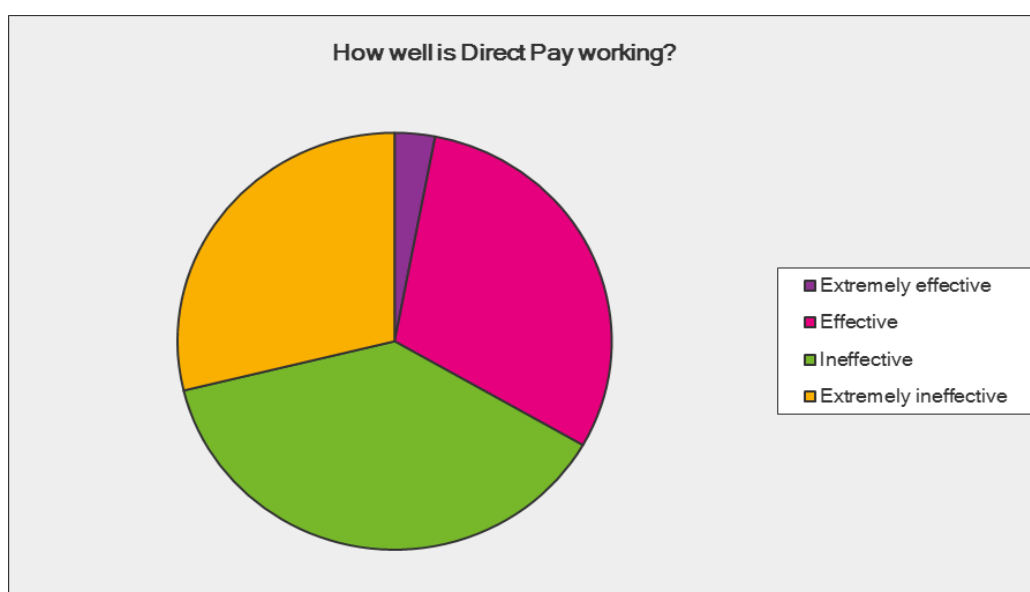
7. What is the impact of the on-going charges (4% deducted) to asking for child maintenance?

21% said ongoing charges prevented them applying for child maintenance; 43% said ongoing charges meant they struggled financially, but still applied and 36% said ongoing charges made no difference.



8. How well is Direct Pay working?

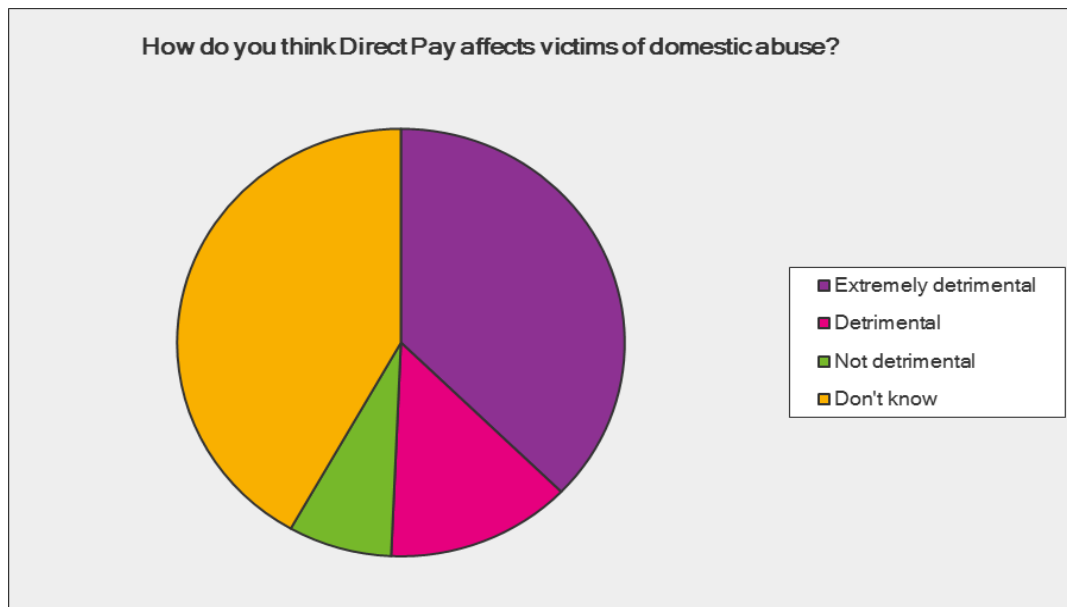
67% said it was ineffective/ extremely ineffective. 33% of respondents said Direct Pay was working effectively / extremely effectively.





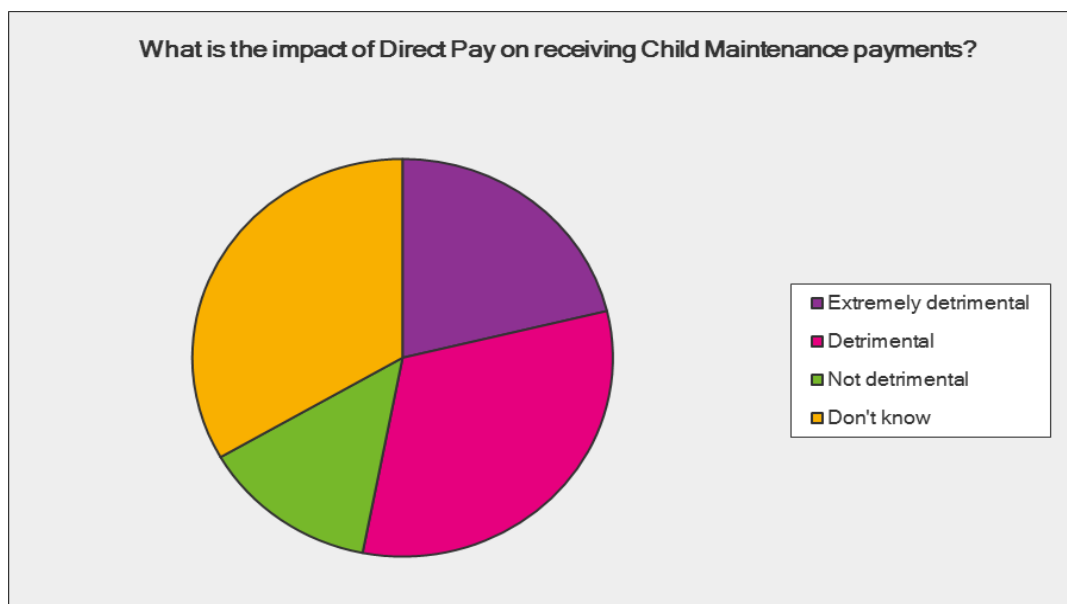
9. How do you think Direct Pay affects victims of domestic abuse?

42% didn't have the experience relevant to the question; 51 % said Direct Pay was detrimental/extremely detrimental; 7.5% said it was not detrimental.



10. What is the impact of Direct Pay on receiving Child Maintenance payments?

33% hadn't experience of Direct Pay; 53% of respondents said Direct Pay was Detrimental/Extremely detrimental to receiving child maintenance; 14% said it wasn't detrimental.





11. Do you have Child Support Agency arrears or is your case ongoing? If so have you been told what will happen when you move on to Child Maintenance Service?

- I've been using CSA services at the moment and still don't get payment so what's going to change???? My kids and I still suffer a lot during to this and will continue to do so until the law gets the last 3 yrs of arrears paid to myself for my children.
- Still being promised they'll collect it!
- I was asked if I wanted the arrears or to forget about them!!!! Told they will add them on after I said I wanted all that's due. They said they would increase the amount. This has not happened
- Ongoing case about to end, arrears resolved and payment through wage deduction. Just been told to go onto direct pay, extremely concerned as this means fight for money with nasty aggressive, controlling man.
- Lost track of where we're at as there are so many letters sent out due to his frequent changes in circumstances.
- I have arrears that never got paid I was then told I had to move on to new service but now actually pay money so that I could continue to receive nothing. I told them my ex wouldn't pay but still they said they had to go through process of giving him the option to directly pay despite him telling them on the phone he won't pay anything they said they still had to wait I receive update of how much I'm supposed to get which means nothing as I not had anything ever from him -terrible service
- I haven't received a payment as yet so I assume there will be arrears
- There are arrears as absent parent didn't agree to the new agreement and has not paid anything for 3 months but this won't be repaid to my son because of the new set up
- My case was closed because they could not locate the father of my child.
- Been on and off for 18 years soooo stressful have no idea what is happening, no continuity.
- Arrears moved to CMS but ex ignoring letters so I think they've given up
- Was told that arrears she was due would be written off when I transferred.
- I was told that the CSA had miscalculated my maintenance resulting in an under-payment that would not be considered under the CMS

12. How should the Child Maintenance Service deal with any failings in the old CSA system?

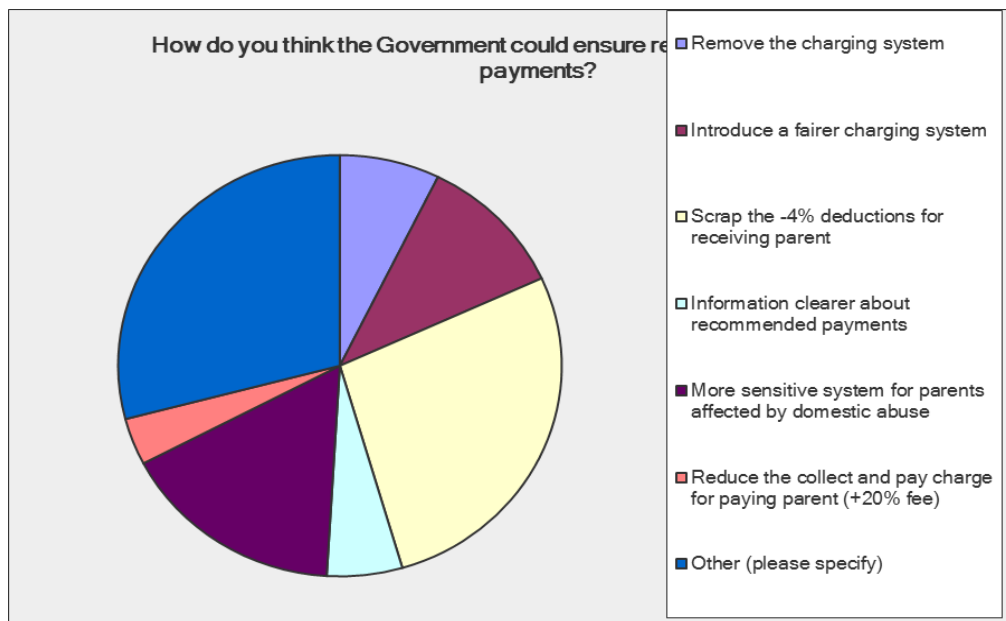
- Take away non-payers privileges, as they are doing that to their own children.
- Lol, by paying arrears they done everyone out of!
- Admit when they make mistakes and apologise I received a letter from them with my child's date of birth (She is 10) saying payments were to stop as my child has turned 16.
- They should not keep asking for details of domestic abuse and asking resident parent to try contact NRB. Lost count how many times I've explained I had to flee to a different town due to severity of abuse
- Ensure staff have manageable workloads, working computer system. Personally I resent my case being held at Birkenhead on paper when I and my ex are in Scotland.



- By NOT tying up valuable resources and energy in punitive policies that retard the progress of payments reaching the child and benefit ONLY bureaucracy.
- Ensure absent parents can't defraud caring parent by making attempts to reduce payments. Why do absent parents suddenly deserve 3 4 holidays new cars etc while children struggle on charity handouts. leave no room for manipulation
- Make it easier & clearer on how to chase payments.
By increasing the number of trained staff and addressing the issues the parents with care are experiencing seriously.
- Efficiently and effectively. Provide a named contact and email address to PWC. Report failings through the appropriate channels. There should be repercussions for failure to serve.
- I don't know the old system but this one is shocking.
- We should not have to pay for the non-resident parent not paying their contribution
- By ensuring debts are collected in an efficient manner.
- They should take charge of collecting arrears from absent parents
- I think there should be continued support and synergies between both services to find suitable resolutions between parents; this includes shared knowledge of each parents circumstances.
- Get somebody who actually knows what they are doing to deal with it, dealing through the courts makes no difference at all.
- Obviously try and solve issues but I honestly think the CSA were better

13. How do you think the Government could ensure regular Child Maintenance payments?

48% of parents surveyed felt there should be a change to the charging regime : 27% said the 4% deductions for receiving parent should be scrapped; 11% wanted a fairer charging system ; 7% wanted the charging system removed and 4% said there should be a reduction in the collect and pay charge for paying parent (+20% fee);



- Have a clearer recording system when no payment made and keep a record
- Make a basic amount per child for everyone so that gets deducted from absent parent whilst calculations are made. At least parents with kids will get something. Do not charge for this service if parent on low income or benefits
- Actually enforce proper punishment in some way
- Pay the parent with care of the child and take on the burden of collection while collecting an initial flat fee that sets up a collective fund to do so.
- Take money directly from salary like student loan
- Take payments direct from salary, 20% based on each months income.
- Remove charge & be more sensitive to needs of families
- Automatic payments from absent parents bank accounts
- Do more to enforce payments

14. General Comments

- Harsher charges for parents that avoid paying and credit where due for parents who do.
- Deducting minimum amount from benefits to cover their child costs is disgusting as it's an easy way for people to say well I'll no work.
- I would like to know how long they intend to leave my arrears before dealing with the person responsible. As 3 yrs is a very long time to get away with not paying for your children.



- The CMS is a private company making a profit from vulnerable families. Often the Resident Parent is struggling financially and practically begging for support for children.
- The fees haven't affected me but I would pay and have a reduced income as a result. I had to complain to Independent case examiner re CSA staff failings which I had kept a record of. It was sheer incompetency which was only resolved through the parliamentary business unit and ICE and my own hard work. For most single parents it would have been too much as it would be for me now.
- This system has a moral obligation in helping to reduce child poverty in single parent households and should be doing far more to make this happen.
- Waste of money stop wasting paper sending me updates on money you are never going to recover how about telling me how your gonna recover it rather than here's how much you should be getting
- to remove high cost telephone number as this puts up a barrier straight away especially for paying father who will refuse to pay 7p per minute or whatever the cost per minute is now...Why not a normal 01 number? Means missed calls will not be returned. should have contact service via email too
- The best laid plans of mice and men gang aft agley....
- People are fallible so set up a system that PROTECTS THE CHILD/REN at all costs.
- Pay the parent with care and take reasonable measures to recover the money from the paying parent whilst bearing in mind that people (even in government) are fallible and that sometimes even with the best intentions...LIFE GETS IN THE WAY.
- Why would I pay £20 fee as a single full time student? We are scraping by & it seems ridiculous for a measly £2.50 per week which is already at a years' worth of arrears. It was easier/ safer for me to give up on payments, although I think that shouldn't be the case.
- Challenge the parents that don't pay maintenance. It is not fair.
- System is a disgrace. My ex moves in with someone with her own kids - who have their own father to pay for them - and the money my children get goes down! Ludicrous! They cost the same to keep! Further, taking travel costs off means that my ex pays next to nothing. It's a crazy system designed by men for the benefit of men and leaves women and children struggling in poverty. Disgraceful.
- The present system is no better than the CSA. It has allowed my ex-husband to declare a net salary of half of his gross wage. A contractor he set up his own business and uses it as a vehicle for tax and child support avoidance, draws a minimum salary for full time employment whilst paying his girlfriend a huge salary for 2 hours work per week, he draws dividends and uses loans from the company to support an extravagant lifestyle. In order for all this to be included in the assessment I have to provide evidence in order he pays a fair amount to support his three children. The onus should not be on the parents with care to turn private investigators.
- The fact that domestic abuse victims have to go through the abuse of having to do direct pay and having the other parent be very abusive and refuse to pay before the CSA will take any action to do payments without contact is ridiculous and very upsetting
- It is very stressful using the current level service due to the ineffectiveness of the people who work there who may be incompetent at their jobs or have lack of resources to be able to provide a competent service. They don't provide the proper paper work or schedules timeously and they provide standard unhelpful responses on the phone which show lack of



Empathy for service users. Non-compliant nrps know they are able to abuse the system without consequences and get away with it indefinitely in many cases. This is wrong. The fees are wrong. The deductions for PWC are wrong. There should be a steering group with service users to make sure the service is transparent and effective.

- Staff have lack of common sense, knowledge, understanding and people skills as long as they get paid they don't care
- The operators are friendly and helpful and the information received is helpful. I myself have called the Options service on 2 occasions in the last 7 months. The first time the call taker could give me no more information than I already had. The second call the call taker was very helpful and in fact offer information I had not asked for re getting an informal maintenance calculation, which was both useful and appropriate.
- I personally have been disgusted by the lack of privacy, on more than one occasion they have misplaced highly personal and sensitive information. Even the results of our DNA test went missing - there is simply no excuse.
- It's the children who suffer from such inadequacy!
- I have been very disappointed by service I have received and every time I phoned I was told something different , I have lost faith in system and luckily I manage to get by on my part time wages
- Not enough contact from them to keep parents informed about their case.
- Too many ways for parents to hide their earnings. Whole system was a waste of time and money, £4 in call charges to chase them up every other week throughout the summer.
- Scrap the 4% for receiving parent as they are providing for everything else anyway. Reduce 20% to 10% for paying parent
- More powers need to be granted to CMS to investigate self-employed parents. My husband was able to work the system and get out of paying on his actual earnings because he is self-employed.
- My children seem unimportant to my ex-partner in relation to maintaining them, he thinks it is an option to contribute rather than a priority, absent parents need to have formal letters stating it is their responsibility to support their children.
- I feel that if the case has to be closed, the administration fee should be returned to the parent with care for the child.
- Total shambles when the payee is self employed
- Do you have a spare hour that is what I would need to go into this?
- No continuity constantly having to go over your circumstances with every new person you come intact with. You have to keep calling them costing me money.
- Terrible service - so I'm left to bring up 2 kids with no financial help.....