

Better for everyone: a new vision for child maintenance

Summary report



Transforming
Child Maintenance

A fairer system for children and families



**One Parent
Families Scotland**

October 2025



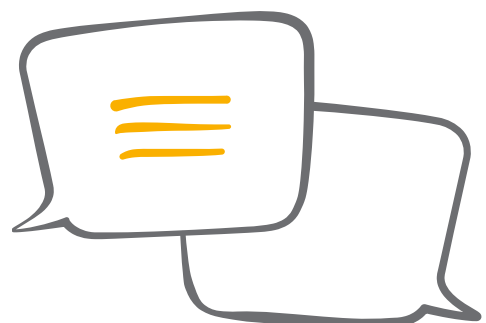
**Fife
Gingerbread**



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About the Transforming Child Maintenance project

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.

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.

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 upholding children's right to an adequate standard of living, as set out in UNCRC Article 27.

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 Government and Local Authorities can invest in a support structure which sits alongside the CMS to assist families in need and reduce child poverty.

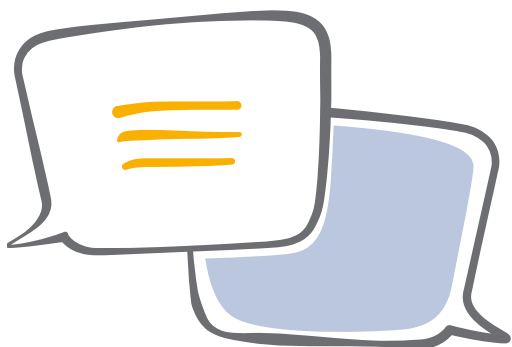


Introduction

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 who use the Child Maintenance Service (CMS) find it stressful, confusing, and that it exacerbates conflict. The message is clear: change is needed.

We estimate that if the system were to ensure 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.

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 proven 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 FBA¹ (NAO 2022; OPFS 2024b). 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 an FBA.

"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)

¹ <https://opfs.org.uk/policy-and-campaigns/policy-research/transforming-child-maintenance/related-publications/>

Recommendations

Transform the Child Maintenance Service (recommendations 1 to 5)

[A more detailed set of recommendations can be found in the full report.](#)

“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)

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 should be 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.**

“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)



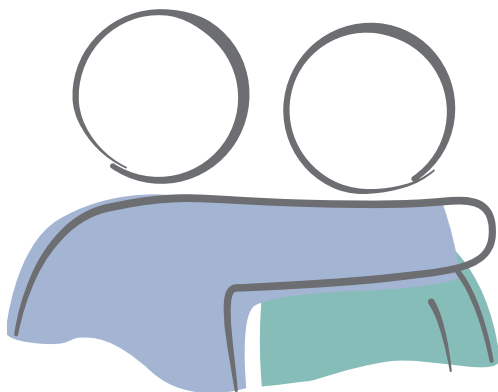
Coordinate support outside the Child Maintenance Service

(recommendations 6 to 8)

“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)

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. **Providing an easily accessible online toolkit** would make it easier for parents to navigate the child maintenance system and enable them to address problems independently.

For 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.

Ensure fairness in the child maintenance formula and bring it up to date (recommendations 9 to 12)

“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 non-resident parent)

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. 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.



Conclusion

For too long, child maintenance has languished as an unloved policy area and a service that actively sought to minimise its use. This has caused unnecessary problems for parents and in some cases stoked conflict and left too many children with no access to financial support from one of their parents. Its time to reimagine what a functional approach to child maintenance looks like. Separated families need systems and support that make child maintenance arrangements as straightforward as possible, without adding extra challenges during what is often an already difficult and stressful time. The proactive framework we are recommending (detailed further in our longer report) would do just that: extending child maintenance to many more of the million families without an arrangement and building resilience so that issues can be dealt with early rather than being left to fester under the current system. The actions we recommend will create a whole family approach which will benefit children and parents alike, whether they pay or receive child maintenance. It's time to transform child maintenance to make it better for everyone.

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.

Transforming Child Maintenance Partners



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