

Better for everyone:

a new vision for child maintenance



Transforming Child Maintenance

A fairer system for children and families

October 2025



Fife
Gingerbread



One Parent
Families Scotland

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About us: the Transforming Child Maintenance partnership

This report is the outcome of a two-year collaboration between IPPR Scotland, Fife Gingerbread and One Parent Families Scotland. The partnership is funded by The Robertson Trust to develop policy proposals, at both Scottish and UK Government levels, to achieve systemic and transformational reform of the child maintenance system, improve financial security for children in single parent families, thus reducing child poverty of a priority family group, informed by robust evidence, and lived experience.

With this paper we not only set out how the Child Maintenance Service (CMS) can be reformed at the UK Government level, where responsibility for child maintenance resides, but also make recommendations for how the Scottish and local authorities can invest in a support structure which sits alongside the CMS to assist families in need and reduce child poverty.

Fife Gingerbread has been directly involved in helping single parents in Fife navigate the child maintenance system as part of their Test & Learn programme. They have been able to pilot and evaluate the 'Confident Conversations' training scheme for local practitioners involved in financial inclusion advocacy and support, as well as test new local approaches in child maintenance support with a view to what lessons can be learned in local authorities across the UK.

IPPR Scotland has led the writing of Transforming Child Maintenance project reports, as well as conducted focus groups with paying parents, commissioned polling on public opinion around child maintenance, held policy workshops and interviews with experts in child maintenance, as well as carried out statistical analyses.

One Parent Families Scotland has conducted focus groups with receiving parents and supported a Single Parent Expert group to help shape and test the project's policy recommendations through various workshops, communications, and participation activities.

The project has been supported by an Advisory Group regularly consisting of both paying and receiving parents.

The report directly preceding this one, titled 'Child Maintenance and its impact on child poverty and financial security for single parent families' goes into greater depth about the history of child maintenance policy in the UK and the various issues which need addressed.

We extend our sincere thanks to all the families who generously shared their experiences throughout this project. Their lived experience has been central to deepening our understanding of the key issues and shaping the recommendations in this report.

Terminology

We recognise that a wide range of terminology gets used in the field of child maintenance to describe parents. The choice of terms can be controversial as each highlights a particular aspect of a parent's role or relationships, meaning any choice of terms can leave some parents feeling other aspects are being ignored, or assumptions are being made, for example about parents' typical behaviour. We have tried to use language sensitively and in ways appropriate to the context of the discussion, though recognise there may be instances where our efforts have fallen short, for which we apologise in advance.

In this report, "paying parent" is used to refer to a parent who pays child maintenance on a regular basis as part of their arrangement because their child is not primarily resident with them. We refer to "non-resident parents", for example in instances where a parent should be paying child maintenance as part of a child maintenance arrangement but does not (therefore not a paying parent).

Similarly, "receiving parents" are those who receive child maintenance payments on behalf of the child they have primary care for (the child spends more than half of their time with that parent). In contexts where payments may not be being received or are not relevant, we refer to "resident parents", or "parents with care".

Other terms and acronyms feature prominently throughout the report:

- **CMS (Child Maintenance Service)** - Established in 2012, the CMS is the statutory support service for child maintenance that is operated by the UK Government's Department for Work & Pensions. Parents can use the service for help determining how much child maintenance they must pay or should be in receipt of, as well as organise statutory arrangements through Direct Pay and Collect & Pay
- **CSA (Child Support Agency)** - Established in 1993, the CSA is the predecessor to the current CMS, performing similar functions as the UK Government's statutory support service for child maintenance.
- **DEO (Deduction from Earnings Order)** - A DEO is a legal instrument for collecting child maintenance directly from a paying parent's earnings or pension.
- **DWP (Department for Work & Pensions)** - The DWP is the UK Government's department responsible for the provision of welfare, pensions, and child maintenance policy.
- **FBA (Family-based Arrangement)** - An FBA is a private child maintenance arrangement agreed between two parents. Parents decide between themselves the amount and type of support a child receives.

- **NAO (National Audit Office)** - The NAO is an independent UK Parliamentary body which is responsible for auditing the UK Government and its relevant agencies.
- **UC (Universal Credit)** - UC is a means-tested social security payment to help recipients with living costs.
- **Collect & Pay** – A statutory payment method for child maintenance, administered by the CMS which collects child maintenance payments from the paying parent and passes it on to the receiving parent for benefit of the child, in adherence to the agreement.
- **Direct Pay** – A statutory payment method for child maintenance where the CMS calculates the child maintenance payments owed by a paying parent and leaves the paying parent to transfer the funds independently, albeit they must log those payments with the CMS.
- **Dual-income model** – An alternative approach to determining how much child maintenance a paying parent is obligated to pay in the UK. Instead of determining child maintenance entitlements only with reference to the paying parent's income, a dual-income model would consider the income of both the paying and receiving parent's income before determining the amount of child maintenance the paying parent would be obligated to pay.
- **Single parent expert by experience** – A single parent with lived experience of the child maintenance system in the UK who was consulted as part of the Transforming Child Maintenance project.

Executive summary

Executive summary

The UK child maintenance system is not working. Over one million separated families have no child maintenance arrangement – up from 600,000 in 2012. Many parents report that engaging with the Child Maintenance Service (CMS) is stressful, confusing and that it often exacerbates conflict. The message is clear: change is needed.

The Transforming Child Maintenance project seeks to reimagine the child maintenance system by centring the voices of single parents with lived experience. Its aim is to directly address child poverty by tackling the systemic failures that prevent effective financial support from reaching children in separated families, who are nearly twice as likely to live in poverty compared to those in two-parent households. As child maintenance is both a proven lever for reducing child poverty and a matter of children's rights and parental responsibilities, improving its delivery is essential to realising children's right to an adequate standard of living, as outlined in UNCRC Article 27. Parents who live together share their income with their children, usually implicitly and without accounting. When a parent lives apart from their child(ren), child maintenance ensures this sharing continues. The child maintenance system puts a backstop to these arrangements, setting and enforcing the minimum acceptable share of a parent's income they must provide to their children.

Child maintenance payments reduce children's poverty risk from around 40 per cent to around 30 per cent. Breaking down the barriers that have been allowed to develop around the child maintenance system should therefore be a central plank of any child poverty strategy. If child maintenance was paid to all children who currently don't receive what they are entitled, **£2.7 billion would be paid to around two million children, lifting around 210,000 out of poverty.**

Why has the number of separated families without a child maintenance arrangement grown so precipitously? Reforms introduced in 2012 explicitly aimed to minimise the number of families using statutory support for arranging and managing child maintenance payments. Alongside an austerity rationale, the reforms were motivated by the hypothesis that access to support discouraged parents from making their own “family-based arrangements” (FBA), and that such independent arrangements would result in better outcomes for children.

This has proved to be a failed experiment. Parents have indeed been squeezed out of statutory arrangements, but twice as many ended up with no arrangement at all compared to those who have established an FBA (NAO 2022; OPFS 2024a). Worse still, the disincentives have contributed to child maintenance failures and have exacerbated stresses and conflict which can arise from family separation. The Government’s determination to minimise the cost of running the service has resulted in a poorly performing service that too often fails to enforce child maintenance payments and adequately safeguard in domestic abuse cases.

This must change. The UK Government should aim to make the CMS a positive, accessible option for all parents, not a second-class arrangement structurally inferior to a FBA.

Transform the Child Maintenance Service

(recommendations 1 to 5)

Central to this overhaul must be an end to the government's self-fulfilling proposition that statutory support leads to negative outcomes. The current system, accessible only once child maintenance arrangements have broken down, should be replaced with a **child maintenance payment platform** open to all separated families. This is a logical extension to reforms the DWP is already considering. It would offer a range of benefits, providing simplicity and convenience to parents. Additionally, non-payment problems could be resolved much more quickly, should they arise. There is no reason such a platform should constrain parents' flexibility to agree their own schedule of payments, though it would allow immediate default to the child maintenance formula should such agreements break down.

Originally introduced as a behavioural incentive to drive parents to FBAs, the use of **fees should be ended**. Separated families already pay for the service through their taxes, as will their children when they grow up.

While recent reforms have reduced some of the delays in enforcing child maintenance payments, our experience working with parents has revealed that procedures are applied inconsistently and contain loopholes that can be exploited when parents are determined not to fulfil their obligations. **Enforcement procedures should be reviewed, and case handlers better trained** on the CMS's powers. This would improve the quality, sensitivity and accessibility of the service.

The CMS should do more to support and safeguard parents whose separation is complex. This includes making **named caseworkers available to parents who request** them to ensure consistency and minimise parents having to recount their situation. We also make a set of recommendations as to how the CMS should **improve its safeguarding and support for parents with experience of domestic abuse**.

Coordinate support outside the Child Maintenance Service

(recommendations 6 to 8)

As well as a better CMS, some separated parents need help outside the service, from signposting into the system through to external support to help parents whose case is particularly complex. Governments (both UK and devolved) should fund support structures around the CMS that are accessible and useful for parents.

As part of the research underpinning this report, Fife Gingerbread supported 150 parents having difficulty navigating the child maintenance system. Some parents needed help getting started on their child maintenance journey. Some parents needed help getting started on their child maintenance journey. **Providing an easily accessible toolkit** would make it easier for parents to navigate the child maintenance system and enable them to address problems independently.

For intermediate-level issues that require further short-term support and guidance, investment should be made in existing non-statutory financial inclusion support infrastructure to embed child maintenance support. Child maintenance is currently not a consistent feature in financial inclusion conversations. Fife Gingerbread's **"Confident Conversations" practitioner training** should be rolled out. The training works to embed child maintenance into these conversations and help parents deal with intermediate-level issues with the system.

The parents who face the most complex child maintenance issues should have access to face-to-face support through regional **child maintenance experts**. A network of regional specialists should be established and networked across the UK in different localities. This will help to build strong, local relationships with parents facing the most challenging child maintenance issues. In devolved settings, governments should work together to support these expert networks.

Ensure fairness in the child maintenance formula and bring it up to date

(recommendations 9 to 12)

Misunderstandings and frustration surround the way the formula used for calculating child maintenance functions. To rebuild parents' confidence in the formula, the UK Government should **spell out clearly the principles that underpin the specific parameters of the formula**, the practical compromises regarding what is deemed affordable for parents, and ensure these are regularly updated as circumstances change.

The formula embeds protection for low-income paying parents, but the effectiveness of this has been eroded by inflation. This protection should be restored gradually (over a three to five year period) to avoid sudden changes to existing arrangements. Thereafter, **the child maintenance formula should be updated annually**.

Relatedly, the current threshold which triggers a revaluation of the value of child maintenance payments within a year is too high. The current threshold of a 25% increase or decrease of income before child maintenance payments are revalued is unreasonable. Even if a parent's income does not reduce by 25%, it can still reduce significantly and because of the threshold, the parent will still be expected to pay child maintenance identical to the value they paid before the significant drop in their income. **Child maintenance payments must be far more responsive to changes in income and the threshold reduced to at least 15%.**

The current child maintenance formula embodies a number of pragmatic compromises which remain appropriate. **The current approach, which calculates child maintenance obligations solely with reference to the paying parent's income, should be retained.**

To reintroduce a dual-earner formula would complicate the process and undermines the principle that parental responsibility to contribute through child maintenance remains regardless of the income of a receiving parent.

Make the social security system work better for separated families

(recommendations 13 and 14)

The rate of child poverty among children living with one adult is high. Increasing the number of child maintenance arrangements and improving enforcement will make an important contribution to enhancing the financial security of these children. However, because child maintenance payments are based on the paying parent's income, they alone are an unreliable anti-poverty tool. Child maintenance is not a substitute for the need to boost social security as part of both UK and devolved child poverty strategies.

Some European countries embed a child maintenance guarantee in their social security system. We do not think such an approach is suitable to the UK, as it would undo one of the powerful anti-poverty features of our system, whereby receipt of child maintenance does not affect benefit entitlement. **Child maintenance and social security should be kept separate.**

Low-income paying parents are not eligible for housing support to accommodate their children. This can mean they are unable to look after their children overnight. However, this is not a reason to reduce child maintenance payments. Policymakers should consider whether **certain groups of paying parents may benefit from additional housing support.** For example, people leaving prison who are beginning to rebuild their working lives and their relationships with their children where appropriate.

Better for everyone: a new vision for child maintenance

Better for everyone: a new vision for child maintenance

“There would be a better quality of life for my children if there were two parents paying rather than it just being down to one parent. I feel bad because my son is like, ‘all my friends have got that’. I have to say ‘but they’ve got a mum and dad at home. I’m on my own and I’ve only got what money is mine’” *(Single parent experts by experience group member)*

Introduction and background

The UK child maintenance system is not working. Over one million separated families have no child maintenance arrangement – up from 600,000 in 2012. This means many more children and young people are growing up with less financial security than they are entitled to. For parents who do use the UK Government-provided Child Maintenance Service (CMS), many find the service stressful and confusing – and in far too many cases, it exacerbates conflict between parents (OPFS 2024b). We have heard from parents, mothers and fathers, who either receive child maintenance on behalf of a child (receiving parents - also commonly referred to as resident parents), and paying parents (also referred to as non-resident parents). From both, the message was clear: change is needed.

In this report we explore the ways child maintenance in the UK is not working and make policy recommendations to fix the system. To do that, we must be clear what the purpose of a working child maintenance service should be.

Separated parents share their income with their children by paying child maintenance

Child maintenance is about the rights and responsibilities of parents and children. Parents have shared responsibilities for the upbringing and development of their child, a principle enshrined in the legal designation of “parental responsibility”, and in article 18 of the United Nations Convention on the Rights of the Child (UNICEF, 2025). Discharging this responsibility means parents devote a share of their income to their children. Parents who live with their children do this on a day-to-day basis, using their income to purchase items on behalf of their children, and covering costs for shared items like housing and transport costs. When families separate and children live with just one parent all or most of the time, the responsibility of the other parent to continue covering these costs continues. Child maintenance is the way parents fulfil the responsibility to share their income with their children.

“I feel reliable child maintenance payments are really important to supporting my child’s happiness and wellbeing. Support coming from both parents is vital, so my child knows he is cared for by both of us without fights about money. But it’s not just about the money; it’s about being a caring parent” *(Single parent experts by experience group member)*

How much of their income should parents set aside for their children? There is no hard and fast rule as to how much of their income parents spend on their children when they live together. All families are different, and many costs are ambiguous as to who they are “for” because they are shared. When parents do not live together, the responsibility to provide child maintenance means families must be made more explicit. While families may be able to find ways to work out their own arrangement, it is important that a clear benchmark for the minimum amount of child maintenance is set, particularly if separated parents disagree.

What should that minimum level be? When parents live with their children, they generally don’t limit what they provide for their children to the bare minimum if they can afford more. To capture this, the minimum child maintenance level is expressed as a proportion of a paying parent’s income. Formalising this as a rule that can be applied in all cases is complex, and a pragmatic compromise between objectives is needed for the system to be workable in practice.

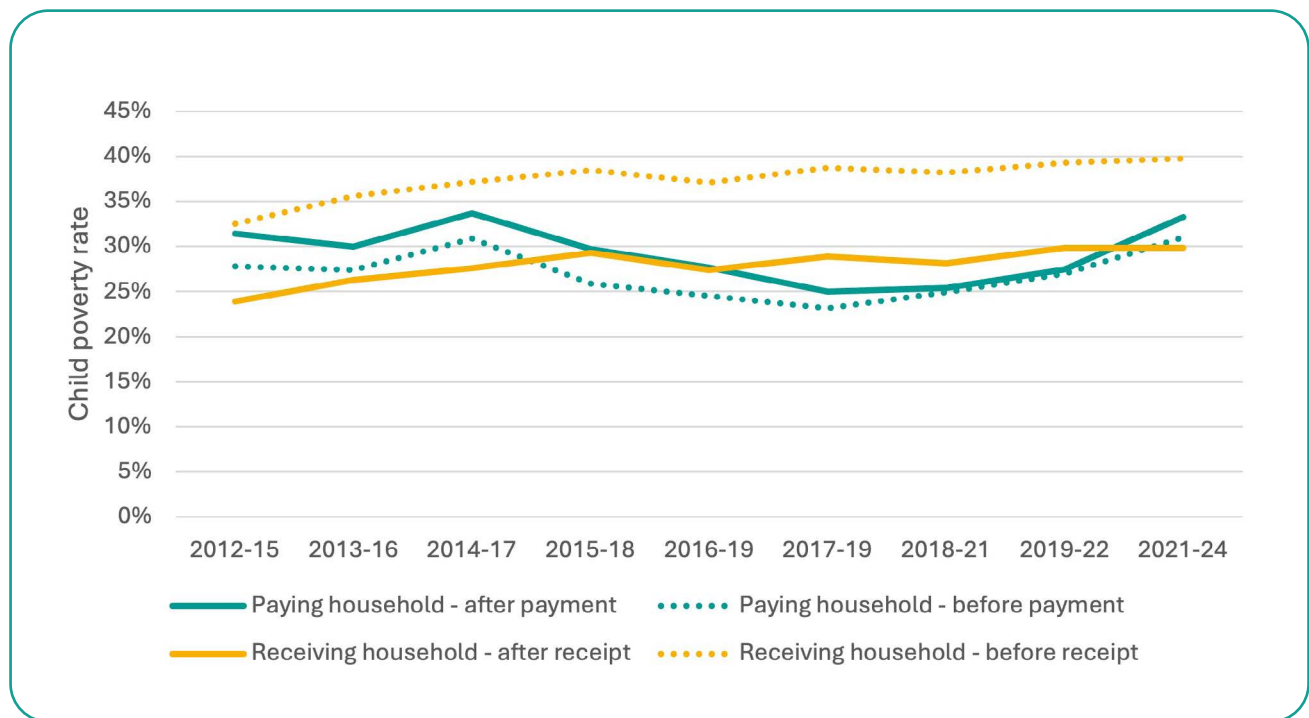
Child maintenance helps reduce child poverty

Child maintenance is closely related to, but distinct from a child's right to an adequate standard of living (Article 27 of the UNCRC) (UNICEF 2025). Where separated parents fulfil their responsibility to share their income with their children, those children will obviously have a better chance of reaching an adequate standard of living. However, there is no more guarantee of an adequate standard of living for a child in a two-parent household than for one whose parents have separated.

Child poverty rates are already higher in single parent families. The day-to-day activities of caring for and nurturing children take time, leaving parents with less capacity to participate in the labour market. Families who have not separated typically manage this through a gendered division of labour, with mothers often taking part time and lower paid roles, while fathers actually increase their earnings (OPFS 2024a). The impact of caregiving on parents' earnings – predominantly mothers – persists after separation, contributing to significantly higher rates of child poverty in single parent households.

Child maintenance can play an important role in mitigating this systematic financial disadvantage. When child maintenance arrangements are in place, they have a significant impact in reducing child poverty rates within those receiving households. As shown in Figure 1, when child maintenance is paid, it leads to a 10 per cent reduction in child poverty in single parent families compared to before child maintenance is paid and received. This has been consistently true over the last 10 years.

Figure 1: Child maintenance reduces child poverty in receiving households by 10 percentage points, while only slightly increasing child poverty rates among paying households.



Source: Authors' analysis of DWP Family Resources Survey and Households Below Average Income. Poverty rates smoothed by averaging over three financial year periods but omitting 2020 when the pandemic disrupted the family resources survey.

The case for ensuring more separated families have child maintenance arrangements in place has two dimensions: first, to ensure separated parents fulfil their financial responsibilities to their children; and second, if more arrangements were in place, fewer children would be living in poverty. The anti-poverty dimension of child maintenance argues for a system that reaches as many families as possible. However, it does not argue for a system under which parents' payments are designed to guarantee a particular level of need – paying parents with low incomes could not be forced to have a higher income to meet that standard, and where a receiving parent has a high income (so the child's needs are met) the paying parent still has a responsibility to continue sharing their income with their children.

A well-designed child maintenance system must reflect these realities. Paying parents should, at minimum, share a reasonable proportion of their income with their children, but only if this does not leave them (and any other dependents) financially distressed. The UK's child maintenance formula achieves this to a degree, as demonstrated by the relative child poverty impacts of child maintenance payments: children receiving child maintenance payments see a substantial ten percentage point reduction in their poverty risk, without the system passing this poverty over to children living with paying parents. This is not to say the way the existing formula ensures affordability is flawless, an issue we discuss later.

Nonetheless, child maintenance has the potential to be transformative for children in separated families, contributing to financial security, but this is only where arrangements are in place. It is therefore crucial that the CMS works for parents to ensure child maintenance arrangements between parents are in place for the benefit of the child(ren) concerned.

What would a reformed child maintenance system mean for child poverty? We estimate that if the system were to ensure child maintenance payments went to all children who currently don't receive what they are entitled to, this would represent around £2.7 billion paid to around two million children, lifting around 210,000 out of poverty and cutting the child poverty rate within this group from 50% to 40%. The impact on the overall child poverty rate would be to reduce it by around 1.5 percentage points.¹

According to the NAO (2022), every £1 of child maintenance transferred through the statutory payment systems cost 36p to administer. Using this as an upper estimate for the cost of extending child maintenance to all separated families, it would require an additional government investment of around £1 billion. The true figure is likely to be much lower given the increasing shift to digital service delivery. This would be an exceptionally high value-for-money contribution to tackling child poverty, even more cost effective than scrapping the two child limit.²

¹ Our estimate is based on modelling incomes of families using the family resources survey from 2021/22 through 2023/24. We assume the amounts paid in new child maintenance arrangements match the distribution of payments in existing arrangements, modified to account for the fact that non-payment of child maintenance is more common among lower income non-resident parents. We include single parent families where child maintenance is applicable (i.e. excluding cases where child maintenance could not be paid, such as the other parent being dead or in prison).

² Based on Child Poverty Action Group (2025) estimate that lifting the two child limit would cost £2 billion and lift 350,000 children out of poverty, or £5,700 per child crossing the poverty threshold. Our child maintenance estimates equate to a cost of £4,600 per child crossing the poverty threshold. NB, these figures illustrate the relative cost effectiveness of policies. They do not imply that either policy sees the calculated amount of money being received by specific children as government spending is distributed across a much wider pool of children, some of whom remain in poverty but at less depth.

The Child Maintenance Service has locked too many children out of child maintenance arrangements

Why do so many separated families have no child maintenance arrangement in place, and what changes to the Child Maintenance Service could address this? To unpick these questions, we first turn to a recent history of child maintenance in the UK. Over the period 2012 to 2019, the proportion of families with no arrangement in place grew substantially from 25% to 44% (NAO 2022), with little evidence that more families have arrangements in place since. This period saw significant changes, including the replacement of the widely considered dysfunctional Child Support Agency with the new Child Maintenance Service.

The change was more than a rebrand, with various features of the system overhauled. Among the objectives for the new system, two stand out as impacting the number of families with working arrangements. First, in the context of austerity, the DWP intended reforms to cut the cost to government of running the CMS (DWP 2011; NAO 2022). Second, the DWP argued that children are better off when their parents reach their own child maintenance arrangement rather than rely on statutory services, an argument the DWP still makes to this day (DWP 2025a).

These objectives meant the new system was designed to maximise the number of separated families relying on their own family-based arrangement (FBA), positioning this as preferable to statutory services. This preference runs through the design and operation of the CMS. Case handlers are specifically told “A key objective is to maximise the number of effective arrangements ... without the need for State involvement,” (DWP 2020, paragraph 09002). Fees were introduced with the aim of “[encouraging] parents to work together to make their own arrangements, freeing up the Child Maintenance Service to concentrate on the most challenging cases and get the money flowing where it hasn’t in the past” (DWP and Webb 2014).

The CMS also uses hard and soft gateways to shepherd parents toward FBAs and away from statutory services. At the soft end of the spectrum, when making an application for a child maintenance arrangement, parents are “nudged” towards FBAs: a “private arrangement” is the first option parents are presented with, and they are told “No one else has to be involved,”³ implicitly suggesting it is better if no one else is involved. At the harder end of the spectrum, access to a state provided payment platform is gatekept by CMS decision makers. There are two distinct systems provided by the CMS: Direct Pay, whereby the CMS calculates a payment schedule but leaves parents to handle payments directly; and Collect & Pay, under which payments are made via the DWP. Parents applying to use the CMS services are generally required to use the Direct Pay system in the first instance. Collect & Pay is only available under conditions determined by the DWP, such as when documentary evidence is presented that payments previously agreed have not been fulfilled. The burden of which, too often, is placed on the receiving parent who should be in receipt of regular child maintenance payments on behalf of their child(ren).

Not only do these design features inevitably lead to use of the statutory system being stigmatised, but they also raise the stakes where parents are struggling to get along with each other. The explicit hierarchy of arrangements, plus the increasing costs and bureaucracy as parents make use of statutory mechanisms, not only add to the difficulties separated families face in reaching an arrangement, but they also stoke adversarial relationships between separated parents. This should be obvious. The flip side of discouraging parents from using statutory services is that when such services are required, these disincentives compound the problems faced by parents, particularly in situations where separation or new living arrangements are a site of conflict. In our engagement with paying and receiving parents, we heard complaints to the effect that the other parent was using the threat of CMS processes as leverage in their disputes. The DWP’s own research finds that receiving parents on Direct Pay under-report missed payments due to the impact reporting could have on their relationship with the paying parent (DWP 2025b). While not every parent who uses the CMS finds it stressful, 51% of parents see the CMS as exacerbating conflict (OPFS 2024b).

³Text retrieved from web based child maintenance application form 6 June 2025

Building walls around statutory services has not improved outcomes for children

The 2012 reforms to the CMS can be seen as an experiment testing a specific hypothesis: that the availability of statutory support for child maintenance is itself a barrier to parents finding their own way to a FBA, and that by making it harder to access statutory support, parents would be 'empowered'; that through the process of working together to create a FBA, separated parents would find a more harmonious way of working together to the benefit of their children. Perhaps this effect would outweigh the additional difficulties faced by those parents who do use the statutory services and must therefore manage the CMS's disincentives.

Over the years this experiment has run, it is clear its central hypothesis has failed. Parents have indeed been squeezed out of statutory arrangements, but twice as many have ended up with no arrangement at all compared to those who have established an FBA (NAO 2022; OPFS 2024a).

It should not have taken experimenting with families' lives to reach this conclusion. The hypothesis itself is based on dubious reasoning, which even the UK Government's own research does not support. Where trust and communication are already strong, parents are more able to set up an FBA (GfK NOP 2015). If there is an association between harmonious post-separation relationships and FBAs, it is the former that causes the latter, not the other way round.

This can also be seen in the relationship between child maintenance arrangements and income. Higher income non-resident parents (parents who live apart from their child more than half the time) are more likely to set up an FBA to pay child maintenance, likely both because they have the financial and social capital needed to navigate setting up their own arrangements, and because they find child maintenance relatively affordable. By contrast, lower income non-resident parents are far more likely to have no arrangement in place at all (Figure 2). The disincentives and penalties built into the statutory services in effect keep lower income parents from reaching an arrangement.

Figure 2. Over half of low-income non-resident parents have no child maintenance arrangement, while over half of those in the top income bracket have a family-based arrangement.



Source: Authors' calculations based on DWP (2025b)

The UK Government has begun to recognise the negative impacts of its efforts to dissuade parents from using the CMS. It finds no evidence that its paternalistic hope for Direct Pay to “encourage collaboration and [...] act as a stepping-stone towards FBAs” has succeeded, and that parents who do not have an arrangement want more support than Direct Pay provides (DWP 2025c). In consequence, it has consulted on removing the Direct Pay system all together, is considering reducing fees, and has already removed the £20 application charge (DWP 2025c). It was recently confirmed by the UK Government that they plan to abolish Direct Pay and move all parents who wish to continue within a state-supported child maintenance system to an improved Collect & Pay scheme (UK Parliament 2025a). These are positive steps in the right direction, but the UK Government should follow its thinking, and the evidence laid out above to their logical conclusion. It should replace its objective of maximising family-based arrangements with the objective of maximising effective child maintenance arrangements of any type.

Embedded within the original aims to drive parents out of statutory arrangements is an assumption that involvement of the DWP in child maintenance will inevitably lead to poorer outcomes. That assumption needs to change. The UK Government should instead aim to make the CMS a positive, accessible option for all parents, not a second-class arrangement structurally inferior to a private FBA.

A system that treats all children equally

The number one priority for the CMS must be to maximise the number of successful child maintenance arrangements (regardless of state involvement), and the current objective of maximising the number of private, family-based arrangements should be dropped (DWP 2025a).

Recommendation 1. Embed child maintenance across all financial inclusion support

Transform the CMS into a system that services children belonging to all separated families

The existing statutory systems have been designed as residual services for families who do not conform to the DWP's preference that parents make their own arrangements. This approach should be replaced with an inclusive design that aims to support all separated parents to make and maintain child maintenance arrangements. The design of statutory arrangements should not presume that involvement of the state is inherently negative for parents or children. Indeed, the design should ensure this is not the case.

Central to this reform would be to open the systems behind Collect & Pay to all parents. This would be a Child Maintenance Payment Platform which all separated families would be able to use to manage their child maintenance payments. The platform would support the whole spectrum of child maintenance arrangements. Where parents agree their own payment schedule, the platform would assist in facilitating payments; where the CMS is using its enforcement powers to collect money, e.g. directly from employers, payments would also flow through the platform.

Opening up the DWP's systems in this way would be an extension of its own proposal to replace Direct Pay with a single system based on Collect & Pay (DWP 2025c). The DWP's argument is that Direct Pay is an unnecessary step that gets in the way of parents accessing statutory support. A system that was designed to support any separated family would mean when problems arise, the transition to statutory support would be much more straightforward.

How would the payment platform work?

The payment platform would provide a means for paying and receiving child maintenance across all types of separation arrangement: those agreed directly without DWP involvement, those based on a payment schedule calculated by the DWP (as they currently do with Direct Pay and Collect & Pay), and those where enforcement is in place. It would replace Direct Pay and Collect & Pay. Parents would have a consistent interface with the payment platform as their circumstances and, where appropriate, enforcement actions develop.

The offer to parents:

The platform would provide simplicity and convenience. Administrative changes (e.g. change of bank account) for either parent can happen via the platform rather than relying on the other parent to make the change. We also recommend (below) that the child maintenance formula be regularly updated, and parents could use the platform to automatically update their payments.

Statutory payment systems are currently closely linked to the child maintenance formula. Family based arrangements can, with agreement of both parents, deviate significantly from the formula. In extending the payment platform to all parents, scope would be built in to accommodate parents who agree child maintenance amounts that differ from the minima calculated according to the formula. These arrangements would only continue for as long as both parents agreed.

Building this flexibility into the system supported by the DWP would not represent a weakening of the child maintenance system. Under the current system, parents may already agree to deviate from the formula. The difference is that, whereas currently this happens “behind closed doors” in FBAs, on the payment platform the agreement would be explicit, mitigating the risk of some forms of coercion around child maintenance agreements. The payment platform would then make it far more straightforward for parents to revert to the statutory formula in cases where such agreements break down, as can happen in the ups and downs of separated families’ lives. In this sense, the platform would have a preventive function, ensuring child maintenance arrangements can be continued or re-established much faster than when family-based arrangements run into trouble.

“I actually think the stigma [of Collect & Pay] would go away if everyone was doing it”
(Anonymous paying parent)

Table 1 sets out how the child maintenance payment platform would operate in comparison with the current systems. The vision would be for the platform to enable arrangements that work for parents, but also to enforce child maintenance payments when things go wrong.

Table 1. Existing child maintenance models compared with the proposed child maintenance payment platform

	Family based arrangement	Direct Pay	Collect & Pay	Child maintenance payment platform
Child maintenance amount	Amount agreed between parents	Amount calculated by DWP	Amount calculated by DWP	Parents free to either agree their own payment schedule or ask DWP to calculate amount
Paying parent	Pays directly (cash, transfer, standing order etc)	Pays directly (cash, transfer, standing order etc)	Pays via DWP. Can initiate payments (transfer, standing order etc.) or DWP can collect payment (eg. from earnings, benefits or pension) if necessary	Pays via DWP. Can initiate payments (transfer, standing order etc.) or DWP can collect payment (eg. DEO if necessary)
Receiving parent	Receives directly (sharing bank details)	Receives directly (sharing bank details)	Receives via DWP	Receives directly (sharing bank details) or via DWP
When paying parent's circumstances change	Left to parents to re-negotiate	Apply to DWP to vary arrangement or wait for annual review	Apply to DWP to vary arrangement or wait for annual review	Both options possible
When the payment formula changes	Parents decide whether to change their arrangement	DWP calculations update, paying parent has to take action to update payments	Paying parent may have to take action depending on how they are paying, or amount could update automatically	Parents with their own agreement alerted and can decide whether to change payments. Parents using the formula can request payments automatically track formula changes
Record keeping	Left to parents	Left to parents	Logged in DWP systems by CMS	Logged in DWP systems by CMS
When things go wrong	Parent applies to DWP to use Direct Pay	Parent applies to DWP to use Collect & Pay (must provide documentary evidence)	DWP can see payment compliance and take enforcement action if necessary	If agreement breaks down parents can easily switch to formula. DWP can see compliance with formula and take enforcement action if necessary.

Recommendation 2.

Remove all fees from the CMS

End the use of fees which function as a “child maintenance tax” and disincentivise parents accessing statutory arrangements.

Fees were first introduced to the CMS with the expressed intention of encouraging parents to reach their own arrangement:

The aim of the ongoing charges for parents who want the state to collect and pay child maintenance on their behalf is to encourage parents to work together to make their own arrangements, freeing up the Child Maintenance Service to concentrate on the most challenging cases and get the money flowing where it hasn’t in the past (DWP and Webb 2014).

Not only did this approach fail, but the introduction of fees has contributed to the stigma parents feel is attached to statutory services and can exacerbate conflict between parents.

Alongside the removal of Direct Pay, the DWP (2025c) plans to reduce fees from the current rates (20 per cent added to a paying parent’s liability and four per cent deducted from the receiving parent) to two per cent each for paying and receiving parents. Non resident parents who do not fulfil their obligation to pay would be charged 20 per cent.

What is the rationale for the new lower fee? It is hard to imagine many parents, either paying or receiving, finding the fee to be a significant factor in their financial considerations, though its symbolic toll may still deter parents from seeking support through the CMS. Certainly, parents do not think it is a good or fair proposal. In response to the DWP’s consultation, most parents – whether paying (76 per cent) or receiving (58 per cent) – were opposed to the two per cent fee (DWP 2025c). Is it therefore worth retaining, given its origins in a failed behavioural experiment and its potential stigmatising impact?

Indeed, why is it that the DWP has proposed a two per cent rate? Why not one per cent? Why not five? In its consultation, the DWP did not explain its choice, nor did it provide an estimate of the revenue the fee would generate. However, it did suggest fees are necessary to cover increased costs. These costs include increased monitoring and transfer of payments, as well dealing with more non-compliant cases.

We estimate the existing system generates about £50 million per year as revenue for the CMS, a similar figure to the DWP's own report (DWP 2025a). Extending fees to parents currently on Direct Pay but switching to the new fee structure would, we estimate, increase fee income to roughly £65-70 million, depending on the assumed non-compliance rate among parents currently on Direct Pay.⁴

However, by charging different fees for compliant and non-compliant parents, the system would introduce a penalty payment. Penalties risk stoking antagonism toward the CMS. This includes the obvious issue that those paying parents who may be struggling to afford their child maintenance payments would be put in a more stretching position. But it may also exacerbate mistrust of CMS managers' motivations. Parents may regard these managers as having a perverse incentive to drive non-compliance as a way of generating additional revenue. For example, complaints that the CMS is slow to respond would, for some parents, be inflicted with the suspicion this was intentional.

There are two ways the DWP could defend against this perception. The first would be not to charge penalties and instead rely on the CMS's enforcement powers to drive up compliance rates. The second would be to ensure penalties do not create perverse incentives by depositing fee payments in the Consolidated Fund (the UK Government's general account) rather than using them to fund the CMS.

Either option would mean penalty fees would not contribute to CMS running costs. We estimate the penalty portion of revenue under the new system to be around £20-35 million, leaving £35-45 million in non-penalty fee income.

This revenue would be less than is collected under the current system and amounts to around one eighth to a tenth of the £365 million the National Audit Office (NAO 2022) cited as the cost of administering child maintenance in 2020-21. While that year's cost figure may have been inflated by Covid-related spending, the proposed fee income clearly represents the minority of the CMS's resource.

If the UK Government is serious about increasing the number of separated families with child maintenance arrangements, it must recognise this will bring more parents into its systems and prepare to resource this appropriately. In the context of over £1 trillion in public spending (HM Treasury 2025), the CMS represents a fraction of a fraction of a per cent, and fee income a small percentage of that. Separated families already pay for the service through their taxes, as will their children when they grow up. Now the government has conceded they are inappropriate as a behavioural-incentive, fees perform only a symbolic function, and a potentially harmful one at that. They should be fully removed.

⁴ Our calculations assume non-compliance rates among Direct Pay parents for each liability band reported in Stat-Xplore ranges from the non-compliance rate among Collect & Pay cases to half that.

Recommendation 3.

Improve enforcement and case handling

Invest in the capacity of the CMS case handlers in order to enhance the quality, sensitivity, and accessibility of the service.

Parents and policy experts alike take issue with the efficacy of the CMS in how it delivers support, secures arrangements and subsequently benefits children. Criticism has been directed at nearly every aspect of the CMS – from the quality of interactions and communication with parents, to CMS staff’s limited understanding of procedures and case handling, weak enforcement of arrangements, and broader concern about the overall design of statutory support.

“There’s no consistency. You’re on hold for an hour or two hours to get through. You have to speak to someone you’ve never spoken to. You need to tell them the whole scenario, they have to look through all the files, and they’re like, ‘what do you want me to do?’ Your job. If I knew how to do your job, I’d be doing it.”

(Single parent experts by experience group member)

“My mum flagged to me that she had seen him [non-resident parent] walking every morning with a hi-vis vest on. He told the CMS he wasn’t working. I followed him in my car to see where he was going and my mum came with me in case anything happened, just so we could prove to the CMS that he had a job. I felt the onus was on me as the parent trying to receive child maintenance to “investigate” and provide evidence to prove the inaccuracies to the CMS.” *(Single parent experts by experience group member)*

For the child maintenance system to function effectively it must be enforced when things go wrong, particularly when parents fail or refuse their obligation to pay. Existing legislation creates a range of powers the DWP can use to collect child maintenance (and arrears), for example taking money from a non-resident parent's bank account or from their pay via their employer under a deduction from earnings order (DEO). As a critical component of the child maintenance system, enforcement is often the subject of scrutiny of the DWP's performance, and often found to require improvement (Work and Pensions Committee, 2023). Some progress has been made (for example, 2024 changes sped up the process for putting in place a deduction from earnings order), but our research finds continued shortcomings:

- Unclear “trigger points” for enforcement — we have supported parents owed thousands of pounds in unpaid child maintenance with no enforcement action being taken, as well as a paying parent against whom the CMS requested a DEO order on grounds of one missed payment of £200.
- While the process of setting up a DEO has improved, the process still takes around three months or more from application to payment. During this period, it appears the non resident parent is not asked to make payments and no debt is added to the arrears.
- In the experience of the parents we have supported, the CMS appears quick to give up enforcement action in complex cases. For example, we are aware of cases when deductions are to be made from a bank account which the non-resident parent then closes and the CMS effectively stops pursuing enforcement.
- CMS case handlers, in our experience, lack knowledge of the full range of powers they have to set up enforcement. For example, parents must also be made aware of enforcement actions against them, and there are cases we've supported where the CMS have not pursued action because they have not been able to contact the non-resident parent directly. However, the CMS has the power to make contact through a non-compliant parent's employer, but in all the cases we have supported where this is applicable, we have had to make CMS aware of the part of the legislation where it states this.

When enforcement action is successful, parents have the legal right to request it be ended, regaining control over making payments themselves. While it is important that parents who are willing to comply with their obligations have the ability to move out of an enforcement regime, the right can be abused. We have come across cases in which a non-resident parent repeatedly makes use of this right, makes no payment, triggering a fresh round of enforcement.

The effectiveness of CMS enforcement should be an area of constant review. The experience of the parents we have supported clearly illustrates the need for much tighter **consistent procedures and processes for enforcement, and caseworkers need better training and guidance to understand the process and powers available to them.** There is a case to review the legislation so that where non-resident parents consistently exploit their right to end enforcement action, only to return to non-paying, a higher hurdle is put in place to exit the next enforcement procedure.

The CMS should revisit and improve the mandatory training provided to CMS case handlers in line with the principles of dignity and respect to maximise positive outcomes for parents and by extension children. Both paying and receiving parents we spoke to agreed that from their experience, the quality of engagement with the CMS is lacking. Commenting on the call service the CMS offers, comparisons were made between how parents feel the CMS handles child maintenance conversations with how call handlers at mobile networks negotiate phone contracts. That it is impersonal and insensitive to the magnitude of the issue at hand. The enhanced training should therefore focus on ensuring case handlers are able to handle cases sensitively, and that every interaction a case handler has with parents is guided by these principles of dignity and respect.

“The CMS should be more sensitive to and respond with compassion to parents with additional support needs (e.g. ADHD [Attention Deficit Hyperactivity Disorder], disabilities). We require more time and patience from CMS staff and if we are dealt with abruptly or without an understanding it can put you off even using the service so our children go without the help which is their right.”

(Single parent experts by experience group member)

Additionally, the training should place emphasis on ensuring case handlers are able to respond effectively to the spectrum of family separations. All CMS staff advisors and caseworkers should be person centred, trauma informed trained with extensive knowledge on primary CMS legislation and procedures. Caseworkers require specialist knowledge of CMS policy and procedures on complex issues.

“Feels like they’ve got an average view of what a paying parent should be and they try and shoehorn every circumstance into that average view...tech support for broadband...have you tried switching it off and on again even if the problem is much more complicated than that. A decision-making tree that sends you down.”

(Anonymous paying parent)

Through the support provided directly to parents through this project (Fife Gingerbread), we have encountered examples of case handlers giving incorrect advice, particularly in relation to what powers the CMS has to intervene in cases which are not straightforward. For example, to force a determination of a child maintenance amount in the face of delaying tactics, Best Evidence Assessments are used to estimate payment amounts based on available evidence and official statistics (DWP 2023a). However, in Fife Gingerbread’s experience of supporting parents, mechanisms like Best Evidence Assessments were not always considered by CMS case handlers.

While enhanced training is essential, its effectiveness depends on a workforce with the capacity to apply it. Therefore, a **better performing CMS requires not only improved training but also sufficient training to ensure parents are supported in line with their expectations and cases are handled with professionalism, accuracy and care.**

Equally, there is an urgent need to invest in improving quality and sensitivity of CMS communications with parents. A common complaint among parents was the stress they felt was unnecessarily created by the ways they have to interact with the CMS. Issues ranged from delayed or incorrect letters, communications which are sometimes unnecessarily strident in tone, to shortcomings in the functionality of the CMS portal. We also heard stories of inconsistent information being given to each parent within the same case.

“The CMS agreed with my calculations and arguments and stopped sending threatening letters, then a few months later a new calculation was produced which was again wildly wrong. I did not bother with contacting the CMS as it is like banging your head off a brick wall, having phoned them about 60 times previously. I simply appealed the decision and a tribunal, again after about 10 weeks upheld my appeal. Since then around 2021 there have been no issues. I simply pay my ex directly and avoid CMS if at all possible.” *(Anonymous paying parent)*

This means the **CMS should re-evaluate and revamp its approach to using physical letters (to avoid unnecessary issues or conflict) and amending the CMS portal, learning lessons from the Universal Credit (UC) portal which parents report much greater satisfaction with.**

“Bring back web chat for CMS. You used to be able to add notes, changes in circumstances to your file but this no longer exists. This was helpful to ensure your record is up to date and being able to pass on information when you’re feeling emotional and frustrated and this would be easier to use while on a bus going to collect your child from school as other passengers on the bus wouldn’t be aware of your conversation.” *(Single parent experts by experience group member)*

The CMS should ensure that any and all communication with parents is coherent, user friendly (particularly through the use of plain, readable language), and that it is consistent between both parents. Whether it be journaling child maintenance arrangements through the CMS online portal or sending physical letters, it is imperative to ward against potential inaccuracies which spur conflict between parents or undermine engagement with the service.

Recommendation 4. Named caseworkers

Give parents the option to request a named caseworker to give continuity and build a more personal, stronger relationship.

Another issue raised by many parents was frustration arising from engagement with multiple case handlers. This led both to parents having to recount their situation repeatedly, often having to relive distressing incidents. Parents also reported receiving inconsistent advice and attributed this to being passed between different case handlers.

“It’s a rollercoaster of emotions. You speak to someone who says they will do something on your case, so you feel positive, then you find out it hasn’t been done, so you’re back down again.”

(Single parent experts by experience group member)

“From my experience I find what CMS say and what is actually the truth isn’t always the same thing...sometimes if you make two phone calls to them, they will tell you completely different things.”

(Single parent experts by experience group member)

“It can be really frustrating when you are speaking to someone and they say completely the opposite views sometimes, only way to solve that is to go to tribunal. Wastes everyone’s time”.

(Single parent experts by experience group member)

“The biggest conflict between parents comes with the amount of mistakes the CMS makes”.

(Anonymous paying parent)

“Re-telling the whole story could be 20 minutes...to explain to people what’s going on”

(Anonymous paying parent)

These parents want greater consistency in communications and interactions with CMS staff. These issues could be addressed by offering parents a named caseworker if they request one, or if a case crosses a threshold of complexity. This is not to say all parents who engage with the CMS, particularly if its scope is expanded, will need or want a dedicated caseworker, but the DWP should provide enough resource to make this available to those who request it. It should continue to refine and build on the learnings from the named caseworker pilot for survivors of domestic abuse already incorporated into CMS practice.

Parents also told us of their frustration trying to contact the CMS, having to fit calls within the CMS's narrow opening hours when parents themselves are at work. Extending opening hours may require additional staff, but this need not be excessive as longer opening hours would relieve demand during current hours.

"Lot of stress and phoning child maintenance...often long waits...phone back and then have to phone the line again". *(Anonymous paying parent)*

The CMS should embed a culture of continuous improvement and co-design, working with parents (or at least surveying them) to better understand directly what is and is not working for parents. This would replace the approach whereby parents' experience and preferences are inferred by the DWP on the basis of behaviours, which may represent suppressed demand. For example, the switch to the online portal and the lack of parents calling outside opening hours may reflect frustration with the telephone service and an understanding that calling when the CMS is closed would be fruitless - rather than indicating that this is how parents prefer to engage.

Recommendation 5.

Domestic abuse

The CMS needs to improve its procedures for handling instances of domestic abuse and complex cases around post separation abuse.

“He stopped paying and I was scared to reach out to the CMS to change to Collect and Pay because he was annoyed to start with that I went through the CMS to ask him for money, and he would have to pay extra fees. He’s been so abusive. I had to see him because he had visitation with my daughter, and I was terrified. With a lot of support, I managed to contact the CMS and say that I haven’t been paid for so many months.”

(Single parent experts by experience group member)

Single parents consulted by OPFS felt that one of the most important functions of the CMS was to help where considerable conflict or abuse is a factor (Women’s Aid 2025). The persistent concerns regarding the CMS and its potential role in perpetuating domestic abuse has been highlighted in multiple reviews, most notably the independent review conducted by Dr. Samantha Callan in 2023 (DWP 2023b; Foley 2024).

As the number of separated parents engaging with the CMS has declined, the service’s caseload has increasingly comprised more complex and high-risk cases, including those involving domestic abuse. Data from the final quarter of 2023 indicates that over 50% of new CMS applicants were exempt from the application fee due to domestic abuse, reflecting the prevalence of such cases within the system (DWP 2024a). While we welcome the abolition of the application fee for parents, while it has been in place, it has functioned as a key mechanism through which the CMS identified and recorded instances of domestic abuse. This change raises significant concerns about the CMS’s current capacity to monitor and respond to abuse-related cases effectively.

The prevalence of domestic abuse was reflected across the receiving parent focus groups, as this emerged as a common experience for many participants.

“I just wish I was braver to really push for it. When I did do it, my ex disappeared off the face of the Earth. They were going to take his passport, they were going to take his car, everything, and his mum came on the phone and said he’s going to kill himself because he can’t cope. I was being manipulated – he just said that because he didn’t want to lose his passport before going on holiday. I just wish I had more strength. I don’t think we should have to have so much strength.”

(Single parent experts by experience group member)

Research shows abusers continue to control survivors’ ability to acquire, use and maintain economic resources post-separation. One in four women report experiencing economic abuse after leaving the abuser (Surviving Economic Abuse 2020). This included facing heightened abuse when asking for child maintenance; the paying parent making or withholding payments as a bargaining tool to continue their control; or demands by the paying parent to explain and justify exactly what the payments were spent on. This is the context to many receiving parents who say domestic abuse and coercive control was a major factor in their experiences around child maintenance.

“I looked at the website and it was too much to deal with. I was suffering the after effects of domestic abuse. I had to be very careful dealing with ex in case he took my son back to the country where he’s from. My solicitor told me I couldn’t really do anything if he did, but I think the law has changed now.”

(Single parent experts by experience group member)

“They want me to provide them [CMS] with his National Insurance number. I don’t know this information and I don’t want to have any contact with him, and it doesn’t feel safe to contact him. That’s why the system is meant to be there to protect me and other parents needing payments towards their children, they should be investigating it and find out what he is earning and ensure he pays. When there has been domestic abuse, CMS should do investigation and protect the single parent – not putting them under pressure to investigate on their behalf.”

(Single parent experts by experience group member)

To be responsive to domestic abuse, the CMS should introduce some immediate changes. These recommendations are grounded in the findings and guidance from the following key sources: OPFS consultation with parents; Independent Review of the CMS Response to Domestic Abuse (DWP 2023b); the previous UK Government Response to the Independent Review (DWP 2023c) and the House of Lords Public Services Committee Inquiry (UK Parliament 2025b).

- **Reintroduce a non-financial abuse disclosure mechanism**
Implement a mandatory, confidential screening process at the point of application to identify domestic abuse, replacing the lost data collection function of the former fee exemption.
- **Establish a CMS domestic abuse monitoring unit**
Create a dedicated unit within the CMS to monitor, analyse, and respond to abuse-related cases, ensuring that safeguarding protocols are consistently applied.
- **Mandate routine data collection and reporting**
Require the CMS to collect and publish anonymised data on the prevalence and nature of domestic abuse allegations, enabling evidence-based policy development.
- **Enhance staff training and survivor support**
Provide comprehensive training for all CMS staff on domestic abuse dynamics and trauma-informed practices. The use of language is especially important. For example, the use of ‘abuse’ not violence and ‘survivors’ not ‘victims’. Introduce a dedicated liaison service for survivors navigating the CMS process.

- **Communication**

How the CMS communicates with both parents should be reviewed. For example, letters should state clearly that they are from the CMS and not the other parent and that a change in circumstance letter is triggered by CMS is not a result of parent action. Reintroduce online portal chat functionality as parents may not want to speak about certain topics in front of their children.

- **Complex cases** should be triaged to being handled by dedicated domestic abuse case handlers. This approach prioritises relational practice over a transactional call centre style model of support. Regional experts, with links to local advice networks, should be available for the most complex cases where families need in-person support.
- **Legislate for protective protocols** to introduce statutory requirements for CMS to implement protective measures, such as no-contact arrangements, in cases flagged for abuse.

To ensure the CMS fulfils its duty of care to vulnerable parents and children, urgent reforms are needed. These recommendations aim to transform the CMS into a safer, more responsive service that actively mitigates the risk of continued abuse.

Support beyond the CMS

The CMS will not always be best suited or have the capacity to respond to every issue and concern a parent has along their child maintenance journey. Therefore, it is important that support structures exist outside the formal CMS that are accessible and useful to all parents across the UK, and at different levels of government.

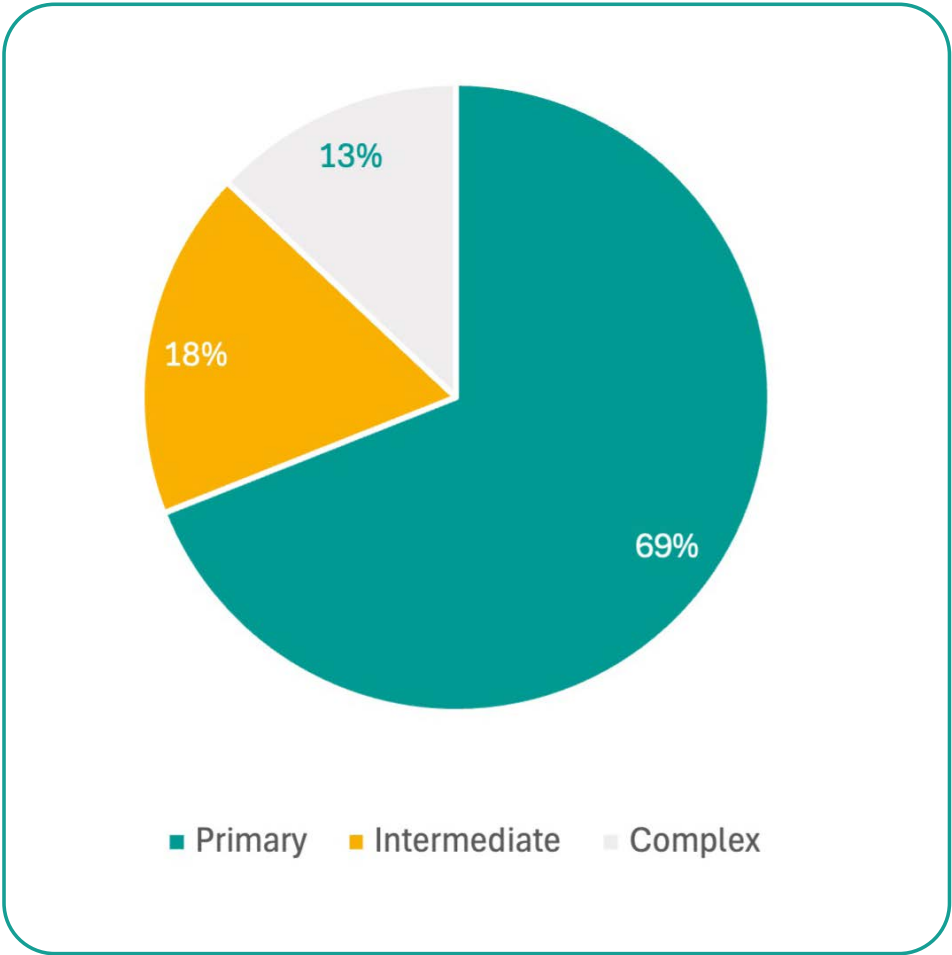
As part of the Transforming Child Maintenance partnership approach there was a Test & Learn project to understand the improvements that can be made, and opportunities that exist to better support families within the current flawed system. A full time Project Coordinator was employed by Fife Gingerbread to lead this activity with two clear objectives. First, to walk alongside separated parents on their child maintenance journey to build up in-depth specialist knowledge, and second to build practitioner and organisational capacity to embed child maintenance advice in existing financial inclusion activity. Although Fife Gingerbread were starting from scratch, this created space for innovation and learning and was built upon many years of experience working with families in Fife.

To date, the project has received 150 referrals and 90% have engaged with the Project Coordinator. Through evaluation activity led by Poverty Alliance it became clear the referrals fell into three categories:

- I. Primary: Signposting and requiring only basic level information where the parent moves forward on their journey independently.
- II. Intermediate: Requiring limited or short-term support, information and guidance.
- III. Complex: Specific and long-term support needs such as domestic abuse, significant unpaid arrears or escalation to tribunal stage after refusals to supersede.

These categories supported the partnership to analyse the support needs of families, and two clear recommendations emerged.

Figure 3. Breakdown of child maintenance cases supported by Fife Gingerbread through the test-and-learn element of the project.



Source: Authors’ calculations based on DWP (2025b)

Recommendation 6.

An online toolkit to help parents navigate child maintenance

Provide separated parents with an easily accessible toolkit which helps parents easily find their way into the child maintenance system and solve low-level issues independently.

“I don’t have the same opportunities to work and develop my career because I am caring for my child. My child’s maintenance helps to pay for the essentials, to give my child the best that I can. Sometimes the whole system seems impenetrable. We need a system that is more accessible and supportive and better for everyone’s mental health.” *(Single parent experts by experience group member)*

An online toolkit to support primary cases

Throughout the duration of Fife Gingerbread’s work, they found that 69% of the referrals received could be designated as ‘primary’ in nature, which means that parents needed very simple information to empower them to take the next steps on their child maintenance journey. However, when making enquiries to answer questions and resolve issues, which are often repetitive in nature, the information available through the DWP was confusing and difficult to navigate.

There is a wealth of information available regarding child maintenance. However, it is not easily accessible, confusing, jargonistic and not trauma informed. The system currently assumes a level of knowledge that is unrealistic for families to hold. This led to our conclusion that **there was need for a free online toolkit which is user friendly, inclusive and simple. A toolkit would provide families with the information they need to progress.**

“In order to progress the case I actually needed to know the terminology they use... once you know those phrases it helps you bypass and get through certain steps... you shouldn’t need to know the jargon...how to get the right person. They should be speaking to you in plain language.” *(Anonymous paying parent)*

“With the current, very broken, not really working for anyone, child maintenance system - a toolkit that is available for both paying and receiving parents to help them navigate that system is only a good thing. Teach them the lingo.” *(Anonymous paying parent)*

A primary level toolkit would be an investment in early intervention information and advice for families that would empower parents to confidently navigate their journey independently. The toolkit would also be a platform of information for advice practitioners for signposting purposes and to use when primary advice is required. Hosting this independently outwith the DWP would enable the system to be responsive, family friendly and welcoming.

Recommendation 7.

Embed child maintenance across all financial inclusion support

Invest in existing infrastructure of financial inclusion support through ‘Confident Conversations’ practitioner training to build capacity to help parents with intermediate-level issues.

Before the project started, there was an understanding that child maintenance was not a consistent feature in wider financial inclusion conversations. These were found to primarily focus on social security and state administered benefits and entitlements. Research and conversations locally supported this, revealing a lack of knowledge, unconscious bias and low confidence among practitioners and support staff in approaching child maintenance conversations with families.

This led Fife Gingerbread to co-produce a short training module focused on the foundations of child maintenance, barriers to accessing child maintenance, why this access to child maintenance is an important children’s rights issue and exploring the framing of child maintenance with practitioners. This purpose of ‘Child Maintenance: Confident Conversations’ as a module is not to create experts, but to begin embedding child maintenance in conversations and to understand the basic principles. The module has evolved through 18 sessions with 194 participants to date across Scotland. By providing a short simple training module, we can increase the knowledge and confidence of practitioners connecting with families and ensure (just like state entitled benefits) this is standardised in financial inclusion services.

Evaluations and observations during training sessions have shown that support for families is limited by a stigma surrounding child maintenance, a lack of accessible practitioner guidance, low confidence and limited knowledge. **‘Confident conversations’ training has the potential to address these challenges by embedding child maintenance more firmly within financial inclusion conversations.**

If we look at DWP administered benefits, non-statutory support services such as Citizens Advice have, for many years, provided support and guidance to navigate complex issues such as tribunals, completing applications and assessments (Citizens Advice Scotland 2025). Child maintenance is no different, and the need for support is perhaps even greater. To ensure reach, transparency and trust, this support should be provided outside the CMS and grounded in relationships that can respond to complexity. This would extend the child maintenance ecosystem, building more effective support for families and their individual needs.

Recommendation 8.

Face-to-face support for complex and challenging cases

Parents facing particularly complex and challenging child maintenance issues should have access to face-to-face support through regional child maintenance experts for parents whose separation is complex.

The Fife Gingerbread team also found that for the 13% of referrals they deemed ‘complex’ in nature, it became apparent that these parents required a key worker model of support.⁵ This enabled supported parents to build a relationship, rapport and trust with the key worker, who in turn could then better understand the challenges they were facing, support them emotionally with the process and provide advice where required. There are currently no other existing UK models that offer single parent families free support based on a key worker model of relational practice, to walk alongside them on their child maintenance journey.

Parents shared that they were unlikely to pursue their child maintenance journey without this in-person support, given failings with the current approach and capability of the CMS. They reported feeling exhausted from repeatedly retelling their story and overwhelmed by complexity of the system as their claims escalated, including the lack of legal representation at tribunal.

⁵Our count of complex cases is a snapshot in a dynamic process. From experience, some intermediate cases are likely to progress to being complex, meaning the overall share of complex cases is likely higher than 13.

In recognition of this, we propose a **network of regional Child Maintenance specialists across Scotland, and the UK. This would provide families experiencing complex barriers with the support needed.** These specialist practitioners would also lead the delivery of Child Maintenance: 'Confident Conversations' training to ensure this is fully embedded nationally at pace.

The need for specialist support outside the CMS is acute given the deficiencies in the CMS's performance. While these deficiencies should be urgently addressed, they do not end the ongoing need for free, independent specialist support. This support is essential given the complex challenges some family separations involve – from domestic abuse to complex financial difficulties.

This is not a role that CMS can fulfil as a remote call centre style service, therefore, a team of regional caseworkers to provide in person support, where required for families experiencing multiple and complex barriers, would ensure a holistic trauma informed approach with a more responsive child maintenance system - working alongside CMS to put families first and children's rights and wellbeing at the heart of the process.

For complex cases, support grounded in relationships and trust is required to be truly trauma informed, and this should sit independently from CMS to provide support to families with regional caseworkers who can provide the support needed alongside the knowledge of local services to support families in other areas of their lives.

We recommend that this starts with a **three-year pilot to scale up the approach tested in Fife, with regional caseworkers (centred around City Region Deal areas in Scotland). This would be developed and affiliated with Citizens Advice to ensure an independent whole family approach.**

This would create a Child Maintenance Support & Advice Team with six regional specialist caseworkers, focused on building capacity across the sector, supporting complex cases, maintaining the primary level toolkit and working collaboratively with the CMS.

Based on experience to date, we anticipate each caseworker could work with 50 complex cases annually and deliver training sessions to build the knowledge of 100 practitioners each year. We anticipate that a pilot comprising a project coordinator alongside six regional caseworkers would cost around £360k annually, which is a relatively small investment to improve the lives of families in Scotland.

We have recommended this pilot in Scotland to build on the work already begun in Fife. There is a role here for the Scottish Government, given the devolved nature of family support provisions. However, as the pilot and follow on service would interact with reserved child maintenance system, and because its aim would be to inform roll out in other parts of the UK, its funding and design should be delivered collaboratively between the Scottish and UK Governments.

A clear and transparent formula

The child maintenance formula establishes the minimum amount a paying parent should share with their children. To ensure all parents have confidence in the fairness and validity of the formula, its basis must be clear. This includes clarity on aspects of the formula that embody pragmatic compromises. Of course, any formula will be imperfect: children, just like adults, have varying needs and families function in many different ways, so there will never be a universally correct figure for the proportion of income an adult shares with their child. Instead, the formula sets a backstop, below which child maintenance payments would usually be unacceptably low.

Recommendation 9. Ensure the principles, not just the parameters, of the formula are clear

Set out explicitly the principles, and any practical compromises which underpin the child maintenance formula should be clearly explained. The formula should be reviewed to ensure it delivers on those principles

There have been longstanding issues with the current child maintenance formula used to determine the amount of money parents who care for their child less than half the time (paying parents) are required to pay, particularly a lack of clarity on what the child maintenance formula aims to achieve and the principles that underpin the formula. The formula's parameters were set at various moments in the past and have not been kept up to date, leading to paying parent concerns that it is unaffordable. Moving forward, delivering durable child maintenance arrangements requires reform to ensure the formula is principles-led, contemporary, and transparent in its calculation.

The purpose of the formula should be to show parents the minimum acceptable share of their income they should give to their children when they do not live with them. Clearly, parents who do live with their children must pay income tax before spending on items for or shared with their children. Accordingly, the child maintenance formula should ensure paying parents allocate a minimum share of their net income to child maintenance.

The net-income principle is already embedded in the existing formula, although it takes some excavation to discover it. That is because the formula is expressed as a share of gross income, while its logic is to result in a consistent share of net income being paid. The reason for this disconnect is that gross income is easier to identify than net income, particularly when a paying parents' tax affairs are complex. The existing formula represents a compromise, setting child maintenance by reference to gross income in a way that will broadly match a fixed share of income after income tax.

Table 2 shows how this works. For paying parents earning more than £200 per week, the formula sets amounts using two rates ("Basic" and "Basic Plus"). These apply to gross income above and below £800 per week, or £41,600, roughly where the higher rate income tax threshold was in 2012. Taken as a share⁶ of after-tax income, the rates are consistent, and match the levels set out by the UK Government in 1998 (CSA 1998) – 15% for one child, 20% for two and 25% for three or more.

Number of children needing child maintenance	Basic rate: Percentage applied to the first £800 of gross weekly income	Basic plus: Percentage applied to gross weekly income over £800 (up to a limit of £3000)	Basic rate: Child maintenance share of net income (marginal basic rate/89%)	Basic plus rate as a share of net income (marginal) (basic rate/60%)
1	12%	9%	15%	15%
2	16%	12%	20%	20%
3 or more	19%	15%	24%	25%

Source: DWP 2023a

⁶Strictly, what is constant across the basic and basic plus rate is the share of marginal net income.

While the underlying logic of the formula is relatively simple, its outward facing implementation masks this, presenting parents with information about how child maintenance is calculated, but little explanation of why.

“Things need to be made clearer! There is a need for more transparency in how child maintenance amounts are calculated.” *(Single parent experts by experience group member)*

To rebuild parents’ confidence in the child maintenance formula, the UK Government should spell out clearly the principles that underpin the specific parameters of the formula, and keep those updated as circumstances change. This would involve:

- Testing whether the 1998 net-income shares of 15, 20 and 25 per cent of net income are still appropriate. This could be done by being explicit as to what they are based on (for example, the share of income going to children living with both parents, as estimated using the Family Resources Survey).
- Being clear that the use of gross income in the formula is a pragmatic compromise and explaining why income tax, but not national insurance is factored into the formula.
- Being explicit as to how the formula adapts to that compromise (for example, by tying the threshold between the Basic and Basic Plus rates to the relevant income tax threshold). This pragmatic solution would need to acknowledge different income tax regimes in Scotland and the rest of the UK (even if the decision is to adapt the formula to the tax system in just one part of the UK).
- Keeping the whole system up to date by annually updating the formula alongside changes to tax rates and other relevant parameters.

This approach may appear to create complexity. For example, thresholds between rates may change on an annual basis, and would rarely be round-number values such as the £800 per week threshold for the current Basic Plus rate. However, this form of complexity is unlikely to make the formula any less usable for parents given the formula already carries a relatively high calculative burden (i.e. no one is likely working out child maintenance arrangements with mental arithmetic). Fixed round numbers are less important to transparency than clear principles, and an online calculator is the solution to ensuring parents can easily work out their child maintenance.

Recommendation 10.

Reverse the erosion of affordability protection

The child maintenance formula should protect low income parents from unaffordable child maintenance obligations. This should be based on clear principles with parameters kept up to date.

The child maintenance formula has a set of rules that determine child maintenance obligations when paying parent incomes are low:

- The Nil rate. Parents whose gross income is less than £7 do not have to pay child maintenance
- The Flat rate. Parents whose gross income is between £7 and £100 pay a flat rate of £7
- The Reduced rate. Parents whose gross income is between £100 and £200 pay £7 plus a share of their income above £100. The details are complex, but in effect produce a straight-line transition from the Flat rate to the Basic rate.

This system is, again, founded on relatively straightforward principles. The Nil rate means child maintenance obligations ensures that a parents' child maintenance obligations never exceed their actual income. The Flat rate means parents with low income pay a nominal amount rather than a share of their net income, and the Reduced rate transitions between the Flat rate and the Basic rate, avoiding a sudden jump in child maintenance owed. The Flat rate helps keep low-income parents engaged with child maintenance without leaving them with too little income for themselves.

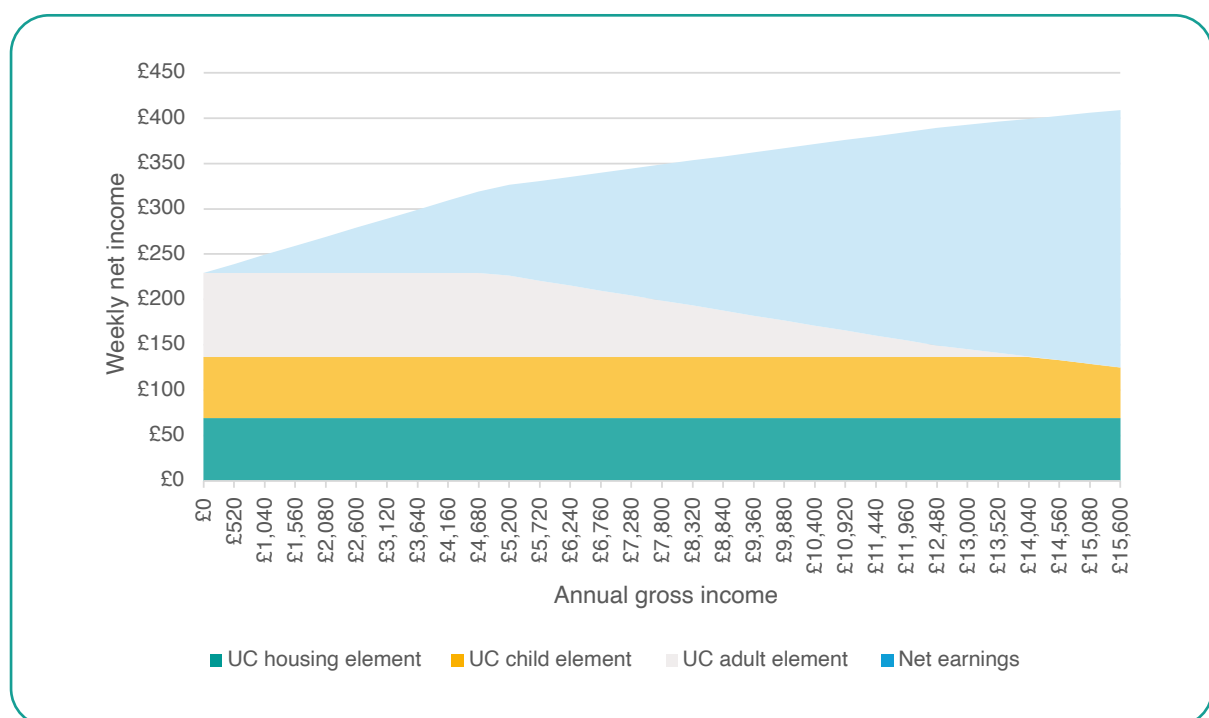
However, while the principles may be reasonable, the implementation has left low income paying parents finding child maintenance payments unaffordable (around two thirds of those Collect and Pay parents who pay, pay less than they should) (DWP 2025a). The threshold of £100 per week has not kept track with inflation, meaning its real terms value has declined. This leaves paying parents today with less protection than paying parents on equivalent incomes in the past.

⁶Strictly, what is constant across the basic and basic plus rate is the share of marginal net income.

To fix this issue, the UK Government should decide a clear principle against which to judge whether a paying parent should reasonably be expected to share a standard proportion of their net income with their children. One simple standard would be to tie the upper threshold of the flat rate to the income tax personal allowance, equivalent to about £240 per week, on grounds that someone deemed to have too low income to pay tax also has too low income to pay more than the Flat rate of child maintenance.

An alternative could be to tie the threshold to the benefits system. If the underlying rationale of child maintenance is that parents share their income with their children, the system should not expect parents to do this if their earnings are so low that the state provides the income children need instead. Figure 4 shows the income for a household comprising a single parent and one child receiving Universal Credit changes with the adult's gross earnings. As earnings go up, the Universal Credit award is tapered away. Up to a gross annual earnings level around £14,000 (£270 per week), this family receives the full UC child element.⁷ Arguably, the structure of Universal Credit assumes a parent does not share their earnings with their children below this threshold. Carrying that assumption across to child maintenance would argue for the Flat rate to continue up to the same threshold.

Figure 4. Universal Credit implicitly assumes adults do not share their earnings with their children below around £14,000 per year.



Source: Authors' analysis based on UC entitlements for 2025-26.

⁷ We have conceptualised the tapering of the UC award as moving progressively through the adult element, then the child element and finally the housing element.

Either principle would extend the Flat rate threshold to more than double its current level. Bringing the Flat rate up to date should also mean preserving the real terms value of the payment amount. Doing so would translate £7/week in 2002 (when the rate was set) to £13/week in 2025.

Given the current formula is already far out of date, resetting the rates this way would disrupt many arrangements. Paying parents with incomes below £100 per week would see their child maintenance increase, while those with incomes around £200 would see theirs reduced. To avoid abrupt changes to either paying or receiving parents' finances, the formula should transition gradually from its current parameters to a principles-based system over a three to five year period. Following this gradual transition, the formula should continue to be updated annually in line with principles that are explicitly laid out. Related formulae, such as the legislation setting out Universal Credit child maintenance deduction amounts, would also be updated. This transition should be straightforward, as the main Universal Credit levels are already adjusted on an annual basis.

While annual adjustments to the formula will generate an administrative burden, this is necessary to ensure child maintenance remains affordable to paying parents and its real terms value for receiving parents does not fall. It would mean those parents who use a family-based arrangement may need to proactively adjust child maintenance payments. Extending government administered payment systems to a wider pool of parents, in line with the payment platform recommendation, would address this issue, as parents could opt for their child maintenance to be recalculated by the DWP automatically as the formula changes.

Recommendation 11.

Make payments more responsive when incomes change

The threshold that triggers a revaluation of the value of child maintenance payments should be reduced from 25% to at least 15% to make it more responsive to changes in a paying parent's incomes.

Under the current rules, if a paying parent's income changes within a year, before a reconsideration of their child maintenance obligation is made, it must increase or decrease by more than 25 per cent (DWP 2023a). This is clearly a high bar to pass. Paying parents expressed that they found this not only unfair but also unreasonable that it incentivised them to manipulate their income—such as by increasing pension contributions—in order to stay below the 25 percent threshold that reduces their child maintenance obligations.

“25% rule is being totally misused, as a margin of error...CMS have not taken into account any of my tax returns...won't change cause of 25% rule, even on annual reviews...using that 25% rule as a margin of error rather than a reporting mechanism” (Anonymous paying parent)

The UK Government should consider lowering the threshold from 25% to around 10–15% as a more reasonable trigger for reassessing affordability to pay child maintenance.

Recommendation 12.

Continue to base the formula only on the paying parent's income

Maintain the simplicity of the current child maintenance formula which determines child maintenance payments by considering only the paying parent's income to retain the parental responsibility of a paying parent to their child.

The current child maintenance formula calculates child maintenance on the basis of the paying parent's income, and does not adjust for the receiving parent's income. This should remain the approach moving forward.

Other systems, for example the Australian child maintenance system or the system used in the UK in 1990s, take both parents' incomes into account. These approaches, in theory, embody a more accurate reflection of how parents who live together share their income with their children: both parents' incomes contribute to a household total from which children's consumption is funded. A dual-income model could result in higher or lower payments, or even payment flows from the parent with whom the child spends most of its time to the other.

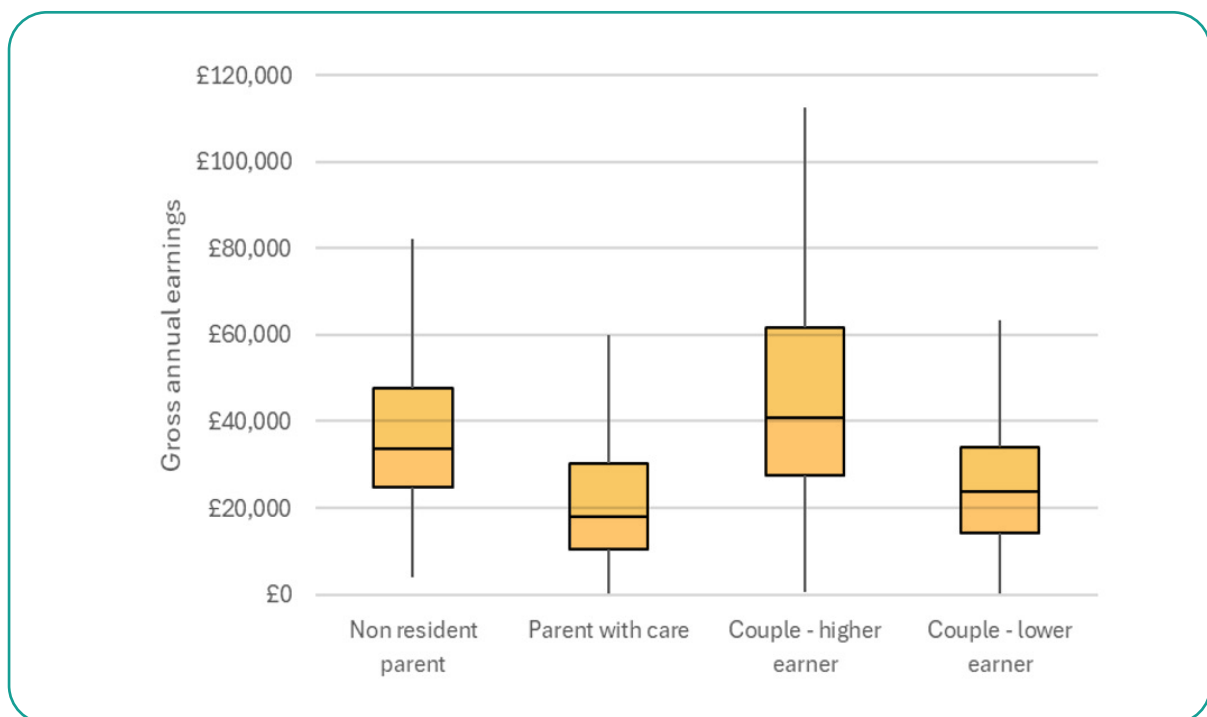
The major drawback to a dual-income model is its complexity. This is both bureaucratically complex—since information about both parents' incomes is required to run the formula—and conceptually challenging. The latter complexity is both the greater challenge in interpreting the formula, and in dealing with additional children. This is particularly true when a parent has child maintenance arrangements with children in different households, meaning the income they have available to share with one is dependent on the child maintenance they need to pay to the other.

Indeed, the UK Government's own green paper from 1998 deemed that the assessment formula at the time was, in attempting to "be fair to everyone" ends up being overly complicated (CSA 1998). The complexity of individually tailored assessments obscure, from a parent's perspective, whether a payment received or due is accurate or not and risks extending the time between initiating a child maintenance case and payments beginning.

However, do the added complexities outweigh the potential impact such an approach could have on the value of child maintenance payments? Child maintenance payments from a higher earning paying parent to a lower earning receiving parent would be expected to be broadly consistent with a one-income formula. Certainly, this setup would not see payments being made from the parent who care for a child a majority of time (nominally the receiving parent) to the other parent (nominally the paying parent) when the child or children stayed with the latter some nights of the week. Would we expect many child maintenance arrangements to transfer payments in that direction?

This depends on whether we expect there to be many separated families in which the receiving parent has a higher income than the paying parent. Such a situation is uncommon just because living with and nurturing children takes up parents' time and energy, leaving them less able to engage in the labour market. This leads to resident parents having systematically lower incomes than most non-resident parents. Under the UK's "breadwinner" household division of labour model, the same dynamic plays out in families where parents live together (figure 5). This dynamic is heavily gendered, with women making up the majority of lower earners within couples, and the majority of parents with care.

Figure 5. Parents with care have systematically low earnings, mirroring the pattern for parents who live together whereby one parent works less to care for the children.



Source: Authors' analysis of DWP Family Resources Survey 2023-24, whole UK. Excludes couples without children and people with zero employment income. Boxplot interpretation: central bars represent group median, the box shows the interquartile range, and the whiskers the remaining range (capped at 1.5 times the interquartile range, beyond which cases are considered outliers, though not shown here).

This pattern means a dual-income model would rarely make a significant difference to child maintenance payments. Accommodating this scenario is disproportionate to the increased complexity in inputs and processing that a dual-income model requests of parents and the CMS.

“In terms of what the formula does, or could be perceived to be [doing, it is] doing a reasonable job” (*Anonymous paying parent*)

“It’s such a strange stigma you get for being a single parent, even if you are in university or you’re working part time - where do people expect you to get time from [to earn more]? Especially when nurseries and childminders are so expensive. I have the same costs as two parents but get less benefit.” (*Single parent experts by experience group member*)

The role of social security in supporting children of separated parents

Recommendation 13. Boost social security

The rate of child poverty among children living with one adult is high. The best way to tackle this is through simple and direct reforms to social security to boost incomes. Child maintenance and social security should be kept separate.

“The narrative needs to change towards the stigma against single parents. We didn’t choose this life for our kids. The minute you say, ‘I’m a single parent’, you’re judged automatically. Recognise we are the ones who stayed with our kids, and we deserve recognition and support for that- to give our kids the best life they can have.”

(Single parent experts by experience group member)

Child maintenance can play an important role in tackling child poverty. Our recommendations so far have focused on improving the child maintenance system to make it fairer, more transparent and to reach more separated families. Our recommendations on the child maintenance formula have been driven by considerations of principle (parents sharing their income with their children) and pragmatism (making a system that can be made to work in the real world). But should more be done to the child maintenance system to increase the amount of money children receive once child maintenance arrangements are in place?

Because child maintenance payments are (and should be) based on the paying parent’s income, they are by themselves an unreliable anti-poverty tool. There is no enforceable relationship between a paying parent’s income and a child’s need. Where child maintenance payments are small, they will have limited impact on children’s experience of poverty. Should the child maintenance system be adapted to put a higher floor under child maintenance payments? Would a guaranteed child maintenance payment help address this problem?

Under a guaranteed child maintenance scheme, the state guarantees a minimum amount of child maintenance to the receiving parent, a system adopted in a number of European countries (Hakovirta et al, 2022). There are various design possibilities. For example, if child maintenance payments fall below the guaranteed minimum (either because of non / partial payment, or because the full paying parent child maintenance obligation is low), the state may top payments up to the minimum level. This does not remove the paying parent’s obligation, as unpaid child maintenance will still accrue as arrears, and the state will continue to pursue repayment.

A significant difficulty in introducing such a model into the UK system is the relationship between child maintenance and social security. European guaranteed child maintenance schemes (e.g. Finland and Iceland) are functionally part of the social security system. Where guaranteed child maintenance tops up full-but-low child maintenance payments from paying parents, this money draws from the social security budget. But the integration tends to run deeper, with guaranteed payments forming part of means-tested social security entitlement, unavailable to higher income receiving parents. This reflects a focus on child poverty, targeting resources at those children whose household incomes are low. Furthermore, under these systems, child maintenance paid by a paying parent is counted as part of the receiving parent's overall income (Skinner et al, 2012). This has the effect of reducing social security entitlements for receiving parents as more child maintenance is paid.

This entanglement between social security and child maintenance would represent a significant change to the UK's system. Currently, and uniquely among European countries, child maintenance in the UK is not generally counted as income when means testing a receiving parent's social security entitlement (Skinner et al. 2016). A UK guaranteed child maintenance payment would have to be linked with the social security system, both to target payments at those who most need them, and to fund payments that could not be recovered from non-paying parents. The firewall that currently exists between child maintenance and social security would have to be breached, leading both to bureaucratic complexity and the risk that, once those bureaucratic mechanisms are in place, future governments include child maintenance payments in means tests more generally.

Given these pitfalls, and the risk of further complicating the child maintenance system with social security interactions, a guaranteed payment scheme is not well suited to the current policy architecture.

Maximising the role of child maintenance in tackling poverty should instead be pursued by maximising the number of child maintenance arrangements and ensuring timely enforcement. As we have set out above, there is a wide range of reforms that would contribute to this, extending the reach of the CMS, improving the service it offers, setting out the rationale of the system more explicitly, keeping the formula fair and up to date, and using existing powers in a timely fashion to enforce unpaid child maintenance.

Recommendation 14.

Paying parent housing costs

The additional cost of suitable accommodation can be a barrier to paying parents being able to afford a home their children can stay in overnight. However, this is not a reason to alter the child maintenance formula. There may be cases where additional housing benefit for non-resident parents could be appropriate, but the issues of fairness and affordability this would raise merit further consideration.

The amount of child maintenance a paying parent is required to provide under the formula is reduced for each regular weekly night the child(ren) spends with them. The reduction is proportional to the proportion of the week those nights represent: parents are assumed to share their income with their children during the time they spend together.

The nights-per-week model can be challenging for some separated families. For example, parents who work night shifts may care for their children through the day even if they never sleep over. However, the nights mechanism in the formula is a simple and relatively robust system. The number of overnight stays is a rough proxy for the degree of shared care and the extent to which a parent is sharing their income with their children, but so too would be any other metric. The system would not be improved by switching from overnights to some other measure of shared care. It would create a new pattern of winners and losers, likely increase complexity and almost certainly lead to more disputes. As with other aspects of the child maintenance formula, the overnight mechanism is a pragmatic solution to an issue for which perfection is not possible.

This does leave paying parents who share care potentially facing an affordability issue, however. Research by Katherine Hill and Donald Hirsch has shown that a paying parent faces higher costs for the initial first night than the additional cost of going from one night to two nights or more (Hill & Hirsch, 2024). This is because of the higher cost of a home with space for children to sleep, a cost which obviously does not scale with the number of nights a child stays over.

Bluntly, family separation increases the cost of housing as adults move from one home to two, and even more so if children move between their parents' homes. The answer to this, however, is not to change the child maintenance formula.

These higher costs are borne across a separated family one way or another. The current approach leads to one distribution, which effectively shares the higher accommodation costs of shared care between the paying parent and their child during the time they stay with them. Building in an accommodation cost element to the child maintenance formula would shift the costs away from the paying parent and onto their child. In addition, complicating the child maintenance formula to adequately respond to housing costs would need indexation against housing costs, which vary significantly across the country.

Furthermore, the issue of shared care and its impact on child maintenance payments is already a flashpoint for dispute, so raising the financial stakes associated with overnight care would be a mistake. Our project's single parent expert group were concerned that financial incentives for shared care could lead to unsafe arrangements, with the risk that non-interested or unsuitable parents take children overnight to reduce payments.

In cases where a paying parent has particularly low income, this could mean they simply cannot afford accommodation with enough space for their children to stay. The housing element of Universal Credit does not count children of parents who do not have primary duty of care for a child, e.g. care for a child less than half the time. Were this to be altered, it would represent the collectivisation of the higher costs of shared care. Further consideration would be needed to reach a political agreement as to the cases in which this were acceptable and appropriate, balancing contested views on the impact and importance of shared care against the costs to the public finances. One group for whom the balance of judgement may favour support for shared-care housing cost support is parents who are leaving prison, beginning the process of rebuilding both their working and family lives. This could, for example, involve temporary support while a parent who has served their sentence works to regain financial stability. As with other groups, this support would not be appropriate in cases where shared care is not considered to be in the best interests of the child.

Conclusions

Conclusions

The previous phase of the Transforming Child Maintenance Project set out myriad issues parents confront when dealing with the child maintenance system and negative impacts this has on the financial security of children as a result. After months of engaging with parents, child maintenance experts, and conducting detailed analysis, we have produced this report outlining clear, practical steps to improve the child maintenance system for both parents and children.

Fundamentally, the recommendations this report offers up are informed by the principles that both parents retain a responsibility to provide for their children, and that the state has a role to ensure the maximum number of children are covered by a child maintenance arrangement to reduce child poverty. At the same time, there is recognition that a parent's ability to fulfil their responsibilities can vary depending on their financial circumstances, and that child maintenance alone has limits in its ability to reduce child poverty.

What is needed most urgently from the UK Government is a shift in attitude and approach to what role the state can play in maximising and facilitating child maintenance arrangements for all children in separated families. The 2012 reforms erect barriers to state support for securing child maintenance arrangements, to prioritise the adoption of private family-based child maintenance arrangements which are viewed as inherently better than arrangements sustained with state support. The downside of this approach has been not just an increase in family-based arrangements, but a much larger rise in separated families with no child maintenance arrangement at all—families that, prior to 2012, would likely have benefited from state-supported systems.

As part of a commitment to treating all children equally within the child maintenance system, we propose the creation of a Child Maintenance Payment Platform. This would be a step toward reducing the stigma often associated with relying on state-supported arrangements—even though such support can play a key role in reducing child poverty. The platform would also provide an additional layer of oversight, giving any parent who chooses to use it a reliable and structured way to manage child maintenance payments, without being deterred by fees or blocked by uncooperative mechanisms.

Alongside this, the service itself needs to be robust. Enforcement needs to be firm and swift when necessary (particularly in cases in where domestic abuse is evident), while remaining understanding and constructive in its interactions with both parents. There should also be the option for statutory named caseworkers to support parents through individual cases.

An external infrastructure at a local level can and should provide support for parents and children to solve the full spectrum of the issues they confront. Support should range from a free, universally accessible online toolkit to help parents resolve immediate issues independently, to better-informed financial inclusion practitioners equipped through the 'Confident Conversations' training, and regional experts providing intensive, face-to-face support and building trust with parents. These approaches address different levels of need and complexity, but all are equally vital to improving child maintenance outcomes for families.

Another proven barrier to effective child maintenance arrangements is the lack of transparency in how the formula determining entitlements operates. The principles and income thresholds that factor into child maintenance calculations should be clearly explained to parents, with greater responsiveness to affordability concerns for both paying and receiving parents. Meanwhile, continuing to base entitlements solely on the paying parent's income is, according to this report, appropriate, recognising that the responsibility to contribute to a child's care (financially or otherwise) rests with both parents, taking affordability into account.

Finally, acknowledging that child maintenance alone cannot solve the problem of child poverty in single parent families, governments should rely on social security—separate from the child maintenance system—to tackle child poverty. While it is important to maximise the number of child maintenance arrangements between parents, this should be done without introducing the complexities that arise from linking child maintenance directly with existing social security systems, as is common in many European countries. Such a move could risk undermining the anti-poverty impact of the current child maintenance approach.

At the core of all these recommendations is a need for government to shift its philosophy in approach to child maintenance. Only by the state taking a greater role in securing child maintenance arrangements and strengthening the support infrastructure available to parents can we expect better outcomes for children.

Recommendation 14.

Paying parent housing costs

The additional cost of suitable accommodation can be a barrier to paying parents being able to afford a home their children can stay in overnight. However, this is not a reason to alter the child maintenance formula. There may be cases where recognition of children in non-resident housing benefit is warranted.

Family separation usually results in higher overall housing costs, particularly if both parents live in accommodation with enough space for children to stay overnight. However, the additional costs of accommodating children faced by a non-resident parent are no reason to alter the child maintenance formula. Doing so would not only complicate the formula (which would also have to manage differences in housing costs in different parts of the country), but would serve only to move costs around and raise the stakes as families work out shared care arrangements.

Where a non-resident parent's income is so low they simply cannot afford housing that accommodates their children, the solution should, instead, come via the housing element of universal credit. This is likely to be a contentious area, as it would mean public support for a child's housing need could be provided twice over, once via the receiving parent and once via the paying parent. While the current rules have no provision for such double payment, there may be particular cases where it is warranted, for example where a non-resident parent leaves prison and may need transitional support while they rebuild their working life.

Summary of recommendations

Summary of recommendations

Transform the Child Maintenance Service

Recommendation 1. Child Maintenance Payment Platform

Transform the CMS into a system that services children belonging to all separated families.

The current statutory system is a residual service for families who do not conform to the DWP's preference that parents make their own arrangements. This approach should be replaced with a new **Child Maintenance Payment Platform** which has an inclusive design and aims to support all separated parents to make and maintain child maintenance arrangements. The design of statutory arrangements should not presume that involvement of the state is inherently negative for parents or children. Indeed, the design should ensure this is not the case.

The platform would support the whole spectrum of child maintenance arrangements so that all separated families would be able to manage their child maintenance payments. The platform would cover those who agreed directly without DWP involvement, those based on a payment schedule calculated by the DWP (as they currently do with Direct Pay and Collect & Pay) and those where enforcement is in place. It would replace Direct Pay and Collect & Pay.

The benefit of this approach is that parents would have a consistent interface with the payment platform as their circumstances and, where appropriate, enforcement actions develop. Administrative changes for either parent can happen via the platform, the child maintenance formula would be regularly updated, and parents can automatically update their payments.

Parents could still sustain arrangements beyond what the minima calculated according to the DWP formula, however the difference is that decisions need no longer happen "behind closed doors" in private family-based arrangements. As part of the payment platform, the agreement would be explicit, mitigating the risk of coercion. Hosting arrangements through the payment platform would also make it far more straightforward for parents to revert to the statutory formula in cases where such agreements break down.

Recommendation 2.

Remove all fees from the CMS

End the use of fees which function as a “child maintenance tax” and disincentivise parents accessing statutory arrangements.

Any use of fees should be removed as they primarily serve to disincentivise arrangements which require the support of the CMS. Not only did the fees fail to encourage a shift toward private, family-based arrangements, but they also reinforced the stigma associated with statutory services and risked exacerbating conflict between parents. Penalties also risk stoking antagonism towards the CMS and exacerbating mistrust.

The DWP **plans to reduce the current fee structure** to two percent for compliant parents (and retain 20% for non-compliant non-paying parents). While reducing fees is a positive development, the use of fees at all is not endorsed by parents. In response to the DWP’s consultation, most parents – whether paying (76 per cent) or receiving (58 per cent) – were opposed to the two per cent fee. Separated families already pay for the service through their taxes, as will their children when they grow up. Fees perform only a symbolic function, and a potentially harmful one at that. They should be fully removed.

Recommendation 3.

Improve enforcement and case handling

Invest in consistent, timely and responsive enforcement, and in the capacity of the CMS case handlers in order to enhance the quality, sensitivity and accessibility of the service.

Parents and policy experts alike take issue with the efficacy of the CMS in how it delivers support, secures arrangements and subsequently benefits children. Issues flagged include: the speed and consistency of enforcement; the quality of interactions and communication with parents; CMS staff's limited understanding of procedures; weak enforcement; and concern about the design of statutory support.

Despite recent progress on enforcement timescales, our research finds continued shortcomings. The experience of the parents we have supported clearly illustrates the need for much tighter consistent procedures and processes for enforcement, and caseworkers need better training and guidance to understand the process and powers available to them.

More generally, the CMS should improve the training provided to case handlers in line with the principles of dignity and respect to maximise positive outcomes for parents and children. The training should focus on: ensuring case handlers are able to handle cases sensitively; ensuring case handlers are able to respond effectively to the spectrum of family separations; and ensuring case handlers are able to deliver a person-centred, trauma-informed approach.

Additionally, the CMS should re-evaluate its approach to physical letters, which are cited as a source of confusion and delay. The CMS portal should be amended to incorporate web chat functions. This will ensure that a culture of continuous improvement and co-design is embedded, in **which the service aims to directly understand what is and is not working for parents.**

Recommendation 4.

Named caseworkers

Give parents the option to request a named caseworker. This would offer continuity and help to build a stronger, more personal relationship.

Parents want greater consistency in communications and interactions with CMS staff. These issues could be addressed by offering parents a named caseworker if they request one, or if a case crosses a threshold of complexity. DWP should provide enough resource to make this available to those who request it. CMS should also look at extending opening hours, which may require additional staff, but which serves the needs of parents who have non-traditional working hours.

Recommendation 5.

Domestic abuse

The CMS needs to improve its procedures for handling instances of domestic abuse and complex cases around post separation abuse.

Increasingly, the CMS's domestic abuse caseload has grown in complexity and high-risk cases. While we welcome the abolition of the application fee for parents, it functioned as a key instrument for recording instances of domestic abuse. There is a need to reintroduce a non-financial abuse disclosure mechanism to replace this, which is mandatory and confidential at the point of application to identify domestic abuse.

Several reforms should be made: a CMS domestic abuse monitoring unit to analyse and respond to abuse-related cases; routine data collection and reporting of anonymised data on the prevalence and nature of domestic abuse allegations; enhanced staff training and survivor support on domestic abuse dynamics and trauma-informed practices; a review of how the CMS communicates with both parents; an online portal with chat functionality for parents who may not want to speak about certain topics audibly; domestic abuse survivors should have access to regional CMS experts to offer direct expert guidance; and legislate for statutory requirements to implement no-contact arrangements, in cases involving abuse.

Coordinate support outside the Child Maintenance Service

Recommendation 6. An online toolkit to help parents navigate child maintenance

Provide separated parents with an easily accessible toolkit which helps parents easily find their way into the child maintenance system and solve low-level issues independently.

Our pilot support for parents dealing with child maintenance issues found that 60% of all case referrals needed help just understanding the child maintenance system and the terminology used by the CMS. A free, user friendly, inclusive and simple toolkit would provide families with the information they need to progress issues without need for engagement with statutory support. This would be an effective early intervention, independent, and hosted outside the DWP to enhance accessibility and appeal to parents.

Recommendation 7. Embed child maintenance across all financial inclusion support

Invest in existing infrastructure of financial inclusion support through 'Confident Conversations' practitioner training to build capacity to help parents with intermediate-level issues.

Child maintenance is not a consistent feature in financial inclusion conversations. There is a lack of knowledge, unconscious bias, and low confidence among practitioners in approaching child maintenance conversations with parents. In response, we have co-produced a training module ('Confident Conversations') focused on child maintenance basics, barriers to access, and framing. This purpose is not to create experts, but to embed child maintenance in conversations. Non-statutory support services such as Citizens Advice would be prime candidates to receive training and expand the child maintenance support infrastructure to resolve issues which require support beyond what parents can manage with the proposed toolkit.

Recommendation 8.

Face-to-face support for complex and challenging cases

Parents facing particularly complex and challenging child maintenance issues should have access to face-to-face support through regional child maintenance experts.

Around one in five child maintenance referrals to our pilot support were significantly complex. These parents require a key worker to navigate challenges and build a relationship for longer term support. Parents facing challenging circumstances shared that they were unlikely to pursue their child maintenance journey without in-person support. Access to a regional expert, who has roots in a local area, who can relate to and work alongside parents on their child maintenance journey would be a positive step for parents who need them.

A network of regional child maintenance specialists across Scotland, and the UK would provide this in-person support while also leading 'Confident Conversations' training to ensure this is fully embedded nationally. We recommend this starts with a three-year pilot to scale up the approach tested in Fife, with regional caseworkers. This could be developed and affiliated with existing support services such as Citizens Advice. Straddling devolved and reserved policy areas, support should be provided collaboratively between devolved and UK governments.

Ensure fairness in the child maintenance formula and bring it up to date

Recommendation 9. Ensure the principles, not just the parameters, of the formula are clear

The principles underlying the child maintenance formula—along with any practical compromises—should be set out explicitly and clearly explained. The formula should be reviewed to ensure it delivers on those principles.

The existing child maintenance formula embodies a series of principles and pragmatic compromises developed over two decades ago. Over time, these principles have become opaque to parents, many of whom told us the various ways the formula was unfair. These concerns often reflected misunderstandings about the formula's purpose and structure. For example, while the formula is designed to achieve a target share of net income, it calculates this using gross income for pragmatic reasons.

The formula should be reviewed to ensure its underlying principles are still reflected in its parameters, and to assess whether its pragmatic compromises could be updated using more accurate or up-to-date data. The logic of the formula should be made clear to parents, and the formula's parameters should be updated annually so they maintain contact with relevant changes, for example in inflation and tax rates.

Recommendation 10.

Reverse the erosion of affordability protection

The child maintenance formula should protect low income parents from unaffordable child maintenance obligations. This should be based on clear principles with parameters kept up to date.

The child maintenance formula does incorporate a mechanism to protect low income paying parents from unaffordable child maintenance obligations (the “flat rate”). But the income threshold for this protection has been reduced over time by inflation. It should be restored to a principles-based level, and updated annually to keep it in line with an appropriate definition of low-income.

To avoid abrupt changes to either paying or receiving parents’ finances, the formula should transition from its current parameters to principles-based system gradually over a period of three to five years. Following this gradual transition, the formula should continue to be updated annually in line with principles that are explicitly laid out.

Recommendation 11.

Make payments more responsive when incomes change

The threshold that triggers a revaluation of the value of child maintenance payments should be reduced from 25% to at least 15% to make it more responsive to changes in a paying parent’s incomes.

Where a paying parent’s income changes within a year (i.e. between annual child maintenance reviews), their child maintenance obligation can only be changed if their income change is sufficiently large. While this prevents receiving parents facing fluctuating child maintenance payments, the existing threshold (25 per cent income change) is too high, and can leave paying parents for whom income have experienced a significant reduction in income, obligated to pay child maintenance at a rate they find unaffordable. As such the automatic trigger for revaluation should be reduced to at least 15%.

Recommendation 12. Continue to base the formula only on the paying parent's income

Maintain the simplicity of the current child maintenance formula which determines child maintenance payments by considering only the paying parent's income to retain the parental responsibility of a paying parent to their child.

A formula which looks at the incomes of both paying and receiving parents to determine what is an adequate sum of child maintenance risks overcomplicating the system in order to cater to a relatively small number of cases where paying parents have lower incomes than receiving parents. The UK Government's own green paper from 1998 determined that the previous dual-income formula at the time, in attempting to "be fair to everyone", ended up being overly complicated.

Make the social security system work better for separated families

Recommendation 13. Boost social security

The rate of child poverty among children living with one adult is high. The best way to tackle this is simple and direct reforms to social security to boost income. Child maintenance and social security should be kept separate.

Because child maintenance payments are (and should be) based on the paying parent's income, they are by themselves an unreliable anti-poverty tool. Where child maintenance payments are small, they have limited impact on child poverty. Complicating child maintenance by creating a link with social security entitlements, as it true in many European countries, risks complicating the system, and reducing the potential child maintenance payments children receive. Therefore, ensuring child maintenance plays its part in tackling child poverty should be pursued by maximising the overall number of child maintenance arrangements and timely enforcement.

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