



HOUSE OF LORDS

Public Services Committee

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3rd Report of Session 2024–26

# Reforming the Child Maintenance Service

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Evidence is published online at <https://committees.parliament.uk/work/9004/child-maintenance/> and available for inspection at the Parliamentary Archives (020 7219 3074).

Q in footnotes refers to a question in oral evidence.

## SUMMARY

Today, four million of the UK's 14 million children live in a separated family, where parents are no longer, or have never been, together. Children in lone-parent households are disproportionately represented among those in poverty. Growing up in poverty affects children's wellbeing and opportunities throughout their lives.

In many cases, the money received through child maintenance payments from one parent to another keeps children out of poverty in the poorest families, and ensures that separated parents remain responsible for the upbringing of their children regardless of shared care arrangements.

Child maintenance arrangements can be a private matter between parents. Where parents cannot agree an arrangement, the Government makes and maintains arrangements through the Child Maintenance Service. Demand for this service is significant—the number of arrangements has risen to 760,000. In the quarter ending 2015, £43.5m was transferred using the service while the same quarter in March 2025, £379m was transferred between parents. In these cases, the Government plays a key role in ensuring that parents maintain responsibility for their children and provide essential financial support.

In many cases, the Child Maintenance Service works well, particularly in straightforward cases where parents agree about the fairness of the maintenance calculated. However, by its very nature, the CMS attracts challenging cases. Few people plan to be in a separated family, and the parents the CMS works with are those who are not able to make amicable arrangements themselves. As a service of last resort, the CMS can exacerbate tensions between parents during a difficult time in their personal lives, and problems in enforcement mean that some children do not receive the money they are owed. The Government's own research shows that in far too many cases, parents are not paying what they should.

This report focuses on how to improve the CMS. We want the CMS to focus on: supporting children in separated families to stay out of poverty, ensuring that parents pay their fair share of the costs of supporting their children, and reflecting different family structures. We think a key means of improving the CMS lies in reform of the calculation formula. The current calculation is neither fair nor transparent, and does not take into account the full scope of a parent's earnings—driving conflict between parents. This means there are thousands of children receiving less money than they are entitled to. We also highlight the disincentives for paying parents to work due to the interaction between child maintenance agreements and the benefits system, the outdated legislation underpinning maintenance calculations, and explore ways the calculation could be improved.

Alongside ensuring that the calculation is fair, the CMS needs to act quickly when parents do not pay the maintenance they should. In many cases the Government is failing to enforce child maintenance arrangements due to how they define compliance and therefore, every quarter, thousands of children do not receive all the support they should. When the Government does act, there can be significant delays to enforcement. While some steps are being taken to address this, more could be done to swiftly recoup unpaid maintenance.

The CMS also needs to operate as a service parents can easily engage with. While the Government is modernising the way it shares information with parents, we heard that many parents still struggle when trying to communicate with the CMS. Parents with complex cases or who have experienced domestic abuse still have to tell and re-tell their experiences to caseworkers, including when they are extremely traumatising, while others face long phone waiting times and struggle to access information about their case. The CMS is also unwilling to publicise its services or successes, despite having a poor reputation and a significant number of parents having no child maintenance arrangement.

The Government is open to reforming the CMS, including how it calculates the maintenance owed, ways to improve enforcement, and fundamental changes to how the service operates—abolishing the lighter touch Direct Pay service in favour of a more involved CMS where all parents use Collect and Pay. While we are not convinced by all of these changes, we welcome the openness to reform of the system. The Government should use the opportunity of these reforms to ensure that delivering the best outcomes for children while ensuring parents uphold their responsibilities, is at the heart of the CMS's mission.

# Reforming the Child Maintenance Service

## CHAPTER 1: INTRODUCTION AND BACKGROUND

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### What is child maintenance?

1. When parents separate, or when parents have never been together, they still have a continuing responsibility for their children. Financial arrangements, where one parent (the paying parent) pays money to the other (the receiving parent) to cover the costs of raising the child, are known as child maintenance arrangements.

### Box 1: Types of arrangement

1. **A family-based arrangement:** This is where the parents agree between themselves how to split the costs of raising the child. These are not legally binding, are flexible, and may change with parents' circumstances.
2. **An arrangement with a court consent order:** Where parents are able to agree a family-based arrangement, they can apply to the courts for a consent order to make it legally binding if both parents agree to do so. Such orders can cover other matters as well (such as mortgage payments) and may cover a wider divorce agreement. If agreed maintenance payments are not made, the receiving parent can take steps through the courts to get money. However, they are less flexible, and any changes to the arrangements must be made through the courts.
3. **An arrangement through the Child Maintenance Service:** If parents are unable to agree a child maintenance arrangement themselves, the Child Maintenance Service (CMS) can make an arrangement for them and is responsible for enforcing that arrangement. These are either **Direct Pay arrangements**, where the CMS calculates the amount due and the paying parent pays the receiving parent directly, or **Collect and Pay arrangements**, where the CMS calculates the amount due, collects the maintenance from the paying parent, and transfers it to the receiving parent, charging a fee.
4. **No arrangement:** While all separated parents are expected to have some type of child maintenance arrangement in place, in over a third of cases no arrangement is made.

This report focuses on arrangements made through the Child Maintenance Service.

Source: Gingerbread, *Arranging child maintenance*, 29 May 2025

2. The CMS is a statutory body which calculates, collects and pays out child maintenance payments on behalf of separated parents as an alternative to a family-based or court-ordered arrangement.<sup>1</sup> It is part of the Department for Work and Pensions (DWP).

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1 Child Maintenance Service, *How we work out child maintenance: a step-by-step guide*, November 2023

3. Very few people plan to raise a child in a separated family, and the parents that use the CMS are those who could not make arrangements privately. This may be because they were unwilling, or unable, or because such an arrangement would not be safe for the parents. As such, the CMS has an inherently challenging role in creating and maintaining arrangements which may be complex and emotionally charged.

*A note on language*

4. Throughout our report, we refer to people who receive child maintenance as “receiving parents” and those who pay child maintenance as “paying parents”. Such parents are also referred to as “parents with care” (or “resident parents”) and “non-resident parents” respectively.
5. This report refers to domestic abuse. We have used the statutory definition of domestic abuse as set out in the Domestic Abuse Act 2021,<sup>2</sup> which defines domestic abuse as any incident of controlling, coercive or threatening behaviour, violence or abuse between those aged 16 or over who are or have been intimate partners or family members, regardless of their gender or sexuality. This can encompass, but is not limited to, the following types of abuse: psychological; physical; sexual; financial; emotional.<sup>3</sup>
6. The report draws on ‘survey data’, information gathered using surveys including those conducted by the Office for National Statistics, those commissioned or conducted by the DWP, and those conducted by third parties such as charities. Alongside this, the report also uses ‘administrative data’—data published by the DWP or other government bodies on their own operations. Generally, comparisons between survey data and administrative data should be avoided due to the difference in collection methods.
7. Further information on the language used can be found in the glossary (Appendix 4).

*The current situation*

8. In the quarter ending March 2025, CMS administrative data indicates that the CMS managed 760,000 arrangements.<sup>4</sup> This is a significant increase from the number of cases managed a decade ago—at the end of February 2015 the CMS was managing 109,200 cases.<sup>5</sup>
9. The amount due to be paid to parents has risen significantly in the last ten years, from £43.5m in the quarter ending March 2015<sup>6</sup> to £379.6m in the quarter ending March 2025.<sup>7</sup> Of this, £279m (73 per cent) was in Direct Pay and as such was presumed to be paid,<sup>8</sup> £72.5m (19 per cent) was paid,

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2 Domestic Abuse Act 2021, [section 1](#); see also Home Office, [Statutory definition of domestic abuse factsheet](#), January 2024.

3 Department for Work and Pensions, [Child Maintenance Service Statistics: background information and methodology](#), March 2025

4 Department for Work and Pensions, [Summary: DWP Customer Experience Survey: Child Maintenance Service 2023 to 2024](#), 21 November 2024

5 Department for Work and Pensions, [Child Maintenance Service 2012 Scheme—experimental statistics Aug 2013 to Feb 2015](#), February 2015

6 *Ibid.*

7 Department for Work and Pensions, [Child Maintenance Service Statistics: data to March 2025](#), 24 June 2025

8 This accounts for Direct Pay arrangements. Compliance with arrangements is not monitored in the Direct Pay part of the CMS.

and £28.1m (7 per cent) was unpaid.<sup>9</sup> Further information on monitoring of payments is explored in Chapter 5.

10. Since the CMS began in 2012, CMS administrative data indicates that £713.1m in unpaid maintenance has accumulated, accounting for 7 per cent of all maintenance due to be paid since the start of the service.<sup>10</sup>
11. Administrative data indicates that in Collect and Pay, the part of the service where the CMS monitors compliance, 100,000 paying parents (46 per cent) paid more than 90 per cent of maintenance owed.<sup>11</sup> 173,000 children were in a Collect and Pay arrangement which received no maintenance.<sup>12</sup> Monitoring of compliance will be explored further in Chapter 5.
12. A DWP survey of customers who had contact with the CMS between April 2023 and March 2024 found that overall CMS customer satisfaction was 39 per cent, with only 47 per cent of receiving parents and 31 per cent of paying parents saying they were satisfied with services provided by CMS.<sup>13</sup>
13. **While use of the CMS has significantly increased over the last ten years and many parents and children have effective child maintenance arrangements in place, over one hundred thousand children are missing out on maintenance payments every quarter. Just under half of children in families in Collect and Pay arrangements—where the Government can take enforcement action—receive no maintenance, and more than half of paying parents in Collect and Pay do not pay the full maintenance due.**

### History and purpose of the CMS

14. The CMS was established in 2012 and replaced the Child Support Agency (the CSA), a service which required separated parents on any kind of benefits were to make their child maintenance arrangements. The aim of creating the CMS in 2012 was to shift those parents who could make their own agreements away from Government intervention, leaving support in place for those who could not form arrangements. At the time, the Government stated the objectives of this reform were to increase the number of families with effective family-based arrangements, and reduce the dependency on the statutory system.<sup>14</sup>
15. The aim for family-based arrangements to be the default arrangement for separated families was reiterated in 2025, when the Government responded to their consultation on CMS payment collection. Their response emphasised a drive to “ensure the system is doing all it can” to have parents make family-based arrangements, defining the role of the CMS as “a safety net” for those

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9 Department for Work and Pensions, *Child Maintenance Service Statistics: data to March 2025*, 24 June 2025

10 *Ibid.*

11 *Ibid.*

12 Department for Work and Pensions, *Stat-Xplore: CMS Children, table: Service Type and Paying Status by quarter* [Accessed 25 July 2025]. This accounts for 16.6 per cent of children living in CMS arrangements, though it should be noted this includes children who are no longer living with the receiving parent, for example if they have entered adulthood and the remaining unpaid maintenance is being collected in arrears.

13 Department for Work and Pensions, *Summary: DWP Customer Experience Survey: Child Maintenance Service 2023 to 2024*, 21 November 2024

14 National Audit Office, *Child maintenance*, 3 March 2022, p 6

who “cannot”.<sup>15</sup> It also stated that the CMS is “rooted in the fundamental principle that parents have a responsibility to support their child”.<sup>16</sup>

16. When asked what she viewed as the purpose of the CMS, Baroness Sherlock OBE, Minister of State and the minister responsible for Child Maintenance, Family Test and Reducing Parental Conflict, stated that:

“I see the main role of the Child Maintenance Service as being there to improve outcomes for children from separated families, specifically by facilitating payments between separated parents as quickly and efficiently as possible, and, crucially, without causing any further harm within the separated family, to ensure children receive effective support from both parents. That is a slightly long-winded way of saying that our job is to get money to kids.”<sup>17</sup>

*Moving to family-based arrangements, or no arrangement?*

17. The Institute for Public Policy Research (IPPR) Scotland have acknowledged that the introduction of the CMS has reduced the number of arrangements made through the Government’s statutory system, they argue this is caused more by an increase in families having no arrangement than by families forming family-based arrangements.<sup>18</sup>
18. The proportion of families using the CMS is lower than the during the pre-2012 CSA, and the proportion of families with no arrangement is also higher than 2012. However, the proportion of families with no arrangement has dropped in recent years while the proportion of family-based arrangements increased, to the point where now it could reasonably be said that the reduction in the CMS caseload has been caused (marginally) more by people entering into family-based arrangements. However, the proportion of families with no arrangement remains significantly higher than it was in 2012. According to the National Audit Office’s analysis and the Government’s most recent Separated Families Statistics (survey data):
- The proportion of families in arrangements made by the CMS had dropped from 46 per cent in 2012 to 16 per cent in 2024, a change of 30 percentage points.
  - The proportion of families in family-based arrangements has risen from 29 per cent in 2012 to 43 per cent in 2024, a change of 14 percentage points.
  - The proportion of families with no arrangements had risen from 25 per cent in 2012 to 37 per cent in 2024, a change of 12 percentage points.
  - The remaining difference can be accounted for by families with both CMS and family-based arrangements, which was not counted in the 2012 figures.<sup>19</sup>

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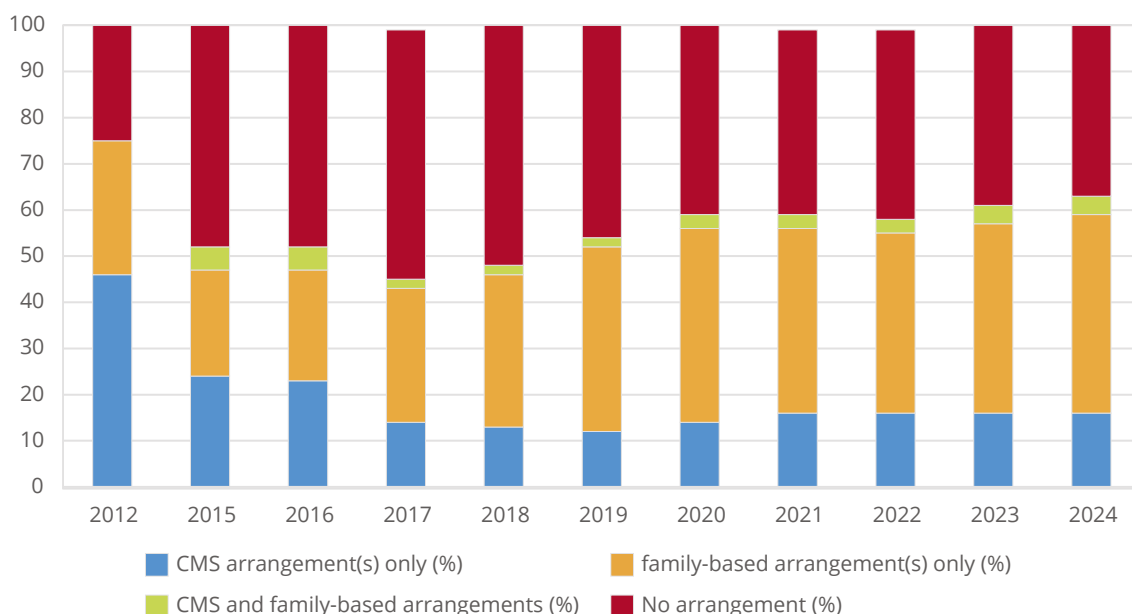
15 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, 23 June 2025

16 *Ibid.*

17 *Q 53* (Baroness Sherlock OBE)

18 IPPR, *Delivering for children: why child maintenance needs urgent reform*, 27 September 2024

19 National Audit Office, *Child maintenance*, 3 March 2022 and Department for Work and Pensions, *Separated Family Statistics: April 2014 to March 2024*, 27 March 2024. The Separated Families Statistics are based on the Family Resources Survey and Households Below Average Income data.

**Figure 1: Child maintenance arrangements by type**

Source: Data for 2012 was taken from the NOA, *Report—Value for money: Child Maintenance*, 3 March 2022, while data from 2015 onwards was from the separated families statistics Department for Work and Pensions, *Separated families statistics: April 2014 to March 2024*, 27 March 2025

19. **While there have been improvements in recent years, a significant number of separated families still have no child maintenance arrangement, meaning children in those families are not receiving support from both of their parents.**

*Poverty alleviation and ensuring child support*

20. Abby Jitendra, Principal Policy Adviser on care, families and work at the Joseph Rowntree Foundation, stated that of children in single-parent households, 44 per cent, or 1.4 million children, are living in poverty,<sup>20</sup> and Sarah Lambert, Head of Policy and Campaigns at the charity Gingerbread, stated “single-parent households are more than twice as likely to be in poverty as couple households”.<sup>21</sup> Child poverty is more likely to be present in separated families regardless of whether they have child maintenance agreements in place, however those with no arrangements are more likely to be in poverty than others. The Separated Families Statistics indicate that 35 per cent of children in separated families with no child maintenance agreement are in poverty. 26 per cent with private, family-based arrangements are in poverty compared to 27 per cent using the Child Maintenance Service.<sup>22</sup>
21. Parents with care of a child in a separated family, regardless of whether they have a child maintenance arrangement, are more likely to be in the bottom two quintiles of income distribution compared to the general population<sup>23</sup> and therefore are at greater risk of poverty. However, parents with care of a child who does not have a child maintenance agreement are at most risk as

20 **Q 30** (Abby Jitendra), and written evidence from Gingerbread ([CMI0103](#)); see also Child Poverty Action Group, *Poverty: facts and figures*, [accessed 15 September 2025].

21 **Q 24** (Sarah Lambert); see also written evidence from Gingerbread ([CMI0103](#)).

22 Department for Work and Pensions, *Separated Family Statistics: April 2014 to March 2024*, 27 March 2024, Table 10; see also written evidence from Prof Susan Harkness et al. ([CMI0104](#)).

23 Department for Work and Pensions, *Separated Family Statistics: April 2014 to March 2024*, 27 March 2024; see also written evidence from Prof Susan Harkness et al. ([CMI0104](#)).

they generally have lower incomes than parents with care who have either a statutory or non-statutory agreement.<sup>24</sup> Dr Kieran Walsh, Senior Lecturer in Family and Child Law at the University of Portsmouth, pointed out that “this means that the very group who are most at risk of poverty and who would benefit most from CMS payments are not receiving such payments, and as a result the risk of poverty is increased.”<sup>25</sup>

22. Child maintenance does support many children to remain out of poverty. The Government’s Separated Families statistics shows that 140,000 children were kept out of absolute poverty after accounting for housing costs in 2023/24.<sup>26</sup> Of those children, 100,000 were in family-based arrangements, while 40,000 were in CMS arrangements.<sup>27</sup> However, in some cases, the paying parent could have such low earnings that their calculation would not be sufficient to bring their children out of poverty.<sup>28</sup> According to some of our evidence, up to 46 per cent of paying parents have no income, or earn below the income tax threshold,<sup>29</sup> therefore their payments would be unlikely to alleviate poverty for their child.
23. Several contributors to our inquiry called for the CMS to be recognised as part of the Government’s work to address child poverty, and for CMS reforms to be included in the Government’s upcoming Child Poverty Strategy.<sup>30</sup>
24. Professor Susan Harkness et al. from the University of Bristol stated that child support systems in other countries had clearly stated aims to prevent or temper “reductions in standards of living for children after parental separation” or ensuring children receive a proper level of support from their parents, and that the UK was “unusual internationally for not setting out objectives that relate to the standard of support provided to children.”<sup>31</sup>
25. In its response to a 2024 consultation on reforms to the CMS, the Government stated that reforming the Child Maintenance Service was “part of the urgent action we are taking to support” the Child Poverty Strategy.<sup>32</sup> Baroness Sherlock stated:

“it is also important that we use this as a mechanism to help tackle child poverty. This Government have a real commitment to tackling child poverty. Child maintenance will only ever be a small part of that, but already a significant number—around 120,000—of children are kept out of low income every year as a result of child maintenance.”<sup>33</sup>

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24 Written evidence from Prof Susan Harkness et al. ([CMI0104](#)); see also Department for Work and Pensions, *Separated Family Statistics: April 2014 to March 2024*, 27 March 2024.

25 Written evidence from Dr Keiran Walsh et al. ([CMI0116](#))

26 Department for Work and Pensions, *Separated Family Statistics: April 2014 to March 2024*, 27 March 2024, section 5

27 Department for Work and Pensions, *Separated Family Statistics: April 2014 to March 2024*, 27 March 2024

28 Written evidence from Daniel Meyer ([CMS0059](#))

29 Written evidence from Dr Christine Davies ([CMI0107](#)); see also National Audit Office, *Child maintenance*, 3 March 2022, p 13.

30 Written evidence from Women’s Budget Group ([CMI0075](#)), Domestic Abuser Commissioner ([CMI0090](#)), Surviving Economic Abuse ([CMI0101](#)), and Gingerbread ([CMI0103](#)). The Child Poverty Strategy is intended to bring about an “enduring reduction in child poverty in this parliament, as part of a 10-year strategy for lasting change, It is expected to be published in autumn 2025; see Cabinet Office, *Tackling Child Poverty: Developing Our Strategy*, October 2024.

31 Written evidence from Prof Susan Harkness et al. ([CMI0104](#))

32 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, 23 June 2025

33 [Q 53](#) (Baroness Sherlock OBE)

26. *We welcome the Government's aspiration to keep children out of poverty, and their recognition of the role the CMS has in achieving this. However, children in separated families remain more likely to be in poverty. Reforms to the CMS should be focused on two clear priorities: supporting children in separated families to stay out of poverty through mitigating the financial effects of their parents separating, and ensuring parents pay their fair share of the costs of supporting their child.*
27. *We welcome the Government's commitment to use the Child Maintenance Service as part of the child poverty strategy, and encourage them to include reforms to the CMS in that document.*

### **This inquiry**

28. The Committee launched the inquiry by publishing a call for evidence on 19 March 2025.<sup>34</sup> A list of all those who submitted written evidence, and those we took evidence from in person, is published in Appendix 2. Ordinarily, committees would only accept and publish evidence from named individuals or organisations. However, due to the sensitive and personal nature of the topic, the potential risk to those who speak out publicly, and the potential that evidence could be used to level accusations against parents or children, including those involved in ongoing cases, for this inquiry the submissions of all individual parents have been anonymised. Submissions have only been published if individuals consented for us to do so anonymously and for detailed personal information to be redacted. Alongside written submissions, the inquiry included two roundtable events, one with receiving parents and one with paying parents, in April and May respectively. Summary notes of these events can be found in Appendices 7 and 8. We are grateful to all those who took the time and effort to contribute to our inquiry.
29. We also visited the offices of the CMS in Hastings and are grateful to the Department for Work and Pensions for facilitating that visit. A note of the visit can be found in Appendix 6.
30. A significant body of material already exists which examines the work of the CMS, including reports from the National Audit Office, multiple House of Commons committees, and an independent review exploring how the CMS supports victims and survivors of domestic abuse. Alongside this, the current and previous Governments have conducted consultations on policy changes and plans to consult further. The previous Government also passed legislation to facilitate reform of the service in specific areas. Information on these investigations are set out further in this chapter, and reference to the relevant new legislation is made in chapters 5 and 6.
31. The CMS operates across Great Britain, though some enforcement powers vary in Scotland, and as such recommendations will generally apply to Great Britain, though they may also be of interest to bodies in Northern Ireland. This inquiry focuses on arrangements made through the CMS, though some reference will be made to family-based arrangements and arrangements made through the courts.

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34 Public Services Committee, *Call for Evidence: Child Maintenance Inquiry*, 19 March 2025

*Why now?*

32. The Committee conducted this inquiry for a number of reasons. Firstly, there were reports that many of the problems with the CMS highlighted in previous inquiries persist, and have not been substantially addressed. Secondly, the Government has had the opportunity to respond to some previous report recommendations and implement improvements, and this inquiry could explore how far change had been achieved. Thirdly, the Government's recent consultations demonstrated an appetite for reform, particularly in light of the upcoming Child Poverty Strategy. This report is intended to feed into reforms of the service, identifying challenges and potential solutions.

**Other relevant work and inquiries**

33. In March 2022, the National Audit Office published a report on child maintenance which noted improvements in value for money. However, it stressed that the DWP did not have a clear understanding of why families did not use the service, and argued that the service could do more to speed up enforcement and prevent Direct Pay arrangements failing.<sup>35</sup> Following this in June 2022, the House of Commons Committee of Public Accounts published a report on child maintenance,<sup>36</sup> which argued that the CMS was not achieving better outcomes than the CSA, and that reforms had increased the number of families with no arrangement, with half of children in separated families receiving no support from the paying parent. They also noted issues with enforcement, low customer satisfaction, and reliance on receiving parents to report understated income, while acknowledging improvements in CMS calculation accuracy and in the Collect and Pay service.<sup>37</sup>
34. In February 2023, the DWP published Dr Samantha Callan's independent review of the CMS's response to domestic abuse, which was recommended by a Domestic Homicide Review into the death of Emma Louise Day.<sup>38</sup> Dr Callan described the CMS as "a reform-minded agency" that had taken steps to improve its support for survivors of domestic abuse, but recommended further actions including the denial of Direct Pay arrangements where there is evidence of domestic abuse, the piloting of single named caseworkers for complex domestic abuse cases, and called for the Government to address issues of affordability for low-income paying parents.<sup>39</sup>
35. In April 2023, the House of Commons Work and Pensions Committee published a report titled "Children in Poverty: Child Maintenance Service" as part of a series of inquiries into child poverty.<sup>40</sup> The report noted frustration from receiving parents regarding "ineffective and slow enforcement" and concerns from paying parents about being "pushed into poverty by the unaffordability of child maintenance payments", concluding that this "harms

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35 National Audit Office, *Child maintenance*, 3 March 2022

36 House of Commons Committee of Public Accounts, *Child Maintenance* (Ninth Report, Session 2022–23, HC Paper 255)

37 House of Commons Committee of Public Accounts, *Child Maintenance* (Ninth Report, Session 2022–23, HC Paper 255)

38 Dr Samantha Callan, *Independent review of the Child Maintenance Service (CMS) response to domestic abuse*, 3 January 2023

39 *Ibid.*

40 House of Commons Work and Pensions Committee, *Children in poverty: Child Maintenance Service* (Sixth Report, Session 2022–23, HC Paper 272)

the effectiveness of a system with an important role to play in tackling child poverty in separated families.”<sup>41</sup>

### *Consultations on reforms to the CMS*

36. The previous Government consulted on the introduction and use of administrative liability orders, which would change how the CMS takes enforcement action. That consultation ran from 2 October 2023 to 24 November 2023 and a response was published in February 2024.<sup>42</sup>
37. The previous Government opened a further consultation on changes to the CMS in May 2024, with proposed changes including removing the Direct Pay service and moving all parents onto a Collect and Pay arrangements, the reduction of fees in Collect and Pay, and improvements to the tools parents can access to make their own arrangements. This consultation was extended by the current Government and closed in September 2024.<sup>43</sup> A response was published in June 2025—midway through our inquiry—setting out that the Government plans to move forward with the proposals set out in the consultation.<sup>44</sup> Reference to the proposals in this consultations and the Government’s responses are made throughout this report, and are explored in detail in Chapter 6.
38. The Government has also committed to consult on changes to the way child maintenance is calculated by the CMS later this year.<sup>45</sup>

### *This report*

39. This report examines problems in the CMS and presents recommendations for the Government which we believe could deliver significant improvements to the service. The second chapter outlines how the CMS makes and sustains arrangements, looking not only at the steps the CMS goes through, but how it links with other services. Chapter 3 explores the calculation model, and how problems in the way maintenance is calculated fundamentally undermines the CMS’s work. We then examine how the CMS communicates with parents, highlighting both concerns and opportunities for practical improvements in Chapter 4. Our fifth chapter sets out concerns with the way the CMS enforces arrangements and investigates fraud and underreported income. Our final chapter focuses on the potential impacts of the Government’s proposals to remove the Direct Pay service.

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41 House of Commons Work and Pensions Committee, *Children in poverty: Child Maintenance Service* (Sixth Report, Session 2022–23, HC Paper 272), pp 4–5

42 Department for Work and Pensions, *Child Maintenance: Accelerating Enforcement: Government response to the consultation*, 12 February 2024

43 Department for Work and Pensions, *Child Maintenance consultation extended*, 31 July 2024

44 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, 23 June 2025

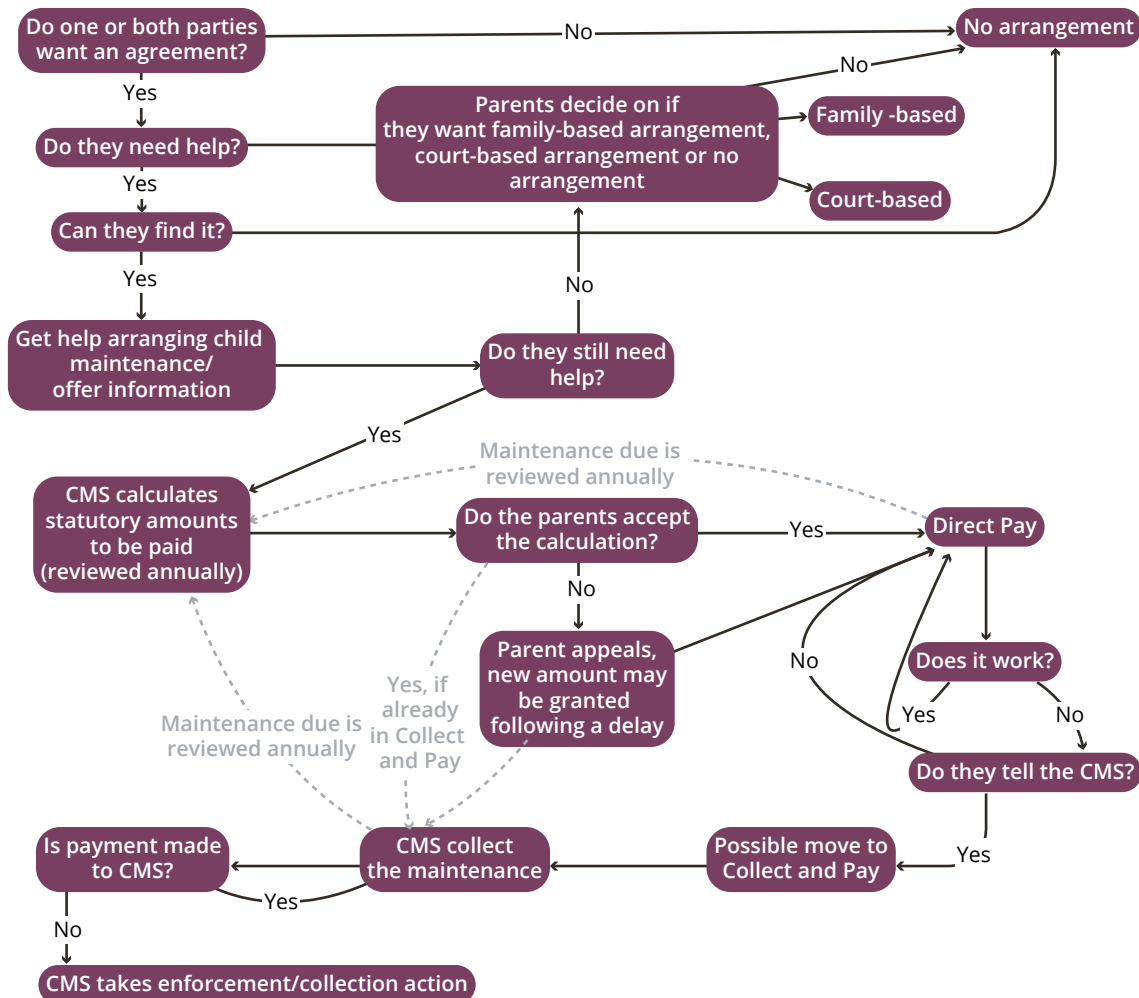
45 [Q 63](#) (Baroness Sherlock OBE)

## CHAPTER 2: MAKING AND SUSTAINING ARRANGEMENTS

40. This chapter will set out the process for establishing a child maintenance agreement with the Child Maintenance Service (CMS). It will also identify some of the issues with this process, and the service's links with other services and help for separating families.

### How CMS makes arrangements

**Figure 2: How CMS makes arrangements**



41. Parents who wish to use the Child Maintenance Service to establish a child maintenance agreement will use the online ‘Get Help Arranging Child Maintenance’ system.<sup>46</sup> This provides impartial and unbiased information to support parents making an arrangement—either through the CMS or providing a calculation for a family-based arrangement.<sup>47</sup> Should a customer decide to make a statutory arrangement they are moved to the Child Maintenance Service page on Gov.uk.<sup>48</sup>
42. The CMS system is available through Gov.uk twenty-four hours a day at a parent’s convenience, and replaced a “25–45 minute telephone

46 Q 1 (Simon Hunter); see also HM Government, *Get help arranging child maintenance* [accessed 27 July 2025].

47 Written evidence from Dr Samantha Callan (CMI0058), and Department for Work and Pensions (CMI0123)

48 Dr Samantha Callan (CMI0058)

conversation” in which a parent would have to recite personal details about their relationship breakdown.<sup>49</sup> The CMS suggested that between 95–98 per cent of applications are made online, however there remains a telephone-based application option for those who prefer.<sup>50</sup>

43. During the application, the parent making the application provides information regarding their situation, qualifying children, shared care arrangements, and information about the other parent (more information on the effectiveness of the online portal used for applications can be found in Chapter 4). Receiving parents are asked to provide as much information about the paying parent as possible, including contact information. This will be checked by CMS staff against sources including His Majesty’s Revenue and Customs (HMRC).<sup>51</sup> The CMS will then contact the other parent to inform them an application has been made and to request further evidence to enable an agreement to be made.<sup>52</sup>
44. Until February 2024, there was a £20 application fee in order to file an application to the CMS.<sup>53</sup> This was cited as a barrier to making a claim and was therefore removed last year.<sup>54</sup> It is now free to file an application.
45. **We welcome the moves that the Child Maintenance Service has made in making an application to the service more accessible by creating a 24/7 online portal, as far as it goes, and removing the £20 application fee. We welcome the Department’s moves to continue improving accessibility. However further developments, particularly on the online portal, are required for the service to perform adequately.**

#### *Direct Pay*

46. Once an application has been made, the majority of agreements will be placed in the Direct Pay scheme. This scheme provides a payment schedule with payments arranged privately between parents with no fees attached.<sup>55</sup> If there are paying parents who are not compliant or unlikely to pay, then an arrangement can be moved to the Collect and Pay service. In Collect and Pay, the paying parent makes payments to the CMS, who pass the payment on to the receiving parent. A very high fee is levied for this service (20 per cent for paying parents, 4 per cent for receiving parents).<sup>56</sup>
47. Each year, between 6–11 per cent of cases on Direct Pay are transferred to Collect and Pay due to non-compliance, as the CMS can only undertake enforcement action within the Collect and Pay service.<sup>57</sup> Non-compliance in Direct Pay is usually flagged by the receiving parent as the CMS does not routinely monitor the compliance of Direct Pay agreements.<sup>58</sup> However this does not always happen, and there is hidden non-compliance within the Direct Pay service.<sup>59</sup>

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49 [Q 1](#) (Simon Hunter)

50 [Q 4](#) (Chris Smith) and Committee visit note (Appendix 6)

51 Committee visit note (Appendix 6)

52 [Q 4](#) (Duncan Gilchrist)

53 [Q 19](#) (Sarah Lambert)

54 [Q 1](#) (Simon Hunter); see also written evidence from Department for Work and Pensions ([CMI0123](#)).

55 Written evidence from Department for Work and Pensions ([CMI0123](#))

56 *Ibid.*

57 Supplementary written evidence from Department for Work and Pensions ([CMI0129](#))

58 *Ibid.*

59 Supplementary written evidence from Department for Work and Pensions ([CMI0129](#)), [Q 8](#) (Duncan Gilchrist), and [Q 8](#) (Chris Smith)

48. DWP research presents a conflicting picture on compliance in Direct Pay. Their written evidence stated that “5 per cent of parents who remained with a Direct Pay arrangement after 13 months did not receive all or most of their child maintenance, and 20 per cent did not receive it on time”.<sup>60</sup> However subsequent research published indicated that only 60 per cent of receiving parents report receiving all the maintenance due, but 95 per cent of paying parents report paying the full amount.<sup>61</sup> Alongside this, just 40 per cent of receiving parents report receiving payments on time, while 88 per cent of paying parents report paying it on time.<sup>62</sup>
49. Using Direct Pay does require a minimal interaction between parents when exchanging payments and bank account details. However, the Department for Work and Pensions indicates that “most parents found it [Direct Pay] did not affect their relationship with the other parent”.<sup>63</sup>

### *Collect and Pay*

50. In Collect and Pay, the paying parent makes payments to the CMS, who pass the payment on to the receiving parent. Within this service, the CMS can monitor compliance, and it is the first stage from which enforcement action can be taken (see Chapter 5) to ensure compliance and recoup arrears.<sup>64</sup> Paying parents are moved onto Collect and Pay only if they agree to move, or if they “demonstrate an unwillingness to pay their maintenance”.<sup>65</sup>
51. Collect and Pay should be a more robust system as it is monitored and means enforcement can be taken for non-payment.<sup>66</sup> Around 310,000 cases currently sit in Collect and Pay.<sup>67</sup> Alongside this, no communication between parents is required once the Collect and Pay arrangement is in place.
52. Collect and Pay includes fees, with paying parents paying an extra 20 per cent of the maintenance due to the CMS, while 4 per cent of the maintenance paid to the receiving parent is deducted by the CMS.<sup>68</sup> As the Government plans to change how fees work as part of the removal of the Direct Pay service, we have explored the Collect and Pay fees further in Chapter 6.
53. Further details about the efficacy of enforcement in Collect and Pay can be found in Chapter 5 and Appendix 5.

### *Domestic abuse*

54. One of the key criticisms of Direct Pay has been the ability for it to be used as a tool for continuing abuse by one parent against another, as the CMS does not actively monitor Direct Pay agreements.<sup>69</sup> This may include

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60 Supplementary written evidence from Department for Work and Pensions (CMI0129)

61 Department for Work and Pensions, *Child Maintenance Service: Direct Pay Research—Executive Summary*, 25 June 2025

62 *Ibid.*

63 Supplementary written evidence from Department for Work and Pensions (CMI0129)

64 Q 5 (Chris Smith)

65 Supplementary written evidence from Department for Work and Pensions (CMI0129)

66 Written evidence from Independent Case Examiners Office (CMI0100)

67 Q 56 (Baroness Sherlock OBE)

68 Written evidence from Department for Work and Pensions (CMI0123)

69 Q 30 (Abby Jitendra), and supplementary written evidence from Department for Work and Pensions (CMI0129)

paying parents using the system for economic abuse,<sup>70</sup> for example through withholding payments,<sup>71</sup> making inconsistent payments,<sup>72</sup> or making incomplete payments.<sup>73</sup> Using Direct Pay can also allow information about a victim of domestic abuse to be obtained via financial information—for example, locations can be obtained from geographical bank account sort codes.<sup>74</sup> Further, the onus is on receiving parents—who may be victims of domestic abuse—to report non-compliance under Direct Pay which may lead to interaction with the paying parent and risk provoking further abuse.<sup>75</sup>

55. Research published by the DWP indicated that 71 per cent of receiving parents and 51 per cent of paying parents in Direct Pay report having experienced domestic abuse from the other parent.<sup>76</sup> The CMS have identified that Direct Pay is “not fit for purpose for victims of domestic abuse”, primarily because it is “difficult to pick out victims of domestic abuse comprehensively and reliably”.<sup>77</sup> The current system therefore can pose risks to parents who are victims of domestic abuse, while the CMS puts the onus on parents to protect themselves, such as advising parents on “how to set up bank accounts that cannot be traced to a physical location”.<sup>78</sup>
56. Following recommendations in a review of the Child Maintenance Service’s treatment of domestic abuse victims, led by Dr Samantha Callan in 2023, the Government supported the Private Member’s Bill that led to the Child Support Collection (Domestic Abuse) Act 2023 which allows receiving parents identified and evidenced as being victims of domestic abuse to move directly to Collect and Pay without the need to evidence a history of non-payment.<sup>79</sup> The Government has faced criticism, including by the Domestic Abuse Commissioner, for not introducing the critical secondary legislation envisaged by the Act which would allow for the wider policy to be implemented effectively.<sup>80</sup>
57. In June 2025, the Government released their response to a consultation regarding Direct Pay. The Government committed to removing Direct Pay and instead support a single service “where the CMS can monitor and manage every payment”, akin to the current Collect and Pay service.<sup>81</sup> This will enable the CMS to “tackle non-compliance faster and better support victims and survivors of domestic abuse”.<sup>82</sup> By ensuring that the CMS takes responsibility for monitoring compliance, it can reduce the risk of domestic

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70 As defined by the Domestic Abuse Act 2021, economic abuse is a form of abusive behaviour by one person to another that has a “substantial adverse effect” on the person’s ability to acquire, use or maintain money or other property, or obtain goods or services. Such behaviour if domestic abuse if the two individuals are personally connected as defined by the Act. (Domestic abuse Act, [section 1](#))

71 Written evidence from Dr Samantha Callan ([CMI0058](#))

72 Written evidence from Domestic Abuser Commissioner ([CMI0090](#))

73 Written evidence from Gingerbread ([CMI0103](#))

74 Written evidence from Gingerbread ([CMI0103](#)) and Surviving Economic Abuse ([CMI0101](#))

75 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, 23 June 2025

76 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, 23 June 2025, para 28

77 [Q 8](#) (Duncan Gilchrist), see also [Q 60](#) (Baroness Sherlock OBE).

78 Supplementary written evidence from Department for Work and Pensions ([CMI0129](#))

79 Written evidence from Dr Samantha Callan ([CMI0058](#)), see also Child Support Collection (Domestic Abuse) Act 2023, [section 1](#).

80 Written evidence from Domestic Abuser Commissioner ([CMI0090](#)), Surviving Economic Abuse ([CMI0101](#)), and Gingerbread ([CMI0103](#))

81 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, 23 June 2025

82 Written Answer, [HL7640](#), Session 2024–25; see also [Q 56](#) (Baroness Sherlock OBE).

abuse victims having to interact with their abuser, avoid having to share personal details, and potentially avoid provoking further abuse by reporting non-compliance.<sup>83</sup>

58. However, the proposed reforms will require legislative amendment and the Government has suggested that the requisite legislation may not be implemented until 2027/28.<sup>84</sup>
59. **Until the Government implements the Child Support Collection (Domestic Abuse) Act 2023 in full, or acts on the outcome of its consultation to remove Direct Pay, victims and survivors of domestic abuse will continue to be at risk when using the service.**
60. *Ahead of the promised removal of direct pay, in support of victims and survivors of domestic abuse, the Government should introduce, as a matter of urgency, the requisite legislation that would enable parent who have experienced domestic abuse from the other partner to move directly into a Collect and Pay arrangement.*

### Early intervention and other services

61. Parents separating, and therefore seeking a child maintenance agreement, are inherently at a vulnerable point in their life. Dave Hawkey, Senior Research Fellow at the Institute for Public Policy Research (IPPR) Scotland, suggested that when parents are separating, they are going through “a difficult period and there may well be conflict”.<sup>85</sup> Baroness Sherlock said the aim of the CMS is to “make it as easy as possible” for parents “to navigate this difficult bit of life”.<sup>86</sup>
62. Outside of the Child Maintenance Service, there are a number of organisations and services that parents can access for support during the period of separation, including support in separating finances. Dr Samantha Callan told us that early intervention when relationships break down, “would make it more likely that the child maintenance is paid in full and on time”.<sup>87</sup>
63. Stakeholders have told the Committee that the CMS could do more to promote and work with other organisations in supporting separated parents.<sup>88</sup> According to the Government’s recent consultation on the Child Maintenance Service, both receiving and paying parents felt that support available to separated parents to help them maintain family-based arrangements was “unhelpful” and “inadequate”, while receiving parents indicated they were “unaware that support was available”.<sup>89</sup> Much of this support, if it worked well, could also be used for families at the beginning of the child maintenance journey—30 per cent of parents said that “support or intervention to reduce conflict could encourage” arrangements.<sup>90</sup> Dr Samantha Callan said in her

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83 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, 23 June 2025

84 *Ibid.*

85 [Q 24](#) (Dave Hawkey)

86 [Q 65](#) (Baroness Sherlock OBE)

87 Written evidence from Dr Samantha Callan ([CMI0058](#))

88 [Q 17](#) (Sarah Lambert, Sam Morfey), Written evidence from Dr Samantha Callan ([CMI0058](#)), the Domestic Abuse Commissioner ([CMI0090](#)), and Both Parents Matter ([CMI0109](#))

89 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, 23 June 2025

90 *Ibid.*

review of the Child Maintenance Service that there was a need for “active early interventions in the post-separation stage”.<sup>91</sup>

### *Family Hubs*

64. Family Hubs have been suggested by a number of stakeholders as a means to access post-separation help, particularly when agreeing a child maintenance arrangement.<sup>92</sup> The Government has recently announced up to 1000 “Best Start Family Hubs” by April 2026 which will “act as a one stop shop for parents seeking a range of support” including health, education and wellbeing.<sup>93</sup>
65. Currently, the CMS does not operate within the Family Hubs network however stakeholders such as the Domestic Abuse Commissioner suggest the CMS should be better integrated into Family Hubs.<sup>94</sup> Organisations such as Family Solutions Group are trialling an improved offer for separating families in Family Hubs which focuses not just on access to the CMS but wider, earlier intervention such as mediation.<sup>95</sup>
66. There are examples of Family Hubs in Bury and Birmingham which support separating parents through mediation who otherwise may have reached for court-based or legal solutions.<sup>96</sup> This support can provide the foundation for parents to then obtain and maintain a child maintenance agreement,<sup>97</sup> which is a process often used within the Family Court.<sup>98</sup>
67. The Government have announced a “Best Start” Family Hub in every local authority.<sup>99</sup> They have also suggested that the CMS will continue to engage with Department for Education to “identify opportunities for sharing information about the CMS through Family Hubs”.<sup>100</sup> The DWP suggested that when the Family Hubs system reaches “full maturity” then they should be able to provide information about the Child Maintenance Service.<sup>101</sup>
68. Dr Samantha Callan, Director of the Family Hubs Network, told the Committee that integrating the CMS with Family Hubs would help “take the sting’ out of early and adversarial emotional separation issues” which could “help cultivate a set of circumstances conducive to stable maintenance arrangements”.<sup>102</sup>

### *Mediation*

69. Another key means of promoting child maintenance arrangements and ensuring longevity in the arrangement may be through mediation. This can be arranged privately through counsellors, family therapists, or solicitors for those undertaking legal separation.<sup>103</sup>

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91 Written evidence from Dr Samantha Callan ([CMI0058](#))

92 Both Parents Matter ([CMI0109](#)), Domestic Abuser Commissioner ([CMI0090](#)), and Dr Samantha Callan ([CMI0058](#))

93 Department for Education, [Government revives family services supporting 500,000 more kids](#), 6 July 2025

94 Written evidence from Domestic Abuser Commissioner ([CMI0090](#))

95 Written evidence from Dr Samantha Callan ([CMI0058](#))

96 *Ibid.*

97 [Q 17](#) (Sam Morfey)

98 [Q 41](#) (Naomi Wiseman)

99 Department for Education, [Government revives family services supporting 500,000 more kids](#), 6 July 2025

100 Supplementary written evidence from Department for Work and Pensions ([CMI0129](#))

101 [Q 1](#) (Duncan Gilchrist)

102 Written evidence from Dr Samantha Callan ([CMI0058](#))

103 Written evidence from Professor Susan Harkness et al. ([CMI0104](#))

70. The CMS does not have its own mediation role when supporting parents to establish child maintenance arrangements.<sup>104</sup> The Ministry of Justice has a mediation voucher scheme which allows parents £500 towards mediation sessions.<sup>105</sup> However, this is not available to everybody under a child maintenance agreement, only parents engaged in a dispute about a child are eligible.<sup>106</sup> The DWP does however fund the “Reducing Parental Conflict (RPC) programme” which seeks to identify and deliver intervention to parents in conflict<sup>107</sup> and has committed £8.6m in funding for 2025–26.<sup>108</sup>
71. Some parents and experts in the legal sector have suggested that mediation could form part of a reformed CMS.<sup>109</sup> Although, the charity Surviving Economic Abuse has raised concerns about widening support to access mediation, which it regards as “unsafe” without safeguards in place,<sup>110</sup> a sentiment echoed by others.<sup>111</sup>
72. Baroness Sherlock has recognised that the CMS “should not be operating in isolation from other services” and that “we have not always done that in the past”, but is aware that the organisation should “not stray into areas that are beyond our expertise”.<sup>112</sup> However she said “we are constantly looking for opportunities to integrate services”.<sup>113</sup> The Department of Work and Pensions is working at “Ministerial and official level” to consider where the CMS may join up with Ministry of Justice initiatives, including on mediation.<sup>114</sup>
73. **An increase in access to mediation for separating parents, where appropriate and with the right safeguards, could increase the effectiveness of child maintenance agreements by supporting parents and decreasing the number of parents who have no child maintenance arrangements.**
74. *Drawing on examples both in the UK and other jurisdictions, the Government should take steps to improve access to early interventions relating to child maintenance, including information and support relating to child maintenance for separating parents. These improvements should be part of, or delivered through, existing support services such as Family Hubs, and should only be used with appropriate safeguards in place, ensuring parents are not put at risk. The Government should also better publicise the availability of the £500 mediation voucher where applicable.*

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104 Written evidence from NACSA and Family Law in Partnership (CMI0126)

105 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, 23 June 2025

106 Ministry of Justice, *Family Mediation Voucher Scheme*, 7 April 2021; see also Q 17 (Sam Morfey), and Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, 23 June 2025.

107 Written evidence from Department for Work and Pensions (CMI0123)

108 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, 23 June 2025

109 Q 49 (Michelle Counley), written evidence from Anonymous 9 (CMI0054), and Anonymous 46 (CMI0071)

110 Written evidence from Surviving Economic Abuse (CMI0101)

111 Written evidence from Gingerbread (CMI0103), and Professor Susan Harkness et al. (CMI0104)

112 Q 58 (Baroness Sherlock OBE)

113 *Ibid.*

114 Written evidence from Department for Work and Pensions (CMI0123), and Q 58 (Baroness Sherlock OBE)

### CHAPTER 3: CALCULATION

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75. The aspect of the Child Maintenance Service which can have the greatest impact on a child of separated parents is the calculation of agreements. The current calculation formula has been in place for over two decades, and focuses on the income of the paying parent.<sup>115</sup> The current formula has a number of problems including the use of data and domestic arrangements such as shared care.
76. This chapter will first explore the principles on which the calculation should be based, examining how the family courts already use these principles. It will then examine in more detail some of the challenges of the current model.

#### Principles

77. The UK, unlike other countries, does not set out objectives for the CMS that relate to the standard of living for children.<sup>116</sup> Fife Gingerbread argued: “the calculation is based on a 1990’s system and doesn’t reflect the needs of children and families in 2025”.<sup>117</sup> Receiving parents told the Committee that the calculation should be child-centric and focused on the needs and costs of the child.<sup>118</sup> Many argue modern employment practices and modern family dynamics are not reflected in the current formula.<sup>119</sup>
78. A needs-focused system forms the basis of statutory child maintenance systems in other countries. Australia has an ‘income shares’ approach which calculates the cost of the children and takes into account both parents’ income<sup>120</sup>, seeking to “maintain the standard of living they [the child] would have had, had the parents remained together”.<sup>121</sup> Similarly, Sweden has a model where child maintenance is calculated for both parents and subtracts living expenses from net incomes.<sup>122</sup> The benefit of this system is that it takes into account the paying parent’s ability to pay.<sup>123</sup> This, argued Dr Samantha Callan, makes the UK system hard to justify when “only the non-resident parent’s income is included”.<sup>124</sup>
79. Michelle Counley from NACSA told the Committee that “whatever system is in place, it must have fairness at its root in terms of what is right for the child, having both parents working together for the needs of the child”.<sup>125</sup> As described in Chapter 1, this report has recommended that the Government should make the purpose of the CMS to support children in separated families to stay out of poverty—mitigating the financial effects of their parents separating, and ensuring parents pay their fair share of the costs of supporting their child. Further, the purpose of the calculation in particular

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115 Child Support, Pensions and Social Security Act 2000, [section 1](#)

116 Written evidence from Prof Susan Harkness et al. ([CMI0104](#))

117 Written evidence from Fife Gingerbread ([CMI0074](#))

118 Engagement event for receiving parents (Appendix 7)

119 [Q 21](#) (Sam Morfey), written evidence from Professor Bruce Smyth ([CMI0095](#)), Prof Susan Harkness et al. ([CMI0104](#)), Graeme Downie MP ([CMI0122](#)), and NACSA and Family Law in Partnership ([CMI0126](#))

120 Written evidence from Prof Susan Harkness et al. ([CMI0104](#)); see also written evidence from Dr Christine Davies ([CMI0107](#)), and Both Parents Matter ([CMI0109](#)).

121 Written evidence from Prof Susan Harkness et al. ([CMI0104](#))

122 *Ibid.*

123 *Ibid.*

124 Written evidence from Dr Samantha Callan ([CMI0058](#))

125 [Q 49](#) (Michelle Counley)

should also reflect different family arrangements as the current model reflects outdated family structures.

80. ***When reviewing and reforming the way child maintenance is calculated, the Government should ensure the new approach to calculation is designed with three principles in mind: mitigating the impact of separation on the child, fairly sharing the cost of the child between parents, and reflecting different family arrangements.***

### **How Child Maintenance is calculated**

81. The current Child Maintenance Service calculation formula is based on the Child Support, Pensions and Social Security Act 2000. Given the design of the legislation, the time passed since its inception, and societal changes, stakeholders have told the Committee there are a number of issues with the current formula.

#### *The calculation process*

82. Child Maintenance calculations are broken down into five rates, based on a paying parent's financial circumstances. The CMS uses gross weekly income to calculate which rate should be paid. Gross weekly income is established using the previous year's income records from HMRC or current income provided by the paying parent.<sup>126</sup>
83. For paying parents on the lowest income or on benefits, liabilities set in primary legislation are used, whereas those who earn over £100 a week have their liabilities calculated by the CMS using a formula.

**Table 1: Child Maintenance Rates**

| <b>Gross Weekly Income</b>                             | <b>Rate</b>        | <b>Weekly Amount</b>  |
|--|--------------------|---|
| Unknown  | Default            | £38 for 1 child<br>£51 for 2 children<br>£64 for 3 or more children |
| Below £7   | Nil                | £0  |
| £7–£100, or if the paying parent is receiving benefits | Flat               | £7  |
| £100.01–£199.99  | Reduced            | CMS Formula   |
| £200–£3,000  | Basic & Basic Plus | CMS Formula   |
| £3,000+  | N/A                | Requires court-based calculation                                    |

Source: HM Government, *How the Child Maintenance Service works out child maintenance* [accessed 15 September 2025]

84. For parents whose liability is calculated using the formula, the calculation takes into account the gross income, receipt of any benefits, any factors

<sup>126</sup> House of Commons Library, *How is child maintenance calculated*, [Number 7770](#), December 2023, and Department for Work and Pensions, *How we work out child maintenance: a step-by-step guide*, 30 October 2023

which affect gross income (such as pension payments), as well as other child maintenance agreements they have in place.

85. After applying the appropriate rate, the number of qualifying children are factored in and deductions based on levels of shared care (of at least 52 nights a year). This calculation then becomes the liability owed by the paying parent. The calculation, with adjustments above, should amount to 12 per cent of a paying parent's income for one qualifying child, 16 per cent for two qualifying children, and 19 per cent for three or more children for a basic rate payer.<sup>127</sup>
86. The calculation is automatically reviewed annually and updated based upon the paying parent's most recent earnings data. In addition, the calculation can be revised at other times if the paying parent's earnings change by more than 25 per cent or if either the paying or receiving parent apply for the liability to be recalculated through the variation system.<sup>128</sup>

### Issues with the calculation formula

87. The Government has acknowledged that the calculation is over 20 years old<sup>129</sup> and "is due for an overhaul".<sup>130</sup> The Government have committed to "go out to consultation on how the calculation might be changed" later this year.<sup>131</sup> The ambition is to "ensure the calculation is both fair and fit for the future".<sup>132</sup>
88. **We welcome the Government's commitment to conducting a review into the CMS's calculation model later this year. A review of the calculation is long overdue and will benefit large numbers of children.**
89. The Committee have heard from stakeholders on the key issues surrounding the CMS calculation formula.

### *Fairness and transparency*

90. The calculation of child maintenance is inevitably a compromise. Baroness Sherlock OBE said it has to "plough a line where the system is sensitive enough to be broadly fair in most circumstances".<sup>133</sup> However we have heard it uses "an algorithmic approach" which can lead to a sense of unfairness and can "inflame rather than reduce conflict".<sup>134</sup> Dr Samantha Callan said that "perceived fairness of the child maintenance system is important for it to function well".<sup>135</sup> There is a need for changes to be made to the calculation to ensure it is far-ranging enough to work for all parents, but also perceived as fair.

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127 Written evidence from Department for Work and Pensions ([CMI0123](#)); see also Dr Samantha Callan ([CMI0058](#)).

128 Written evidence from Department for Work and Pensions ([CMI0123](#))

129 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, 23 June 2025

130 [Q 4](#) (Duncan Gilchrist)

131 [Q 63](#) (Baroness Sherlock OBE); see also Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, 23 June 2025.

132 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, 23 June 2025

133 [Q 63](#) (Baroness Sherlock OBE)

134 [Q 43](#) (Naomi Wiseman, Michelle Counley)

135 Written evidence from Dr Samantha Callan ([CMI0058](#))

91. The Government are aware of the perceived unfairness of the calculation model. Baroness Sherlock has indicated that the government needs to ensure that the system “is both fair and perceived to be fair”.<sup>136</sup>
92. Within the Family Court system in the UK, child maintenance agreements primarily focus on the needs of the child. Within a Family Court-led agreement, the courts have a “needs-based jurisdiction; it can do what it needs to do to ensure that the children’s needs are met”, taking into account the financial status of each parent, which is not within the Child Maintenance Service’s powers.<sup>137</sup>
93. Many parents find the “algorithmic approach”<sup>138</sup> of the CMS calculation opaque, and often report not understanding how the liability was arrived at, including what information was used.<sup>139</sup> Both paying and receiving parents feel the CMS is biased against them,<sup>140</sup> and the perceived “unfairness” of the system can lead to non-payment<sup>141</sup> and mistrust between parents.<sup>142</sup>
94. In contrast, from the beginning of proceedings in Family Court there is “full and frank financial disclosure”.<sup>143</sup> This has the benefit of helping “both parties to participate and understand the decision” regarding the calculation, compared to the CMS which uses an algorithmic approach to reach a quick agreement.<sup>144</sup> The CMS could learn from the Family Court and other jurisdictions instead of applying processes “which creates this unfairness that can inflame, rather than reduce, conflict”.<sup>145</sup>
95. ***The Family Court provides a model for how separated families can decide and agree maintenance payments, focusing on fairly and transparently splitting the costs of the child between parents. The Government should draw on this model when reforming how the CMS calculates maintenance.***

### *Shared care*

96. Parents told us that the current calculation does not adequately reflect modern family structures nor account for shared care.<sup>146</sup> Child maintenance calculations are adjusted based on the amount of time the paying parent spends with the child, as set out in Section 50(3) of the Child Support Maintenance Calculation Regulations (2012).<sup>147</sup> The CMS reduces the child maintenance calculation by one-seventh for each night the child spends with the paying parent. If the child is with the paying parent more than 175 nights a year, then the reduction of child maintenance is 50 per cent, plus £7 a week for each child. However, the CMS may then evaluate whether there should

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136 [Q 63](#) (Baroness Sherlock OBE)

137 [Q 45](#) (Naomi Wiseman); see also [Q 41](#) (Naomi Wiseman).

138 [Q 41](#) (Naomi Wiseman)

139 Written evidence from Anonymous 7 ([CMI0030](#)), Anonymous 37 ([CMI0046](#)), Anonymous 46 ([CMI0071](#)), and Engagement event with paying parents (Appendix 8)

140 Engagement event (Appendices 7 and 8), written evidence from Anonymous 26 ([CMI0069](#)), Anonymous 14 ([CMI0097](#)), Anonymous 8 ([CMI0044](#)), and [Q 19](#) (Sam Morfey)

141 Written evidence from Professor Bruce Smyth ([CMI0095](#)), and [Q 43](#) (Naomi Wiseman)

142 [Q 42](#) (Michelle Counley)

143 [Q 41](#) (Naomi Wiseman)

144 [Q 42](#) (Naomi Wiseman)

145 [Q 43](#) (Michelle Counley)

146 Engagement event with paying parents (Appendix 8), written evidence from Graeme Downie MP ([CMI0122](#)), [Q 21](#) (Sam Morfey), and [Q 49](#) (Michelle Counley)

147 The Child Support Maintenance Calculation Regulations 2012, [Regulation 50](#)

be a change in who is the receiving parent.<sup>148</sup> If there is equal day-to-day care then no maintenance is due.<sup>149</sup>

97. The current calculation has been criticised for being based on a “traditional”<sup>150</sup> or outdated “breadwinner” model where one parent is designated as carer and the other the income provider.<sup>151</sup> Parents told us that this does not reflect modern shared care appropriately.<sup>152</sup>
98. In the UK system, a paying parent’s financial liability is separated from visitation rights. Some parents believe in ‘no pay, no see’, but not seeing a child does not remove a parent’s financial liability through the CMS.<sup>153</sup> However, because of the calculation as is, paying parents are concerned that the current model can perversely incentivise receiving parents to withhold overnight stays from paying parents in order to obtain higher maintenance payments.<sup>154</sup> This system can discourage shared care, meaning children miss out on time with the other parent.
99. Parents often hold court-ordered shared care arrangements, especially after divorce proceedings. Such agreements can aid in ensuring shared care is accurately reflected in the maintenance agreement liabilities. However, we have heard that the CMS has sometimes ignored court-ordered shared care arrangements.<sup>155</sup> CMS regulations state that in the absence of evidence of shared care, the parent receiving child benefit payments is assumed to provide greater day-to-day care for the child and is awarded child maintenance.<sup>156</sup> We have heard that the CMS assumes that the recipient of child benefit is the parent with care without undertaking further investigation or accepting evidence to the contrary.<sup>157</sup> While shared care may be disputed, the CMS can take an extended period of time, sometimes up to two years in tribunal, to resolve the issue, leading to frustration and ongoing costs to parents.<sup>158</sup>
100. Duncan Gilchrist, Deputy Director of Policy at the CMS, told us that “shared care is a difficult area” as the challenge is “working out what the situation is” and parents are often in dispute about it.<sup>159</sup> He suggested that “probably the current framework will be broadly along the lines of what we continue with for the foreseeable future”.<sup>160</sup> However, the Baroness Sherlock

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148 [Q 10](#) (Duncan Gilchrist), and [Q 22](#) (Sam Morfey),

149 Department for Work and Pensions, *How your child’s living arrangements affect child maintenance*, 27 October 2023

150 [Q 21](#) (Sam Morfey)

151 Written evidence from Prof Susan Harkness et al. ([CMI0104](#))

152 Written evidence from Anonymous 37 ([CMI0046](#)), and NACSA and Family Law in Partnership ([CMI0126](#))

153 Citizens advice, *Paying child maintenance through the CMS*, [accessed 27 July 2025], and House of Commons Library, *How does shared care affect a child maintenance calculation?*, 11 December 2024

154 Engagement event with paying parents (Appendix 8), written evidence from Anonymous 70 ([CMI0002](#)), Anonymous 25 ([CMI0080](#)), Anonymous 22 ([CMI0088](#)), Anonymous 31 ([CMI0099](#)), and Both Parents Matter ([CMI0109](#))

155 Written evidence from Anonymous 70 ([CMI0002](#)), Anonymous 19 ([CMI0057](#)), Anonymous 18 ([CMI0070](#)), and Anonymous 46 ([CMI0071](#))

156 The Child Support Maintenance Calculation Regulations 2012, [Regulation 50](#)

157 Written evidence from Anonymous 17 ([CMI0037](#)), Anonymous 37 ([CMI0046](#)), Anonymous 38 ([CMI0050](#)), Anonymous 19 ([CMI0057](#)), Anonymous 25 ([CMI0080](#)), Fife Gingerbread ([CMI0074](#)), and Dr Christine Davies ([CMI0107](#))

158 Written evidence from Both Parents Matter ([CMI0109](#)), and Anonymous 25 ([CMI0080](#))

159 [Q 10](#) (Duncan Gilchrist)

160 *Ibid.*

said that in the review of the calculation planned for later this year, the issue of shared care will be looked at.<sup>161</sup>

### *Data used*

101. Within the current calculation, not all types of income or assets from the paying parent are taken into account when calculating the liability. For 90 per cent of paying parents, the DWP relies on data from HMRC as well as DWP's own welfare and benefits data to assess income when calculating maintenance agreements.<sup>162</sup>
102. The DWP told the Committee that the decision on which income to assess "is the income that was available electronically to enable an automated calculation to be made in 2008" and therefore some types of income, such as rental income, are not included as it was "not available electronically from HMRC at the time".<sup>163</sup> In these cases, the CMS must be told about them and will request the information from HMRC.<sup>164</sup>
103. The calculation of liabilities is a prime opportunity for cross-government working between the CMS, the wider DWP and HMRC. The Domestic Abuse Commissioner has highlighted how the CMS can work with "HMRC and employers to provide a more accurate assessment of earnings, to ensure a fair maintenance calculation".<sup>165</sup> HMRC has a Real Time Information (RTI) system which provides HMRC with real-time payroll information for PAYE employees which the CMS use for variations.<sup>166</sup> The data is therefore available for a large number of parents to have accurate calculations generated from the most recent data held by HMRC which can be dynamically adjusted with changing parental income. However, the DWP stated that calculations use gross income data for the "latest tax year available".<sup>167</sup>
104. Australia uses real-time data in its calculation which means decisions are made on "real-time tax information, rather than what is being reported to you with that huge time lag".<sup>168</sup> Employing such a method would also remove the need for the 25 per cent variation threshold. The use of real-time tax information could also lower the number of appeals that would take place due to disagreement over earnings.<sup>169</sup>
105. The CMS does use a variation regime in which a receiving parent can tell the service about potential additional sources of income for the paying parent.<sup>170</sup> The CMS will then investigate the additional income and, if they can evidence this, the liability calculation will be amended. Baroness Sherlock told the Committee that during the planned calculation review, there will be "an opportunity to make sure we are looking at the right kinds of income".<sup>171</sup> The Child Maintenance Service has said that "working collaboratively with HMRC is also key to future process improvements".<sup>172</sup>

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161 [Q 63](#) (Baroness Sherlock OBE)

162 Written evidence from Department for Work and Pensions ([CMI0123](#))

163 [Q 4](#) (Duncan Gilchrist)

164 [Q 9](#) (Chris Smith)

165 Written evidence from Domestic Abuser Commissioner ([CMI0090](#))

166 Written evidence from Department for Work and Pensions ([CMI0123](#))

167 *Ibid.*

168 [Q 50](#) (Naomi Wiseman)

169 *Ibid.*

170 [Q 9](#) (Duncan Gilchrist)

171 [Q 56](#) (Baroness Sherlock OBE)

172 Written evidence from Department for Work and Pensions ([CMI0123](#))

106. **It is unacceptable that the income and assets considered in the CMS automatic calculations are based on the availability of HMRC’s electronic data from 2008 rather than an accurate representation of a parent’s income and ability to pay. This oversight has led to discontent towards the CMS from receiving parents, children missing out on money owed and delays in the process while variations are conducted and considered.**
107. *The Government should work with HMRC to introduce real-time data sharing at all stages of the child maintenance process, for all cases in which HMRC holds such data. This would allow accurate, up-to-date calculations which reflect a paying parent’s current earnings.*

*Variations*

108. There is concern that the variation regime is not well publicised and the process can be difficult for some parents to navigate.<sup>173</sup> Receiving parents say they find it “a real challenge around the way in which assets and non-earned income is taken into account”<sup>174</sup> and have flagged concerns around communication and timeliness of variations.<sup>175</sup> The lack of information about the variation process means that some parents will spend years in an appeal because they believe that the income the calculation is based on is wrong, when they could be applying for a variation which is quicker and cheaper.<sup>176</sup>
109. The Government said that when the CMS is considering a variation, “as long as that person is declaring that information to HMRC, we then have a mandate to get it from HMRC”.<sup>177</sup> However, they also indicated that the CMS needs “evidence of money for us to act”<sup>178</sup> as the variation regime requires “investigation and that, by definition, is a rationed resource”.<sup>179</sup>
110. It is therefore unclear how the evidence needed to trigger a variation would be obtained. The CMS said they do not require receiving parents to do “their own investigation or provide proof of additional income”.<sup>180</sup> However for variations that develop into financial investigations, 20 per cent are raised by CMS and 80 per cent are raised by receiving parents.<sup>181</sup>
111. We have heard from receiving parents who indicate that they had been asked by the CMS to provide evidence of a paying parent’s income to obtain a recalculation.<sup>182</sup> A parent may not know about their former partner’s finances and, in situations where they do, it would be difficult for them to obtain evidence to the standard which satisfies the CMS.<sup>183</sup> Further, in cases were

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173 [Q 50](#) (Michelle Counley), written evidence from Gingerbread ([CMI0103](#)) and NACSA and Family Law in Partnership ([CMI0126](#))

174 [Q 21](#) (Sarah Lambert)

175 Anonymous 30 ([CMI0127](#)), and Engagement event with paying parents (Appendix 8)

176 Written evidence from NACSA and Family Law in Partnership ([CMI0126](#))

177 [Q 4](#) (Chris Smith)

178 [Q 56](#) (Baroness Sherlock OBE)

179 [Q 4](#) (Duncan Gilchrist)

180 Written evidence from Department for Work and Pensions ([CMI0123](#))

181 Work and Pensions Committee, *Inquiry into Children in poverty: Child Maintenance Service*, 18 January 2023, [Q 222](#) (Arlene Sugden); see also Domestic Abuser Commissioner ([CMI0090](#)).

182 Engagement event for receiving parents (Appendix 7), written evidence from Fife Gingerbread ([CMI0074](#)), Anonymous 39 ([CMI0086](#)), Domestic Abuser Commissioner ([CMI0090](#)), and Graeme Downie MP ([CMI0122](#))

183 Written evidence from Anonymous 52 ([CMI0012](#)), Anonymous 47 ([CMI0091](#)), Fife Gingerbread ([CMI0074](#)), and Gingerbread ([CMI0103](#))

there has been domestic abuse, asking the parent to obtain evidence against their former partner can be potentially dangerous for the receiving parent.<sup>184</sup>

112. Where receiving parents have provided evidence of a paying parent's extra income, we received reports of this being rejected,<sup>185</sup> even when it came from Family Court disclosures.<sup>186</sup>
113. ***The Government should actively promote the variation scheme to parents. It should also prioritise, and improve, investigations into paying parents' earnings to ensure they are more robust and are undertaken proactively by the CMS. It is unacceptable that receiving parents are expected to have knowledge of a paying parent's earnings and that the CMS relies on this for variation calculations.***

#### *Obfuscation of income*

114. While the majority of paying parents who are self-employed provide comprehensive earnings data, the current automated calculation model provides loopholes for the self-employed, so the receiving parents get less.<sup>187</sup> The current calculation takes income provided by HMRC for self-employed parents and uses the "gross taxable profit of the parent's business, for the latest tax-year HMRC hold a complete record".<sup>188</sup>
115. Many parents shared with us that some paying parents reduce the taxable profit of the business,<sup>189</sup> deliberately under-report income,<sup>190</sup> or take income as dividends<sup>191</sup> to reduce their liabilities. Once again, the onus is on the receiving parent to highlight potential issues with the calculation and request that the CMS look into assets, dividends and other income.<sup>192</sup> Receiving parents who have highlighted discrepancies in a paying parent's income have been told by the CMS that it should be "taken up with HMRC" and there is "little they can do".<sup>193</sup> Further, by using the last complete tax record, payments can be calculated on data which is theoretically up to two years old and therefore does not reflect a paying parent's current ability to pay.<sup>194</sup>
116. There remains other loopholes for PAYE and other forms of earnings to reduce child maintenance liabilities. First, paying parents can move abroad which can cause issues with obtaining CMS payments.<sup>195</sup> Second, maximising one's contributions to pensions or salary sacrifice schemes can reduce the liabilities of paying parents in the CMS calculations.<sup>196</sup> Parents

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184 Written evidence from Domestic Abuser Commissioner ([CMI0090](#)), and Gingerbread ([CMI0103](#))

185 Summary of engagement event note (Receiving Parents), [Q 21](#) (Sarah Lambert), written evidence from Anonymous 49 ([CMI0008](#)), and Anonymous 51 ([CMI0076](#))

186 Written evidence from Anonymous 42 ([CMI0110](#))

187 Written evidence from Alan Strickland MP ([CMI0098](#)), [Q 21](#) (Sarah Lambert), and [Q 34](#) (Dr Laura Robertson)

188 Written evidence from Department for Work and Pensions ([CMI0123](#))

189 Written evidence from Surviving Economic Abuse ([CMI0101](#))

190 Written evidence from Gingerbread ([CMI0103](#)), Prof Susan Harkness et al. ([CMI0104](#)), and Dr Kieran Walsh et al. ([CMI0116](#))

191 [Q 49](#) (Michelle Counley), Written evidence from Anonymous 16 ([CMI0007](#)), Anonymous 5 ([CMI0014](#)), Anonymous 41 ([CMI0043](#)), and Anonymous 42 ([CMI0110](#))

192 Written evidence from Fife Gingerbread ([CMI0074](#))

193 Written evidence from Anonymous 34 ([CMI0035](#))

194 Written evidence from Anonymous 52 ([CMI0012](#))

195 [Q 34](#) (Dr Laura Robertson), and written evidence from Gingerbread ([CMI0103](#))

196 Written evidence from Domestic Abuser Commissioner ([CMI0090](#)), Surviving Economic Abuse ([CMI0101](#)), Gingerbread ([CMI0103](#)), and Dr Kieran Walsh et al. ([CMI0116](#))

have consistently told the Committee that calculations should be made before pension contributions or other tax schemes.<sup>197</sup>

117. The CMS has a Financial Investigations Unit (FIU) which can request information from Government and financial institutions to check the accuracy of a paying parent’s disclosures to the CMS.<sup>198</sup> In the year ending December 2024 there were a total of 1,400 cases completed in the FIU,<sup>199</sup> but these cases can take around two years to conclude and may lead to appeals which can add “an additional two to four years to the process”.<sup>200</sup> This means that children may be without their full payment for a number of years.
118. The CMS has said it receives “a significant number of income challenges, some of which can be speculative” and therefore have “updated internal guidance ensuring that caseworkers are fully skilled on the credible information required” to refer a case to the Financial Investigation Unit.<sup>201</sup> Baroness Sherlock told the Committee that during the planned calculation review, there will be “an opportunity to make sure we are looking at the right kinds of income”.<sup>202</sup>

### *Changes in income*

119. The Child Maintenance Service can also review a maintenance calculation if the paying parent’s income changes by at least 25 per cent.<sup>203</sup> The CMS suggests that the 25 per cent tolerance “ensures liabilities remain stable, allowing both parents to budget with certainty and ensuring minor changes do not disrupt the system’s efficiency or increase taxpayer cost”.<sup>204</sup>
120. However we have heard from parents, both receiving and paying, who criticise this threshold and its impact.<sup>205</sup> Paying parents can have significant reductions to their income that fall under the 25% threshold which make their liabilities unaffordable.<sup>206</sup> On the other hand, receiving parents have argued the threshold is too high as income “has to change by quite a high amount for there to be a potential increase in the amount that receiving parents will get”.<sup>207</sup>
121. Each agreement within the Child Maintenance Service has an annual review to ensure that the calculation reflects the latest income data.<sup>208</sup> However, the review period has been criticised for being too long as a paying parent’s finances can change considerably within a year, without triggering the 25 per cent threshold for reconsideration.<sup>209</sup>

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197 Written evidence from Anonymous 20 ([CMI0112](#))

198 Written evidence from Department for Work and Pensions ([CMI0123](#))

199 Department for Work and Pensions, *Child Maintenance Service Statistics: data to December 2024*, 25 March 2025, written evidence from NACSA and Family Law in Partnership ([CMI0126](#)), and supplementary written evidence from Department for Work and Pensions ([CMI0129](#))

200 Written evidence from NACSA and Family Law in Partnership ([CMI0126](#))

201 Written evidence from Department for Work and Pensions ([CMI0123](#))

202 [Q 56](#) (Baroness Sherlock OBE)

203 Written evidence from Department for Work and Pensions ([CMI0123](#))

204 *Ibid.*

205 Written evidence from Anonymous 7 ([CMI0030](#)), Alan Strickland MP ([CMI0098](#)), Both Parents Matter ([CMI0109](#)), and Engagement event for receiving parents (Appendix 7)

206 Written evidence from Anonymous 7 ([CMI0030](#))

207 [Q 35](#) (Dr Laura Robertson)

208 [Q 63](#) (Baroness Sherlock OBE)

209 Engagement event with paying parents (Appendix 8)

122. The Department for Work and Pensions have identified that the 25 per cent variation threshold was based on a time when “people had more stable lives and their income did not change as much”, and acknowledged that this does not work for “people who have more complex employment patterns”.<sup>210</sup>

### *Affordability*

123. A number of paying parents told us that the Child Maintenance Service calculates liabilities which are unaffordable.<sup>211</sup> Statistics indicate that more than two-thirds of paying parents on Collect and Pay, and a quarter of those on Direct Pay, feel that the payments are not affordable.<sup>212</sup>
124. The current thresholds of £100 and £200 weekly income for Reduced and Basic rates respectively were set out in legislation passed in 2000<sup>213</sup> and have not been updated since. However, with recent rises in inflation and the National Living Wage, paying parents are now paying more child maintenance (as a proportion of their income), than when the rates were first introduced. A paying parent today will pay the full maintenance rate despite not reaching the income tax threshold (£12,570 a year or £242 a week).<sup>214</sup> Stakeholders told us that these figures are outdated and no longer applicable.<sup>215</sup>
125. A large number of paying parents are below the income tax threshold, yet are charged the higher rate of child maintenance.<sup>216</sup> Parents on both sides identify affordability as a key driver of non-payment of child maintenance<sup>217</sup> and one expert noted that affordability can be “implicated in the low level of compliance in the UK”.<sup>218</sup> Further, unaffordability of payments can cause great strain on paying parents who want to do the right thing.<sup>219</sup>

### *Affordability and disincentives to work*

126. Some stakeholders told the Committee that the issue of affordability of the calculation may be a “disincentive to work”.<sup>220</sup> Abby Jitendra of the Joseph Rowntree Foundation told the Committee that: “there is a disincentive for non-resident parents to take on work because of the child maintenance fees”.<sup>221</sup> Dr Christine Davies, former senior lecturer in Applied Mathematics at Royal Holloway University, indicates that the interaction between the tapering of Universal Credit and child maintenance “produced effective marginal tax rates close to or exceeding 100%” meaning that “work did not

210 [Q 62](#) (Chris Smith)

211 Engagement event with paying parents (Appendix 8), written evidence from Anonymous 70 ([CMI0002](#)), Anonymous 1 ([CMI0006](#)), Anonymous 3 ([CMI0010](#)), Anonymous 24 ([CMI0023](#)), Anonymous 23 ([CMI0031](#)), Anonymous 13 ([CMI0092](#)), Gingerbread ([CMI0103](#)), Both Parents Matter ([CMI0109](#)), [Q 16](#) (Sam Morfey), and [Q 49](#) (Michelle Counley)

212 National Audit Office, [Child maintenance](#) 3 March 2022; see also written evidence from Dr Christine Davies ([CMI0107](#)).

213 Child Support, Pensions and Social Security Act 2000, [section 1](#); see also Table 1.

214 Written evidence from Dr Christine Davies ([CMI0107](#))

215 [Q 27](#) (Sam Morfey), and written evidence from Prof Susan Harkness et al. ([CMI0104](#))

216 [Q 24](#) (Sam Morfey), [Q 56](#) (Baroness Sherlock OBE), and written evidence from Both Parents Matter ([CMI0109](#))

217 Written evidence from Anonymous 1 ([CMI0006](#)), Anonymous 3 ([CMI0010](#)), Anonymous 24 ([CMI0023](#)), Anonymous 23 ([CMI0031](#)), Anonymous 27 ([CMI0047](#)), Anonymous 13 ([CMI0092](#)), Prof Susan Harkness et al. ([CMI0104](#)), and [Q 19](#) (Sam Morfey)

218 Written evidence from Prof Susan Harkness et al. ([CMI0104](#))

219 Written evidence from Anonymous 70 ([CMI0002](#)), Anonymous 8 ([CMI0044](#)), Anonymous 46 ([CMI0071](#)), and [Q 16](#) (Sam Morfey)

220 [Q 25](#) (Sam Morfey)

221 [Q 37](#) (Abby Jitendra)

pay”.<sup>222</sup> Further, Sam Morfey from Both Parents Matter said that the loss of Universal Credit at lower incomes can lead to a marginal tax rate of between “80 per cent and 95 per cent”.<sup>223</sup>

127. Sarah Lambert suggested that she can “see the attractions to trying to encourage the non-resident parents who are not in work to find work”.<sup>224</sup> Sam Morfey, Chief Executive Officer of the charity Both Parents Matter, supported the idea of encouraging more non-resident parents into work “philosophically”, although noted that there were issues in the current calculation model which can create disincentives to work.<sup>225</sup> One parent suggested that the CMS could take a more holistic approach in which unemployed parents could be provided with employment support.<sup>226</sup>
128. **It would be beneficial for children if the CMS were to involve the wider Department for Work and Pensions in providing job-seeking support to paying parents so that they can find work and get money to their children, while working to adapt the calculation to remove the potential disincentive to work as outlined above.**
129. *The Government should prioritise back to work employment support for paying parents. This would enable parents to earn more, and children to receive greater financial support. This should be linked with a review of how CMS rates, benefit tapering, and the calculation can cause a disincentive to work.*
130. Baroness Sherlock identified that money not being paid may be due to people who “simply cannot afford to pay it or they are just on very low incomes”.<sup>227</sup> When the Government reviews the calculation, it has suggested that it will look into making sure that agreements are “appropriately affordable”.<sup>228</sup>

### *Legislation*

131. The legislation underpinning the calculation of liabilities is a complex web of primary and secondary legislation. The calculation formula, and thresholds at which paying parents are liable to pay child maintenance are set out in the Child Support Act 1991.<sup>229</sup> In 1998, following a Green Paper, the 1991 Act was amended by the Child Support, Pensions and Social Security Act 2000.<sup>230</sup> Neither Act has been updated since.
132. Other parts of the calculation are set out in secondary legislation (the Child Support and Claims and Payments (Miscellaneous Amendments and Change to the Minimum Amount of Liability) Regulations 2013). Similarly, successive governments have failed to update these regulations in order to take account of inflation. The current flat rate of £7 paid to parents with care by paying parents in receipt of benefits was set in 2013.<sup>231</sup>

222 Written evidence from Dr Christine Davies ([CMI0107](#)); see also Both Parents Matter ([CMI0109](#)).

223 [Q 25](#) (Sam Morfey)

224 [Q 25](#) (Sarah Lambert)

225 [Q 25](#) (Sam Morfey)

226 Written evidence from Anonymous 46 ([CMI0071](#))

227 [Q 56](#) (Baroness Sherlock OBE)

228 [Q 56](#) (Baroness Sherlock OBE)

229 Child Support Act 1991, [Schedule 1](#) and [section 28A-I](#)

230 Child Support, Pensions and Social Security Act 2000, [section 1](#)

231 The Child Support and Claims and Payments (Miscellaneous Amendments and Change to the Minimum Amount of Liability) Regulations 2013 ([2013/1654](#))

133. Graeme Downie MP commented that the £7 flat rate “would purchase less than two Happy Meals at McDonalds”.<sup>232</sup> Receiving parents told the Committee that the fixed £7 rate is not enough, was “offensive”<sup>233</sup> and that some parents do not bother to claim child maintenance if the paying parent is on benefits.<sup>234</sup>
134. Dr Samantha Callan said that “further legislative reform is required”, arguing that “the detail of rates and thresholds needs to be lifted out of primary legislation, so they can be more easily adjusted in response to wider social changes”.<sup>235</sup> The House of Commons Work and Pensions Committee expressed similar views in 2023<sup>236</sup> yet the legislation remains in place.
135. The Department for Work and Pensions has acknowledged that the “calculations are aged” and they are conducting a review.<sup>237</sup> However, the DWP has suggested that the Secretary of State has the power to adjust elements of the calculation (though not those set down in the Acts of 1991 and 2000).<sup>238</sup>
136. **It is unacceptable that successive governments have failed to update the child maintenance calculation, particularly in those areas where the Department of Work and Pensions acknowledged in supplementary evidence that the Secretary of State has the power to do so through secondary legislation. This has ultimately led to children receiving less money. Similarly, it is disappointing that no Government has sought to update the legislative framework set down in 1991 and amended in 2000.**
137. *The Government should ensure any changes to the formula resulting from their review, are put into the appropriate type of legislation to allow for regular updating of the calculation in line with inflation and wider social changes.*
138. *The Government should ensure that their calculation review is guided by the child-centric principles outlined in this report. The review should consider and address the issues regarding the information used to calculate liabilities including closing loopholes for paying parents to lower their liabilities, the thresholds for changes to an agreement, and taking a wider range of near real-time earnings into the calculation. They should also look at the affordability of calculations in light of outdated rates and legislation.*

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232 Written evidence from Graeme Downie MP ([CMI0122](#))

233 Written evidence from Anonymous 47 ([CMI0091](#))

234 [Q 18](#) (Sarah Lambert), [Q 35](#) (Abby Jitendra), written evidence from Anonymous 49 ([CMI0008](#)), Anonymous 39 ([CMI0086](#)), and Gingerbread ([CMI0103](#))

235 Written evidence from Dr Samantha Callan ([CMI0058](#))

236 House of Commons Work and Pensions Committee, *Children in poverty: Child Maintenance Service* (Sixth Report, Session 2022–2023, HC Paper 272)

237 [Q 10](#) (Duncan Gilchrist)

238 Supplementary written evidence from Department for Work and Pensions ([CMI0129](#)) and the Child Support Act 1991, [Schedule 1, Paragraph 10A](#)

## CHAPTER 4: COMMUNICATIONS

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139. This chapter will explore communication, both considering how the CMS is publicised, and how the CMS communicates with parents who have arrangements. We note the dedication and passion from frontline workers during our visit to the CMS offices, however the Committee found issues with the Service’s performance and attitude toward communication. The Committee noted a marked disparity between the view of the CMS and wider stakeholders on the progress the service has made in communications with its customers.

### Publicising the CMS

140. The CMS has been criticised for being “quite insular” and not having relationships with wider services that support parents.<sup>239</sup> We heard from the CMS early in our inquiry that “it is not the role of the CMS to promote child maintenance” and that “the Government have never promoted the CMS itself as a way of arranging child maintenance”.<sup>240</sup>

141. Despite an increasing number of families accessing the service each year, we have also heard that the CMS has a poor reputation, which may prevent people from using the service. Gingerbread state that “the ineffectiveness and poor reputation of the CMS means that parents are setting up unsatisfactory arrangements or having no arrangement at all rather than use the service.”<sup>241</sup> As noted in Chapter 1, the satisfaction rate of surveyed CMS customers is 39 per cent. Duncan Gilchrist argued that myths about the CMS and the “long shadow” of the Child Support Agency (CSA), which predated the current service,<sup>242</sup> gets in the way of people applying for maintenance.<sup>243</sup>

142. The combination of a poor reputation and the lack of outreach to other services may also mean people do not access the services CMS provide. Sarah Lambert, Head of Policy and Campaigns at the single parent charity Gingerbread, suggested that both statutory and non-statutory services which ordinarily advise parents on finances and social security “do not have the confidence to advise people about the CMS”.<sup>244</sup>

143. We note that it is expected that parents who have a positive experience of the CMS would not reach out the Committee. However, the Government have said they now have various initiatives to raise awareness of child maintenance in general, including the Government’s ‘Get Help Arranging Child Maintenance’ portal as well as child maintenance awareness training for Universal Credit teams and Jobcentre staff.<sup>245</sup> The Director of the CMS, Simon Hunter, told the Committee that they want to change the narrative to “get that confidence in the service and build that case growth”.<sup>246</sup>

**144. Despite increasing caseloads, the CMS is not adequately signposted to those who may need it and has a poor reputation. This means that**

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239 [Q 17](#) (Sarah Lambert)

240 [Q 1](#) (Duncan Gilchrist)

241 Written evidence from Gingerbread ([CMI0103](#))

242 [Q 2](#) (Duncan Gilchrist)

243 [Q 8](#) (Duncan Gilchrist)

244 [Q 17](#) (Sarah Lambert)

245 Supplementary written evidence from Department for Work and Pensions ([CMI0129](#))

246 [Q 8](#) (Simon Hunter)

**some parents may be put off using the CMS due to lack of information or myth around the service.**

145. *The Government should improve the visibility and promotion of the CMS to reduce the number of children in families with no agreement. This should be linked to work to integrate child maintenance services into Family Hubs and other services.*

### Communication with parents who have arrangements

146. Parents can manage CMS arrangements through an online portal, called ‘My Child Maintenance Case’.<sup>247</sup> This portal is available at all times<sup>248</sup> and allows parents to make payments, report actions and changes, manage their maintenance arrangement and receive progress updates.<sup>249</sup> The CMS also provides a WebChat function for parents to receive immediate responses to queries and parents can also manage their cases over the phone, or call the CMS for assistance if they prefer.<sup>250</sup> However, certain information, such as parentage disputes, complaints, or to report the death of a child, must be reported over the phone.<sup>251</sup>
147. DWP data indicates that, in the week commencing 16 December 2024, of the 114,300 parents who contacted the CMS or logged into the portal:
- 79.7 per cent only logged into the portal,
  - 5.6 per cent contacted the CMS by phone only, and
  - 14.1 per cent contacted the CMS by phone and logged into the portal.<sup>252</sup>

### Problems in communication

148. However, throughout our inquiry we heard a range of concerns relating to how the CMS communicates information with parents after arrangements have been established. This included reports that information given by CMS staff to parents could be inaccurate<sup>253</sup>, “conflicting”<sup>254</sup>, “unhelpful and ambiguous”<sup>255</sup>, and a suggestion that CMS staff have “no idea about rules or regulations”.<sup>256</sup> One parent told us that “CMS staff are often inconsistent, and frontline advisers lack the knowledge or power to help.”<sup>257</sup>
149. Research from Gingerbread found that:
- 60 per cent of receiving parents and 89 per cent of paying parents reported CMS staff providing inaccurate or unclear information.
  - 42 per cent of receiving parents and 58 per cent of paying parents reported CMS staff not telling them what they need to do next.

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247 Supplementary written evidence from Department for Work and Pensions ([CMI0129](#)); see also Department for Work and Pensions, *Child Maintenance Service: data insights*, 23 June 2025.

248 [Q 10](#) (Simon Hunter)

249 Supplementary written evidence from Department for Work and Pensions ([CMI0129](#))

250 *Ibid.*

251 *Ibid.*

252 Department for Work and Pensions, *Child Maintenance Service: data insights*, 23 June 2025, table 2

253 Written evidence from Gingerbread ([CMI0103](#))

254 Written evidence from Anonymous 70 ([CMI0002](#)); see also written evidence from Anonymous 37 ([CMI0046](#)), and Fife Gingerbread ([CMI0074](#)).

255 Written evidence from Anonymous 29 ([CMI0018](#))

256 Written evidence from Anonymous 18 ([CMI0070](#))

257 Written evidence from Anonymous 62 ([CMI0060](#))

- 81 per cent of receiving parents and 93 per cent of paying parents reported waiting a long time on the phone to get through to the CMS.<sup>258</sup>

*Challenges relating to the online portal*

150. For many parents the online portal works well. DWP research surveying parents' experience of the CMS between 2020–2021 found that 59 per cent of parents found it easy to use the online portal.<sup>259</sup>
151. However, during our inquiry we heard that some parents find using the online portal challenging, with suggestions that it was “not fit for purpose”.<sup>260</sup> One paying parent stated they “had no idea how this platform worked” and found the system “scary” due to the threat of fines, despite feeling they were tech savvy.<sup>261</sup> One receiving parent said that it was “difficult to communicate with CMS” using the portal,<sup>262</sup> while a paying parent stated the portal “often fails to function properly, compounding stress.”<sup>263</sup>
152. During the pandemic it was possible to send messages to the CMS through the online portal and for these messages to be logged with caseworkers, however that facility appears to have been removed.<sup>264</sup> As noted above, there is a WebChat function, however parents who spoke to the Committee stated this was difficult to find on the online portal and that it was not always appropriate for what they needed, or for complex cases.<sup>265</sup> Dr Kieran Walsh et al. stated “there is no option for convenient contact methods such as an online chat facility” further suggesting poor awareness and accessibility of the WebChat function.<sup>266</sup>
153. Dr Kieran Walsh et al. called for the introduction of an online chat system,<sup>267</sup> while Gingerbread recommended a system where parents could communicate with the CMS digitally,<sup>268</sup> and one parent recommended the introduction of both of these.<sup>269</sup> Parents who met the Committee noted that such a system already exists within the Universal Credit system, which was praised by parents as allowing them to effectively communicate with the DWP via a journal function and live chat capability.<sup>270</sup>

*Telephony services and the online portal*

154. Despite the option to use the online portal, we heard that people still spend significant time calling the CMS and, as noted above, numerous contributors reported long phone waiting times.<sup>271</sup> One parent stated that “it is very

258 Written evidence from Gingerbread (CMI0103)

259 Department for Work and Pensions, *DWP Customer Experience Survey: Child Maintenance Service 2020 to 2021*, 25 May 2023

260 Written evidence from Anonymous 43 (CMI0093)

261 Written evidence from Anonymous 31 (CMI0099)

262 Written evidence from Anonymous 49 (CMI0008)

263 Written evidence from Anonymous 37 (CMI0046)

264 Written evidence from Anonymous 49 (CMI0008)

265 Engagement event for parents (Appendices 7 and 8)

266 Written evidence from Dr Kieran Walsh et al. (CMI0116)

267 *Ibid.*

268 Written evidence from Gingerbread (CMI0103); Anonymous 3 (CMI0010)

269 Written evidence from Anonymous 39 (CMI0086)

270 Engagement event for receiving parents (Appendix 7)

271 Written evidence from Anonymous 49 (CMI0008), Anonymous 3 (CMI0010), Anonymous 48 (CMI0066), Anonymous 26 (CMI0069), Anonymous 39 (CMI0086), Alan Strickland MP (CMI0098), Anonymous 31 (CMI0099), Gingerbread (CMI0103) Anonymous 30 (CMI0127), and QQ 21–23 (Sarah Lambert)

time-consuming, near impossible, to get through to a CMS case worker by phone.”<sup>272</sup> This issue is further compounded by the phone service only being available Monday to Friday, 8am-6pm,<sup>273</sup> which was described as a further barrier to parents with jobs trying to contact the CMS.<sup>274</sup>

155. The Government challenged assertions around long waiting times on the phone though and DWP data indicates that the average hold time was 18 minutes.<sup>275</sup> Baroness Sherlock stated that fewer than two per cent of people were waiting more than one hour, and suggested that reports of longer waits were due to longer waits being more memorable than short waits.<sup>276</sup>
156. DWP operational data shows that only two per cent of calls which were answered in October-December 2024 faced waiting times of over one hour, which amounts to over 6,800 calls in that period. Alongside this, in the same period 25 per cent of calls, over 130,000, were abandoned before they were answered, and the data published does not indicate how long callers waited before they abandoned the call. Considering April to December 2024, 5 per cent of calls, or 82,000 faced a wait of over one hour, and 31 per cent of calls, or 535,000, were abandoned by the caller.<sup>277</sup>
157. CMS staff told the Committee that the shift to offering an online service had also resulted in two further changes to the type of calls received. First, CMS staff now need to field calls from people who are struggling to use the online system and need help navigating through it. Second, the majority of calls to the CMS now related to more complex or challenging issues, as simpler issues could be dealt with using the online system.<sup>278</sup>
158. As a further problem, Sarah Lambert stated that that phone discussions with CMS staff may not be reflected on the online portal, and that subsequent CMS action or communication may conflict with what CMS staff said on the phone.<sup>279</sup> CMS staff told us that notes from phone calls would be reflected in the CMS’s case management system.<sup>280</sup> However, the case management information seen by CMS staff differs from the information available to parents using the online portal, which may partially explain this discrepancy.<sup>281</sup>

### *Information sharing issues*

159. Several contributors reported a lack of effective information sharing within the CMS which meant that parents were made to repeatedly reshare their experiences with different CMS staff each time they made contact with the service.<sup>282</sup> This was reported to be particularly distressing for victims of

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272 Written evidence from Anonymous 30 (CMI0127)

273 HM Government, *Child Maintenance Service: Contact the Child Maintenance Service*, [accessed 15 September 2025]

274 Written evidence from Anonymous 49 (CMI0008), and Anonymous 48 (CMI0066)

275 Supplementary written evidence from Department for Work and Pensions (CMI0129)

276 Q 59 (Baroness Sherlock OBE)

277 Department for Work and Pensions, *Child Maintenance Service: data insights*, 23 June 2025, table 3

278 Committee visit note (Appendix 6)

279 Q 23 (Sarah Lambert)

280 Committee visit note (Appendix 6)

281 Q 61 (Simon Hunter)

282 Written evidence from Women’s Budget Group (CMI0075), Domestic Abuser Commissioner (CMI0090), Surviving Economic Abuse (CMI0101), Gingerbread (CMI0103), Q 30 (Laura Robertson, Abby Jitendra) and Q 23 (Sarah Lambert); see also engagement event for parents (Appendices 7 and 8).

domestic abuse,<sup>283</sup> for whom retelling their traumatic experiences may elicit further trauma.<sup>284</sup>

160. Abby Jitendra, Principal Policy Advisor at the Joseph Rowntree Foundation, told the Committee this was “particularly concerning because an abusive non-resident parent will use or game the system [of multiple different caseworkers] so that they do not face the full weight of enforcement.”<sup>285</sup>
161. Surviving Economic Abuse recommended the CMS introduce “robust case management systems” which accurately recorded information about a parent’s experiences of abuse, so they would not have to retell their experiences.<sup>286</sup>
162. CMS caseworkers already have access, through a case management system, to a parent’s information when they call the CMS. Baroness Sherlock stated that “when someone phones up, a caseworker can see the basics of the case” but stated that due to cases being “very complex” and the importance of nuance, “for the foreseeable future, there will be times when customers will have to tell the story again”.<sup>287</sup> Simon Hunter, the Director of the CMS, stated that “all customer information” is within the customer relationship management system and that “any caseworker, depending on the customer who calls, will be able to see that information.”<sup>288</sup> However, when asked if customers and the CMS would have an agreed set of information or narrative regarding the case, Baroness Sherlock stated “this would be quite challenging for a range of reasons” including parents challenging the narrative, and technical barriers.<sup>289</sup>
163. The CMS is taking steps to improve caseworkers’ awareness and understanding of parents’ situations, even when they are new to a case. Chris Smith informed us that the CMS was developing a “very digestible and simple one view that both our caseworkers and are customers will be able to see” summarising the parent’s case, however he did not share when this would be made available to caseworkers and parents.<sup>290</sup>

*Calls for the use of single, named caseworkers*

164. Several contributors called for the introduction of a single named caseworker for all CMS made arrangements.<sup>291</sup> Sarah Lambert stated that:
- “If you had somebody who was regularly speaking to the same people, they get that nuance of who they were speaking to and what is happening on both sides to be able to make those decisions more fairly.”<sup>292</sup>
165. Gingerbread suggested that single named caseworkers would build trust in the CMS,<sup>293</sup> while Abby Jitendra noted that parents said that “having a single point of contact ... or two caseworkers” would change parents’ “experience

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283 Written evidence from Domestic Abuser Commissioner ([CMI0090](#)), [Q 30](#) (Dr Laura Robertson), and [Q 23](#) (Sarah Lambert)

284 [Q 30](#) (Dr Laura Robertson), and [Q 23](#) (Sarah Lambert)

285 [Q 30](#) (Abby Jitendra)

286 Written evidence from Surviving Economic Abuse ([CMI0101](#))

287 [Q 59](#) (Baroness Sherlock OBE)

288 [Q 59](#) (Simon Hunter)

289 [Q 59](#) (Baroness Sherlock OBE)

290 [Q 61](#) (Chris Smith)

291 Written evidence from Anonymous 12 ([CMI0087](#)), Anonymous 18 ([CMI0070](#)), Gingerbread ([CMI0103](#)), Both Parents Matter ([CMI0109](#)), and [QQ 23–24](#) (Sarah Lambert)

292 [Q 24](#) (Sarah Lambert)

293 [Q 26](#) (Sarah Lambert)

of the CMS”, suggesting it would better address fraud and under-reporting of income.<sup>294</sup> Others suggested it would mean caseworkers understood the relevant case.<sup>295</sup>

166. However, the Government was sceptical that such an approach was viable in practice for all CMS cases. CMS staff told the Committee that ensuring the named caseworker was available to speak to a parent would be challenging and it was likely that, even with a named caseworker, parents phoning the CMS might need to speak to another staff member due to the caseworker being on another call or being otherwise unavailable.<sup>296</sup> Similarly, Baroness Sherlock told the Committee that while the Government had explored the introduction of single named caseworkers for all cases: “it is not practical to do it for all of our 760,000 cases and 1.5 million customers.”<sup>297</sup>

### *Training of CMS staff*

167. In 2023, the previous Government stated that all CMS caseworkers receive five days of classroom learning regarding CMS systems, which includes “core digital skills, management of customers security, management of unacceptable customer behaviour and how to recognise and respond appropriately to domestic abuse”. CMS staff then receive “up to 15 days of technical learning in the classroom” depending on their role, and training is provided to recognise, manage and signpost customers with complex needs, for example living costs and threats of suicide or self-harm”. Caseworkers receive further workplace support and undertake the “DWP Fundamental Learning Journey” which is a standardised training approach in the DWP which is expected to be completed within 26 weeks of the learner beginning their role.<sup>298</sup>
168. Baroness Sherlock emphasised the importance of training and stated that training for staff had recently been “refreshed” for both new entrants and existing staff “to help them make sure they are understanding what they are hearing, to ask the right questions, and to record it.”<sup>299</sup> She also noted that staff were carefully monitored.<sup>300</sup>
169. However as noted above, several contributors highlighted concerns with communication from CMS staff. Several witnesses also called for improved training for CMS staff regarding communication,<sup>301</sup> managing complex cases,<sup>302</sup> unconscious biases,<sup>303</sup> and domestic abuse.<sup>304</sup>
170. The Domestic Abuse Commissioner called for clinical supervision to be put in place for caseworkers,<sup>305</sup> giving caseworkers access to additional support through regular meetings with another appropriately qualified professional,

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294 [Q 40](#) (Abby Jitendra)

295 Written evidence from Anonymous 18 ([CMI0070](#)), and Anonymous 12 ([CMI0087](#))

296 Committee visit note (Appendix 6)

297 [Q 59](#) (Baroness Sherlock OBE)

298 HC Written Answer, [196926](#), Session 2022–2023

299 [Q 60](#) (Baroness Sherlock OBE)

300 *Ibid.*

301 [QQ 44–46](#) (Michelle Counley), and written evidence from Anonymous 21 ([CMI0049](#))

302 [Q 36](#) (Dave Hawkey)

303 Written evidence from Anonymous 14 ([CMI0097](#))

304 Written evidence from Domestic Abuser Commissioner ([CMI0090](#)), and Surviving Economic Abuse ([CMI0101](#))

305 Written evidence from Domestic Abuser Commissioner ([CMI0090](#))

to discuss casework and professional issues in a structured way.<sup>306</sup> Such support is often used where professionals work with vulnerable service users, such as nurses working with children with mental health issues,<sup>307</sup> psychotherapists,<sup>308</sup> counsellors,<sup>309</sup> domestic abuse practitioners,<sup>310</sup> and legal professionals working on traumatic or distressing cases.<sup>311</sup>

### Communication with victims of domestic abuse

171. How the CMS communicates with parents who have experienced domestic abuse was also criticised more broadly. One parent who reported having experienced abuse stated:

“I felt engaging with the CMS was yet another battle that I had to face at a time my children and I needed the most support and I felt least able to cope with fighting a system I thought was there to support children.”<sup>312</sup>

172. Another stated that they were “made to feel unreasonable” when engaging with the CMS, so chose not to: “as a victim of controlling and coercive behaviour I don’t need further trauma on this ... my son and I just go without.”<sup>313</sup>
173. Dr Samantha Callan’s review, published in February 2023, called for the introduction of single named caseworkers for parents subject to “the most challenging or complex forms of domestic abuse”.<sup>314</sup> Similarly, the Women’s Budget Group recommended a named caseworker so that victim-survivors of abuse would not have to “repeatedly recount their experiences and to ensure continuity and follow-through on agreed actions.”<sup>315</sup> Following Dr Callan’s review, the Government is piloting single named caseworkers for complex domestic abuse cases in Collect and Pay, a measure which DWP research found to be positively received by the majority of stakeholder organisations.<sup>316</sup> However, parents were more negative about this approach. DWP research found that only half of receiving parents and a third of paying parents “expressed positive views about having a single, named caseworker for victims and survivors of domestic abuse”.<sup>317</sup>
174. The DWP stated that a Specialist Case Team provides support for “more complex Domestic Abuse cases” with special handling, such as a named caseworker. Alongside this, the CMS “reviews its domestic abuse training regularly to ensure caseworkers are equipped to support parents” and that dialogue with stakeholders on how to improve this would continue.<sup>318</sup> Chris

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306 Greg Haggerty, Mark J Hilsenroth, ‘The use of video in psychotherapy supervision’, *British Journal of Psychotherapy*, Vol 27, Issue 2, (2011), pp 193–210 <https://doi.org/10.1111/j.1752-0118.2011.01232.x>; Readers should note there is no one agreed definition of clinical supervision, and the Committee does not endorse a particular definition or model.

307 NSPCC, *Recently published case reviews*, 02 September 2025

308 UK Council for Psychotherapy, *Supervision* [accessed 15 September 2025]

309 The Change Project, *Clinical Supervision* [accessed 15 September 2025]

310 SafeLives, *SafeLives Guidance: Domestic abuse practitioners giving evidence in court*, [accessed 15 September 2025]

311 The Bar Council, *Clinical supervision: a critical framework for professional development*, 14 March 2025

312 Written evidence from Anonymous 48 (CMI0066)

313 Written evidence from Anonymous 6 (CMI0015)

314 Written evidence from Dr Samantha Callan (CMI0058)

315 Written evidence from Women’s Budget Group (CMI0075)

316 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, 23 June 2025

317 *Ibid.*

318 Supplementary written evidence from Department for Work and Pensions (CMI0129)

Smith, Deputy Director of Child Maintenance (Operations), stated the processes for people with experience of domestic abuse were “as sensitive and safe as we can possibly make them.”<sup>319</sup> Dr Samantha Callan noted that improvements to the way the CMS communicates with victims and survivors of domestic abuse, such as the piloted introduction of single named caseworkers for complex cases and training for all caseworkers on domestic abuse, would “greatly help parents who might otherwise have been too fearful or traumatised to engage with the CMS”.<sup>320</sup>

175. In July 2025, when asked what the eligibility criteria to access support such as specialist domestic abuse caseworker, Parliamentary-Under Secretary of State for Transformation in the DWP Andrew Western stated all caseworkers are trained to refer appropriate cases to the relevant team, and that appropriate cases could be identified in the following ways:

- “If a customer is already under the care of the Department for Work and Pensions Advanced Customer Support due to a domestic abuse issue, or if either the CMS or the customer has involved the police because of a domestic abuse concern, a referral should be made.
- “If a caseworker has spoken with a customer who mentions or seeks assistance related to any actual or threatened physical violence, coercive control, or financial control, and
- “If the caseworker has concerns for the customer’s safety that have not been resolved by the conversation or signposting, and
- “If the caseworker believes there is a significant threat or risk to the customer, then they should refer the case to the Specialist Case Team.
- “All cases in enforcement, where the most intensive contact between the CMS and customers is needed, have a single person managing the enforcement action on their case, with other action on the case completed by the ‘named caseworker’.”<sup>321</sup>

He also noted that criteria “will be reviewed as intake increases and following awareness sessions due to take place over the next few months”.<sup>322</sup>

176. However, there are still difficulties. The Minister has acknowledged that identifying cases where there has been domestic abuse can be challenging.<sup>323</sup> Dr Callan stated that “very few will reach the threshold of abuse required to be given a single named caseworker”.<sup>324</sup> This will likely mean that in some cases parents who have experienced domestic abuse are unable to access a single named caseworker.

177. Despite support for the single named caseworker scheme, several witnesses raised concerns that this scheme may not be being implemented effectively. The Domestic Abuse Commissioner reported that survivors of domestic abuse engaged with the CMS “are still speaking to multiple caseworkers and needing to retell their story to multiple people”.<sup>325</sup> The Commissioner

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319 Q 7 (Chris Smith)

320 Written evidence from Dr Samantha Callan (CMI0058)

321 HC Written Answer, 64475, Session 2024–26

322 *Ibid.*

323 Written Answer, HL7640, Session 2024–26

324 Written evidence from Dr Samantha Callan (CMI0058)

325 Written evidence from the Domestic Abuse Commissioner (CMI0090)

stated that “for victims and survivors to have the support they need—single named caseworkers must have the time and resources to provide the right level of support”, and she called for “enough single named caseworkers to meet demand”.<sup>326</sup>

178. Concerns were also raised about the training of caseworkers and the support they receive. The Domestic Abuse Commissioner said that caseworkers needed “more in-depth specialist training on domestic abuse” including on risk assessment, appropriate engagement and referrals to third parties, and on creating legally sound notes. Surviving Economic Abuse noted that while they agreed that people with experience of domestic abuse should be able to communicate with specialist advisors with appropriate training, they were “not reassured that the CMS is adequately resourced, trained and supported to scale up this approach” to meet the needs of parents who have experienced domestic abuse who use Collect and Pay.<sup>327</sup>
179. **The CMS has taken some steps to modernise the way it communicates with parents, which appears to work well for many users. We welcome these improvements, alongside steps being taken to improve support for victims and survivors of domestic abuse. However, it is unacceptable that parents with traumatising experiences may have to explain and re-explain those experiences to the CMS due to case management challenges. The CMS should reflect on the market disparity between their views and those of stakeholders.**
180. **It is unacceptable that parents still face an average 18-minute waiting time to speak to the CMS on the phone, with tens of thousands of callers waiting over an hour and over 500,000 calls being abandoned in the last year alone.**
181. *The Government should establish a target maximum waiting time for calls made to the CMS. The DWP should publish telephony data as part of its quarterly data publications on the CMS. This should include the number and proportion of calls made to the CMS, the number and proportion of calls answered, and the number of calls answered which faced waiting times of over 15, 30, 40, and 60 minutes.*
182. *We welcome the Government’s commitment to improve their case management system so caseworkers can rapidly get up to speed with new cases, and that updates from parents or the CMS are easily visible, and, crucially, that parents will not need to repeatedly share their experiences with the CMS. When enforcement action is being taken, the portal should include a roadmap showing the previous, current and future enforcement stages, and the expected timelines of enforcement action. We request an update from the Government in three- and six-months’ time on the progress to deliver these improvements, with a deadline on when the system will be implemented.*
183. *We welcome the Government’s commitment to continually improve training and support for CMS caseworkers, including training relating to identifying and supporting people who have experienced*

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326 Written evidence from the Domestic Abuse Commissioner (CMI0090)

327 Written evidence from Surviving Economic Abuse (CMI0101)

*domestic abuse. The Government should ensure training and support includes trauma-informed training, and clinical supervision.*

184. *The Government should introduce an improved digital communication system which allows parents to contact the CMS, raise queries and have ongoing dialogue with CMS staff to better enable effective communication and drive demand away from phone lines. The system should include progress updates on queries, correspondence and requests. Alongside this, parents should be able to request a callback from the CMS and book calls with the CMS, rather than be required to stay on the phone for extended periods of time.*
185. *It is concerning that despite the DWP's piloting of single named caseworkers, survivors of domestic abuse are still being required to speak to other caseworkers and having to recount their traumatising experiences multiple times. The Government should ensure that the pilot of single named caseworkers is appropriately resourced so that parents with experience of domestic abuse are able to access appropriate and specialist support.*

## CHAPTER 5: ENFORCEMENT

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186. This chapter focuses on how the CMS enforces different types of arrangements, problems in enforcement, and the impact of planned reforms.

### Enforcement in Direct Pay

187. The CMS does not monitor compliance in Direct Pay and all cases are assumed to be compliant unless a receiving parent informs the CMS that the paying parent is not making payments. When this occurs, the arrangements can be moved onto Collect and Pay, where enforcement action can be taken.

188. Despite the CMS assuming all Direct Pay cases are compliant, witnesses suggested that certain factors in the way Direct Pay operates allow for non-compliance to take place.

189. Parents in Direct Pay may not report incidents of non-compliance to the CMS. The Domestic Abuse Commissioner stated that “parents regularly choose not to report non-payment to avoid causing issue with the paying parent.”<sup>328</sup> Surviving Economic Abuse argued that low confidence in the CMS also drives non-reporting of compliance issues, stating victim survivors of domestic abuse “are reluctant to take on the risk of pursuing child maintenance through the CMS when this does not result in child maintenance being paid.”<sup>329</sup>

190. The issue of non-compliance with Direct Pay has been acknowledged by the Government. A survey of parents commissioned by the DWP found that just 60 per cent of receiving parents in Direct Pay received all the maintenance they were owed, and only 40 per cent received it on time.<sup>330</sup> Baroness Sherlock stated that, despite previous assumptions that Direct Pay arrangements were working:

“When we actually did some research into people with Direct Pay, it became really clear that it was not working very well. People were not getting the money they were entitled to and, moreover, parents were reporting mis-payments, stop-start and all kinds of ways that were not effective.”<sup>331</sup>

191. DWP stated that the key reasons expressed by respondents to the survey for not informing the CMS of non-compliance were “low confidence in the CMS” and concerns about how reporting non-compliance would affect the relationship with the paying parent.<sup>332</sup>

### Moving from Direct Pay to Collect and Pay

192. Several contributors noted that the move from Direct Pay to Collect and Pay can take long periods of time, with Dr Kieran Walsh et al. stating that parents struggle to access CMS support “including when moving to Collect

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328 Written evidence from the Domestic Abuse Commissioner (CMI0090); see also written evidence from Dr Samantha Callan (CMI0058).

329 Written evidence from Surviving Economic Abuse (CMI0101)

330 Department for Work and Pensions, *Child Maintenance Service: Direct Pay Research—Executive Summary*, 25 June 2025

331 Q 54 (Baroness Sherlock OBE)

332 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, 23 June 2025, para 27

and Pay.”<sup>333</sup> Sarah Lambert, from Gingerbread, described “massive delays in the movement over to Collect and Pay” with some parents undergoing “ping-pong backwards and forwards between the two.”<sup>334</sup> Duncan Gilchrist from the CMS acknowledged challenges around the move from Direct Pay to Collect and Pay, describing it as significantly “administratively burdensome”.<sup>335</sup>

193. While the CMS have taken some steps to streamline this process,<sup>336</sup> as noted elsewhere in this report (and explored in more detail below), the Government is set to remove the Direct Pay system altogether and intends for all cases to be managed through Collect and Pay.

#### **Enforcement in Collect and Pay**

194. Once cases have been moved to Collect and Pay, the CMS has a range of enforcement powers which can be used when parents pay none of the maintenance due. These are separated into ‘collection actions’ which CMS can use under its own power, and ‘enforcement actions’ which require liability orders from the courts.

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333 Written evidence from Dr Kieran Walsh et al. (CMI0116)

334 Q 24 (Sarah Lambert)

335 Q 8 (Duncan Gilchrist)

336 *Ibid.*

**Box 2: Child Maintenance Service collection and enforcement actions**

The CMS can take the following collection actions:

- Deduction from earnings orders and requests—where the maintenance is deducted directly from the paying parent’s earnings by the employer and paid to the CMS, before the parent receives it. Employers are legally obliged to make these deductions.<sup>337</sup> Orders can be made to employers and employers are required to cooperate with the CMS,<sup>338</sup> while requests are used when the employer is the Ministry of Defence and the paying parent is a serving member of the armed forces. The MoD is not legally obliged to make these deductions, but has stated that it will make the deductions unless the individual is on active operations.<sup>339</sup>
- Deduction from benefits—where the maintenance is deducted from the paying parent’s benefits.<sup>340</sup>
- Deduction orders—where the maintenance is deducted from the paying parent’s bank account.<sup>341</sup>

If collection action proves ineffective, the CMS can take the further enforcement actions with a liability order from the courts:<sup>342</sup>

- Registering the debt with a credit rating agency.<sup>343</sup>
- Referral to enforcement agents (i.e. bailiffs).<sup>344</sup>
- Preventing the disposal of assets.<sup>345</sup>
- Disqualification of driving licences and passports.<sup>346</sup>
- Imprisonment and curfew.<sup>347</sup>

195. The CMS does not apply all its powers at once; instead escalating enforcement actions until the parent complies with the CMS arrangement.

196. Liability orders relate to a set amount of money owed by the paying parent, and this cannot be changed once the liability order is granted.<sup>348</sup> This means enforcement actions can only be applied to arrears due at the time the liability order was granted, and if further arrears accrue the CMS must apply for a new liability order.<sup>349</sup>

337 Department for Work and Pensions, Supporting separated families; securing children’s futures, [CM 8742](#), November 2013

338 Department for Work and Pensions, [Make child maintenance deductions from an employee’s pay: Overview](#), [accessed 15 September 2025]

339 HC Written Answer, [271551](#), Session 2017–19

340 Department for Work and Pensions, [Child Maintenance: A New Compliance and Arrears Strategy public consultation](#), December 2017

341 Department for Work and Pensions, [The Child Maintenance Compliance and Arrears Strategy: Government response to the consultation](#), 12 July 2018

342 Department for Work and Pensions, [Child Maintenance Service: data insights](#), 23 June 2025, table 8, notes 1, 6, 7; This would be the Magistrates’ Court in England and Wales, or Sheriff Court in Scotland.

343 Department for Work and Pensions, [Child maintenance: liability orders](#), 1 October 2013

344 Department for Work and Pensions, [Child Maintenance Service Statistics: data to March 2025](#), 24 June 2025

345 CPAG, *Child Support Handbook 2023/24*, 2023 edition, (London: CPAG), p 184; see also Child Support Act 1991, [section 32L](#).

346 Department for Work and Pensions, [Child Maintenance: changes to compliance measures](#), 14 December 2018; see also The Child Maintenance and Other Payment Act 2008, [section 27–29](#).

347 *Ibid.*

348 Department for Work and Pensions, [Child maintenance: liability orders](#), 1 October 2013

349 National Audit Office, [Child maintenance](#), 3 March 2022

197. In the quarter ending March 2025, administrative data shows that 70,000, or 31 per cent of paying parents in Collect and Pay, paid no maintenance, and 100,000, just 46 per cent, paid over 90 per cent of the maintenance due. 50,000, or 23 per cent, paid up to 90 per cent of the maintenance due. £28.1m of maintenance due was unpaid.
198. 173,000 children were in Collect and Pay arrangements which received no maintenance. This accounts for 16.6 per cent of children whose parents have CMS arrangements,<sup>350</sup> though it should be noted this includes children who are no longer living with the receiving parent, for example if they have entered adulthood and the remaining unpaid maintenance is being collected in arrears.<sup>351</sup>
199. It should be noted that in roughly one in three of cases where no maintenance was paid, the lack of payment was due to the CMS planning to take it directly from the individual's benefits, but this not being possible due to other benefit deductions taking priority.<sup>352</sup> Recent policy changes which prioritise child maintenance deductions should mean all these arrangements become compliant,<sup>353</sup> albeit with a small amount of maintenance being paid due to the paying parent being on Universal Credit. Further data on compliance and enforcement can be found in Appendix 5.

### Problems with enforcement

200. We heard repeatedly that the CMS did not use its enforcement powers effectively. Alan Strickland MP stated that constituents reported that “the CMS does not effectively utilize its existing enforcement powers.”<sup>354</sup> NACSA and Family Law in Partnership said that “enforcement steps—particularly those of a draconian nature are underused”,<sup>355</sup> while Surviving Economic Abuse stated that:

“In 2024, the CMS only applied to the courts to take enforcement action against an estimated 2 per cent of non-paying parents. This demonstrates that while the CMS has powerful enforcement powers, it is not using these nearly enough against non-paying parents to effectively lead to enforcement.”<sup>356</sup>

201. It is possible that the CMS did not apply for liability orders in many cases due to being able to resolve the non-compliance through collection action. Another reason enforcement action may not have been taken is that the CMS may have been unable to prove the paying parents could afford the calculated maintenance,<sup>357</sup> and as noted in Chapter 3, “the majority of paying parents with unpaid child maintenance do not earn enough to pay income tax”.<sup>358</sup>

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350 Department for Work and Pensions, *Stat-Xplore: CMS Children, table: Service Type and Paying Status by quarter* [accessed 15 September 2025]. In the quarter ending March 2025, there were 1,041,022 children in Direct Pay or Collect and Pay arrangements, and of those, 172,915 were in Collect and Pay arrangements where no payment was made.

351 [Q 54](#) (Baroness Sherlock OBE)

352 Committee visit note (Appendix 6)

353 The Universal Credit, Personal Independence Payment, Jobseeker's Allowance and Employment and Support Allowance (Claims and Payments) (Modification) Regulations 2025 ([SI 2025/387](#))

354 Written evidence from Alan Strickland MP ([CMI0098](#))

355 Written evidence from NACSA and Family Law Partnership ([CMI0126](#)); see also written evidence from Domestic Abuse Commissioner ([CMI0090](#)), Gingerbread ([CMI0103](#)), [Q 24](#) (Sarah Lambert).

356 Written evidence from Surviving Economic Abuse ([CMI0101](#))

357 [Q 6](#) (Chris Smith)

358 Written evidence from Department for Work and Pensions ([CMI0123](#))

202. We also heard that CMS may take enforcement action against paying parents inappropriately, including when the parent is “trying to comply”.<sup>359</sup> One person described enforcement as “random, abusive and unregulated. It punishes the wrong people and ignores real avoidance.”<sup>360</sup> Both Parents Matter argued that:

“the often-draconian approach taken to non-paying parents who simply cannot afford the calculations, can then exacerbate a downward financial and mental health spiral.”<sup>361</sup>

*Delays and the introduction of Administrative Liability Orders*

203. We also heard it can take a very long time for enforcement action to re-establish compliance. Gingerbread reported that some parents “have to wait years for successful enforcement”.<sup>362</sup> In 2022, the National Audit Office reported that “it can take years before payments are made to receiving parents if the paying parent refuses to comply” and noted that while this had improved, the DWP did not have data on how long enforcement action takes from the customer’s perspective, due to enforcement requiring action from other bodies such as employers.<sup>363</sup>

204. When we visited the CMS, they told us they had improved the speed at which they conduct and conclude enforcement. However, the CMS’s current calculated timeline to exhaust their enforcement powers (to use all the powers they have to attempt to re-establish compliance), without considering including delays caused by other parties such as the courts, is still over a year.<sup>364</sup> Alongside these delays, enforcement actions may be challenged through appeals, further delaying the action being taken.

205. The DWP acknowledged this as an issue, stating: “Our challenge with enforcement is the speed and ease with which we can raise the deterrent effect. We know that the sooner we enforce non-payment, the more affordable the debt is.”<sup>365</sup> To address this, they plan to introduce ‘Administrative Liability Orders’ (ALOs) which would allow the CMS to take enforcement action with the permission of the Secretary of the State, rather than obtaining a liability order for the enforcement action through the courts. The DWP has consulted on the introduction of ALOs and an appropriate appeals system, and has stated that the legislation required to introduce ALOs will be brought forward by the end of 2025.<sup>366</sup>

206. Several contributors to our inquiry were supportive of the planned introduction of ALOs, including the Domestic Abuse Commissioner<sup>367</sup> and Dr Kieran Walsh et al.<sup>368</sup> Naomi Wiseman stated that “anything that can speed up this incredibly long, drawn-out process is to be welcomed.”<sup>369</sup> However, she also suggested that court delays were “not the point where

359 Written evidence from Anonymous 62 ([CMI0060](#))

360 *Ibid.*

361 Written evidence from Both Parents Matter ([CMI0109](#))

362 Written evidence from Gingerbread ([CMI0103](#))

363 National Audit Office, *Child maintenance*, 3 March 2022, para 22

364 Committee visit note (Appendix 6)

365 Written evidence from Department for Work and Pensions ([CMI0123](#))

366 Written evidence from Department of Work and Pensions supplementary evidence ([CMI0129](#))

367 Written evidence from the Domestic Abuse Commissioner ([CMI0090](#))

368 Written evidence from Dr Kieran Walsh et al. ([CMI0116](#))

369 [Q 47](#) (Naomi Wiseman)

significant delays are happening”.<sup>370</sup> Michelle Counley argued that delays were caused by CMS processes, for example relating to appeals, dispute resolution, and complaints, which ALOs would not address.<sup>371</sup>

### *Communication and enforcement*

207. Reflecting comments made by witnesses about how the CMS communicates in Chapter 4, several witnesses argued that communication relating to enforcement was poor, causing further issues. Naomi Wiseman stated that “the communication is extremely poor. People do not know what is going on”,<sup>372</sup> while Dr Laura Robertson, research manager at the Poverty Alliance, stated receiving parents felt that “the onus always fell on them to be getting in touch with the Child Maintenance Service to report non-compliance, or to understand or try to find out why there had been non-payment or less payment than expected.”<sup>373</sup> NACSA and Family Law in Partnership argued that improved communication regarding enforcement action could “alleviate dissatisfaction and potentially encourage payment during ongoing investigations”.<sup>374</sup>
208. **It is vital that, where parents can afford their child maintenance, the CMS takes swift and robust action to ensure maintenance is paid. While we welcome the steps the Government has taken to improve enforcement action, too many parents are still waiting too long for enforcement to take place, and feel they are kept in the dark about the actions taking place and the reasons behind them.**
209. *We welcome the Government’s commitment to introduce legislation enabling the use of Administrative Liability Orders within this calendar year. This should be done as soon as possible to minimise the delays in getting money to children. Alongside this, the Government should take steps to speed up CMS complaint, appeal and resolution processes so parents are not waiting long periods of time before enforcement action takes place.*
210. *As part of work to improve communication with parents, the Government should introduce a process whereby receiving parents are provided with regular, up to date information about the process and timelines of enforcement action, including information about what actions have been taken and what payments they can expect to receive.*

### **Hidden or unrecognised non-compliance**

211. We believe one reason for the clash in views between the CMS and stakeholders on the level of compliance and efficacy of enforcement is that much of the non-compliance goes unrecognised. There are two ways the current level of non-compliance within CMS arrangements is underreported or underestimated.
212. First, as noted above, all Direct Pay cases are assumed to be compliant, but that is not the case according to survey data. Survey data published

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370 Q 47 (Naomi Wiseman)

371 Q 47 (Michelle Counley)

372 Q 46 (Naomi Wiseman)

373 Q 35 (Dr Laura Robertson); see also written evidence from Anonymous 14 (CMI0097), Anonymous 31 (CMI0099), Graeme Downie MP (CMI0122).

374 Written evidence from NACSA and Family Law in Partnership (CMI0126)

by the DWP indicates that in fact only 60 per cent of receiving parents in Direct Pay arrangements received all the maintenance due to them, and over a third who experienced missed or late payments did not report it to the CMS.<sup>375</sup> Assuming this research is accurate, and given that at the end of March 2025, administrative data indicates 620,000 children were covered by 440,000 Direct Pay arrangements, this means that significant numbers of children whose parents have Direct Pay arrangements may not have received the maintenance they were due in that quarter. The second reason for underestimated non-compliance is the definition of compliance, which we set out in more detail below.

### *Definition of compliance*

213. The CMS views an arrangement in Collect and Pay as compliant if the paying parent has “paid something in the quarter” of the year.<sup>376</sup> This means partial maintenance payments are viewed as compliant.
214. Using this definition means that in the quarter ending March 2025 the CMS viewed 69 per cent of paying parents using the Collect and Pay service as compliant, while 31 per cent have made no payments, and as such are not compliant.<sup>377</sup>
215. However, as highlighted in Chapter 5, only 46 per cent of ‘compliant’ paying parents paid over 90 per cent of the maintenance due, while 23 per cent of the ‘compliant’ parents in Collect and Pay paid less than 90 per cent of the maintenance due. This can be broken down further:
- 4 per cent, or 8,500 parents, paid up to and including 30 per cent of the maintenance due.
  - 8 per cent, or 17,900 parents, paid over 30 per cent up to and including 60 per cent of the maintenance due.
  - 11 per cent, or 24,800 parents, paid over 60 per cent, up to and including 90 per cent of the maintenance due.<sup>378</sup>

Therefore, while the headline figures about compliance in Collect and Pay suggest high levels of compliance, the majority of children are not receiving all the maintenance they are due, and a significant minority are receiving just 60 per cent or less of what is owed.

216. Chris Smith informed the Committee that this was due to the way cases were brought onto Collect and Pay from Direct Pay:

“The reason why we use the ‘paid something in quarter’ methodology is that, as the Minister has already pointed out, we had 14,500 changed service types during the first quarter of this calendar year. All those will become, into that quarter, non-compliant. Therefore, it takes us some period of time to get those customers to a level of compliance where they are paying 100 per cent of their maintenance. Because we have that level

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375 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, June 2025

376 Q 55 (Chris Smith)

377 Department for Work and Pensions, *Child Maintenance Service Statistics: data to March 2025*, 24 June 2025

378 Department for Work and Pensions, *Stat-Xplore, CMS Paying Parents Dataset, CMPS Parent 2 Compliance (Collect and Pay by Quarter)* [Accessed 25 July 2025]

of churn, we use an in-quarter ‘paid something’ methodology to reflect the fact that we are getting cases onboarded and paying during that period.”<sup>379</sup>

217. However, the number of parents changing onto Collect and Pay accounts for only 5 per cent of the total number of parents who owed maintenance in Collect and Pay. This leaves a remaining 17 per cent of those who paid 90 per cent or less of the maintenance due viewed as compliant, despite not paying the full maintenance due.<sup>380</sup>
218. Fife Gingerbread shared several examples where this approach to defining compliance had left receiving parents short on funds, including a case where a parent “often goes without meals” and another case where maintenance had been underpaid by £4,500 over three years but the CMS would take no enforcement action.<sup>381</sup> Gingerbread stated that some non-resident parents make “inconsistent and incomplete payments (thereby being considered compliant by the CMS and resetting the threat of enforcement sanctions).”<sup>382</sup> Sarah Lambert noted that “every quarter ... we see the same thing time and again: under half the people using [Collect and Pay] are getting over 90 per cent of what they should be getting”.<sup>383</sup>
219. The Domestic Abuse Commissioner argued that the current approach “is not workable and there must be stronger definition of non-compliance put in place”, and called for non-compliance to be redefined as anything below 90 per cent of the maintenance, over a three-month period.<sup>384</sup>
220. In their response to the consultation on changes to the CMS, the Government stated that “under the reformed service, we will continue with an easily explained definition of non-compliance, that a paying parent must pay in full and on time”.<sup>385</sup> This contradicts other statements from the CMS on the definition of compliance, as noted above.
221. **We accept that parents who are not compliant in Collect and Pay due to administrative challenges with moving to that system should not be penalised, but we are unconvinced that this justifies the current definition of compliance. The current definition fails to recognise where parents make partial payments, and gives a false impression of how effectively the service is performing.**
222. *We welcome the Government’s suggested definition of non-compliance, stating parents must pay in full and on time. The Government should introduce a stronger definition of non-compliance in Collect and Pay, defining non-compliance as anything below 90 per cent of the maintenance required over a three-month period, and should formally consider enforcement action if paying parents fall beneath this threshold. This should include a grace*

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379 [Q 55](#) (Chris Smith)

380 Department for Work and Pensions, *Child Maintenance Service Statistics: data to March 2025*, 24 June 2025

381 Written evidence from Fife Gingerbread ([CMI0074](#))

382 Written evidence from Gingerbread ([CMI0103](#)); see also Anonymous 20 ([CMI0112](#)).

383 [Q 16](#) (Sarah Lambert)

384 Written evidence from the Domestic Abuse Commissioner ([CMI0090](#))

385 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, June 2025

*period for parents who have just moved onto Collect and Pay, which should be reflected in published data.*

## CHAPTER 6: THE REMOVAL OF DIRECT PAY

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223. As noted elsewhere in this report, the government are planning a major reform of the CMS through removing the Direct Pay service, with all parents in CMS-made arrangements instead being managed through the Collect and Pay service.

### Reasons for the reform

224. Duncan Gilchrist stated one of the reasons for removing Direct Pay was due to reported levels of non-compliance and CMS not being able to take enforcement action “until they move into the Collect and Pay service”, noting the process of moving people from Direct Pay to Collect and Pay was “administratively burdensome”.<sup>386</sup> As noted above, stakeholders were critical of the process of moving from Direct Pay to Collect and Pay, and of the lack of enforcement against non-compliance in Direct Pay more generally.<sup>387</sup>

225. Alongside this, as noted in earlier in the report, the Government argues that this reform would address problems faced by parents experiencing domestic abuse who are in Direct Pay.

### Reduction of Collect and Pay fees

226. As noted in Chapter 2, fees are levied for Collect and Pay (20 per cent for paying parents, 4 per cent for receiving parents).<sup>388</sup> The previous Government stated this is to encourage parents to use Direct Pay,<sup>389</sup> and that fee rates were set to ensure they were substantial enough to provide an incentive to both receiving<sup>390</sup> and paying parents.<sup>391</sup>

227. As part of the consultation on removing Direct Pay, the Government proposed that the current fee structure would be replaced with a 2 per cent fee for the receiving parent deducted from maintenance received and a 2 per cent fee for a compliant paying parent on top of their liability. Should a paying parent become non-compliant they will be required to pay a 20 per cent fee on top of their liability.<sup>392</sup> This would apply to all families in arrangements made by the CMS, as there would be no fee-free Direct Pay service.

228. The current fee system has been criticised, and a number of organisations have called for the fees to be removed.<sup>393</sup> The current fee system has been criticised as unaffordable for paying parents,<sup>394</sup> and reducing the amount of money that goes to the child,<sup>395</sup> Others suggested fees create a disincentive to use Collect and Pay,<sup>396</sup> including victims of domestic abuse, who may choose not to pursue Collect and Pay for fear of a perpetrator’s “negative reaction”

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386 [Q 8](#) (Duncan Gilchrist)

387 See Chapter 5 on enforcement of non-compliance

388 Written evidence from Department for Work and Pensions ([CMI0123](#))

389 HC Written Answer, [55578](#), Session 2016–2017

390 Department for Work and Pensions, Supporting separated families; securing children’s futures, November 2013, [CM 8742](#) p 13

391 *Ibid.*

392 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, June 2025

393 Written evidence from Women’s Budget Group ([CMI0075](#)), Domestic Abuse Commissioner ([CMI0090](#)), and Surviving Economic Abuse ([CMI0101](#))

394 Written evidence from Professor Susan Harkness et al. ([CMI0104](#)); see also Engagement event with paying parents (Appendix 8).

395 Engagement event with paying parents (Appendix 8)

396 [Q 30](#) (Abby Jitendra); see also written evidence from Domestic Abuse Commissioner ([CMI0090](#)).

to the high 20 per cent fee on paying parents and due to the reduced money the victims would receive.<sup>397</sup> We also heard from parents that the 4 per cent fee paid by receiving parents was perceived to be unfair<sup>398</sup> and “punitive”,<sup>399</sup> often as they are penalised for the non-payment of the other parent.<sup>400</sup>

229. Baroness Sherlock defended the imposition of a fee suggesting that “the state still subsidises the service. Parents are getting a service on Collect and Pay that I hope they will feel is worth a very modest fee”.<sup>401</sup> The Government has also stated that the fees are being retained to incentivise people to make family-based arrangements,<sup>402</sup> They anticipate “80 per cent” will move from the scrapped Direct Pay to Collect and Pay and the other 20 per cent will, we assume, move off of the statutory scheme, either into a family-based arrangement, or to have no arrangement.<sup>403</sup>
230. However, the DWP-commissioned survey of parents in Direct Pay found that 61 per cent of receiving parents were “not at all confident” in having a family-based arrangement, rising to 83 per cent among survivors of domestic abuse. This, alongside parents’ reported unwillingness to enter fee paying arrangements, means the planned reforms would potentially cause large numbers of children to miss out on vital payments.
231. **We welcome the Government’s decision to reduce the fees associated with Collect and Pay, which should make paying child maintenance more affordable for non-resident parents and increase the amount parents with care receive. It is vital, however, that reforms to the CMS do not result in more separated families having no child maintenance arrangements.**

### Stakeholder responses to the removal of Direct Pay

232. Responses to the Government’s 2024 consultation on this proposal were mixed. In response to the question “Are you in favour of consolidating the CMS into one service that monitors and transfers all maintenance payments” just 18 per cent of paying parents were in favour, noting they are being treated as if they were non-compliant and expressing low confidence in the CMS. Receiving parents were more positive about the suggestion, with 65 per cent stating they were in favour.<sup>404</sup>
233. Several contributors to our inquiry also supported the proposal.<sup>405</sup> Sarah Lambert welcomed the reform, noting it would mean the CMS would be able to monitor and enforce cases which were currently non-compliant in

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397 Written evidence from Domestic Abuse Commissioner ([CMI0090](#)); see also Surviving Economic Abuse ([CMI0101](#)).

398 Written evidence from Domestic Abuse Commissioner ([CMI0090](#))

399 Written evidence from Women’s Budget Group ([CMI0075](#))

400 Written evidence from Anonymous 5 ([CMI0014](#)), Dr Kieran Walsh et al. ([CMI0116](#)), and Anonymous 30 ([CMI0127](#))

401 [Q 58](#) (Baroness Sherlock OBE)

402 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, June 2025

403 [Q 64](#) (Duncan Gilchrist)

404 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, June 2025

405 Written evidence from Domestic Abuse Commissioner ([CMI0090](#)), and Surviving Economic Abuse ([CMI0101](#))

Direct Pay.<sup>406</sup> Others did not explicitly reference the reforms, but separately called for the removal of Direct Pay.<sup>407</sup>

234. One challenge to the removal of Direct Pay is that, if two parents were in a Direct Pay arrangement, were fully compliant, but were unwilling to make a family-based arrangement, the removal of Direct Pay would mean those parents would have to pay Collect and Pay fees (see Chapter 2), meaning the paying parent would pay more and the receiving parent (and by extension, the child) would receive less.

### Workload for CMS staff

235. The CMS in Britain employs 3,500 people full-time equivalent (FTE), with a further 1,000 FTE in Northern Ireland.<sup>408</sup> Written evidence from the DWP stated that “enforcement teams are resourced to demand, allowing sufficient capacity to respond to demand timeously.”<sup>409</sup>
236. Several contributors questioned the capacity and resourcing of the CMS.<sup>410</sup> Sam Morfey stated that “resources are stretched”,<sup>411</sup> and Michelle Counley suggested parents gave up on the CMS because “they are certainly not resourced enough”.<sup>412</sup> NACSA and Family Law in Partnership stated the CMS was “underfunded”, and that Government policy relating to the CMS has focused on increasing its enforcement powers rather than “to fund and encourage the service” to use existing powers.<sup>413</sup> Duncan Gilchrist described CMS’s capacity to investigate claims of under-reported income as “a rationed resource”.<sup>414</sup> Alongside this, as noted previously, organisations supporting victims and survivors of abuse expressed concerns about the resourcing of CMS services for victims and survivors of domestic abuse.
237. Duncan Gilchrist told the Committee they expect 80 per cent of the Direct Pay caseload to move onto Collect and Pay following the removal of the Direct Pay service.<sup>415</sup> This would mean 352,000 additional Collect and Pay cases, more than doubling that caseload.<sup>416</sup>
238. It is challenging to know how many of these would require enforcement action or be viewed as non-compliant, as while DWP research indicates 60 per cent of receiving parents receive all the maintenance they were due, the research does not indicate if the remaining 40 per cent received no maintenance, which could trigger enforcement action, or some maintenance, which would not.<sup>417</sup>

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406 Q 24 (Sarah Lambert); see also written evidence from Gingerbread (CMI0103).

407 Written evidence from Anonymous 29 (CMI0018), Anonymous 39 (CMI0086), and Anonymous 20 (CMI0112)

408 Q 64 (Simon Hunter)

409 Written evidence from Department for Work and Pensions (CMI0123)

410 Q 43 (Michelle Counley, Naomi Wiseman), Q 46 (Michelle Counley), Q 26 (Dave Hawkey), Q 24 (Sam Morfey), Written evidence from Anonymous 5 (CMI0014), and NACSA and Family Law in Partnership (CMI0126)

411 Q 24 (Sam Morfey)

412 Q 43 (Michelle Counley)

413 Written evidence from NACSA and Family Law in Partnership (CMI0126)

414 Q 4 (Duncan Gilchrist)

415 Q 64 (Duncan Gilchrist)

416 Department for Work and Pensions, *Child Maintenance Service Statistics: data to March 2025*, 24 June 2025. The Collect and Pay caseload is 310,000 cases as of the quarter ending March 2025.

417 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, June 2025, para 27

239. Referring to parents who have experienced domestic abuse, research published by the DWP indicated that 71 per cent of receiving parents and 51 per cent of paying parents in Direct Pay report having experienced domestic abuse from the other parent.<sup>418</sup> Moving these parents to Collect and Pay will likely result in a significant increase in the number of complex cases the CMS manages directly, increasing the CMS workload.
240. When asked if the current level of CMS staff was enough to handle the increase in the Collect and Pay caseload, the Director of the CMS Simon Hunter said “we absolutely believe that the volume of staff that we have is the right number to be able to deal with [the removal of Direct Pay].”<sup>419</sup> Written evidence from the DWP stated that its proposed reforms will generate resource savings through the removal of CMS work involved in changing parents from Direct Pay to Collect and Pay, and that this would mean the reforms were “cost neutral to CMS”.<sup>420</sup> Duncan Gilchrist indicated that only the non-compliant cases being moved to Collect and Pay would represent an increase in workload, stating that the work involved in compliant cases “are pretty much similar” across the two types of service.<sup>421</sup>
241. Alongside this, the changes to the way fees are charged on Collect and Pay and the increase in the number of cases in that system, will likely affect the CMS’s income from fees.

### Comparing compliance in Direct Pay and Collect and Pay

242. Baroness Sherlock argued that “Collect and Pay has a higher success rate in compliance than Direct Pay”, putting this forward as an argument for the removal of Direct Pay.<sup>422</sup> In a letter to the Committee, the Minister stated that an “overview of the all the evidence suggests that Collect and Pay is a more effective service for ensuring child maintenance is paid when voluntary arrangements like Direct Pay fail”.<sup>423</sup> The letter goes on to say that “only 60% of receiving parents on Direct Pay usually receive the full amount of maintenance they are due”, and that 68% of Collect and Pay cases received some maintenance in the quarter ending December 2024.<sup>424</sup> This comparison does not hold up to scrutiny
243. First, the two statistics rely on different definitions of compliant, with the Direct Pay figures viewing partial payments as not compliant,<sup>425</sup> while the Collect and Pay figures view partial payments as compliant.<sup>426</sup> If payments of 90 per cent or less were viewed as non-compliant, then the compliance rate in Collect and Pay would be 46 per cent—lower than the supposed 60 per

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418 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, June 2025, para 28

419 [Q 64](#) (Simon Hunter)

420 Supplementary written evidence from Department of Work and Pensions ([CMI0129](#))

421 [Q 64](#) (Duncan Gilchrist)

422 [Q 54](#) (Baroness Sherlock OBE)

423 Correspondence, *Minister of State to Chair of the Public Services Committee*, 20 June 2025

424 *Ibid.*

425 Department for Work and Pensions, *Child Maintenance Service: Direct Pay Research*, [ad hoc research report 1098](#), 25 June 2025. The Direct Pay research states “60 per cent of receiving parents reported that they receive the full amount of maintenance”. It can be reasonably assumed that ‘full amount of the maintenance’ does not mean ‘part of the maintenance’.

426 See section on the definition of compliant, earlier in this chapter

cent compliance rate in Direct Pay.<sup>427</sup> This also calls into question whether the CMS would be able to take enforcement action in the non-compliant cases the survey identifies, as cases where partial payments are made would be classified as compliant in Collect and Pay using current definitions.

244. Second, the comparison is not statistically sound. The Government does not hold, or has not published, data on compliance in Direct Pay which can be directly compared to the compliance information for Collect and Pay. Information on Direct Pay compliance is based on a survey of parents, while the Collect and Pay compliance data is administrative information on the operation of Collect and Pay. As stated in Baroness Sherlock's own letter to the Committee:

“none of our Collect and Pay administrative data is directly comparable to the insight we've received from our recent Direct Pay research.”<sup>428</sup>

245. Third, the 60 per cent figure from the DWP's research is contested by that same research. While only 60 per cent of receiving parents said they received the full maintenance payment, 95 per cent of paying parents stated they paid the full amount.<sup>429</sup> It seems extremely unlikely that both these findings are true.

246. However, the removal of Direct Pay will mean that the CMS has a stronger understanding of the level of non-compliance, as it will mean the CMS monitors compliance in all CMS made arrangements,<sup>430</sup> rather than assuming compliance in all Direct Pay cases, which make up 57 per cent of the overall child maintenance caseload.<sup>431</sup>

247. **We recognise the Government's aspiration achieve greater transparency regarding levels of compliance in child maintenance arrangements and to ensure the CMS can take enforcement action when necessary.**

248. **However, we are not persuaded by the Government's case for the removal of the Direct Pay service. We are concerned that the removal of the Direct Pay service and transfer of all child maintenance cases to Collect and Pay, without further investment in staffing or CMS resources, will result in an already overstretched CMS delivering poorer results. While we acknowledge that reforms will improve visibility of non-compliance in CMS arrangements, we are not persuaded that the Government have adequately evidenced that this approach will lead to higher compliance in child maintenance payments.**

249. ***Before reforming the CMS, Government should develop and publish clear evidence that reforms, including the removal of Direct Pay,***

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427 Department for Work and Pensions, *Child Maintenance Service Statistics: data to March 2025*, 24 June 2025. CMS data shows that 46 per cent of paying parents paid over 90 per cent of the maintenance due in the quarter ending March 2025.

428 Correspondence, *Minister of State to Chair of the Public Services Committee*, 20 June 2025

429 Department for Work and Pensions, *Child Maintenance Service: Direct Pay Research, ad hoc research report 1098*, 25 June 2025

430 **Q 58** (Baroness Sherlock OBE)

431 Department for Work and Pensions, *Child Maintenance Service Statistics: data to March 2025*, 24 June 2025

*will lead to greater compliance and more money reaching children in separated families.*

250. *The Government should publish an evaluation of the impact of moving all cases onto Collect and Pay, and fee reforms, and set out how they will address any additional workload and cost, including through additional recruitment or allocation of CMS staff. This should include consideration of additional enforcement and investigation actions required, and the additional support required for victims of domestic abuse.*
251. *The Government should provide the Committee with further evidence supporting their claim that Collect and Pay has a higher success rate than Direct Pay, and that the removal of Direct Pay will result in more effective child maintenance arrangements. If no further evidence exists, the Government should conduct further research into this issue.*
252. *Due to the delay and potential reversal of the removal of Direct Pay, the Government should introduce a mechanism for parents who are experiencing or have experienced domestic abuse to move directly into Collect and Pay without using the Direct Pay service, implementing the Child Support Collection (Domestic Abuse) Act 2023*

## SUMMARY OF CONCLUSIONS AND RECOMMENDATIONS

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### Introduction and background

1. While use of the CMS has significantly increased over the last ten years and many parents and children have effective child maintenance arrangements in place, over one hundred thousand children are missing out on maintenance payments every quarter. Just under half of children in families in Collect and Pay arrangements—where the Government can take enforcement action—receive no maintenance, and more than half of paying parents in Collect and Pay do not pay the full maintenance due. (Paragraph 13)
2. While there have been improvements in recent years, a significant number of separated families still have no child maintenance arrangement, meaning children in those families are not receiving support from both of their parents. (Paragraph 19)
3. *We welcome the Government’s aspiration to keep children out of poverty, and their recognition of the role the CMS has in achieving this. However, children in separated families remain more likely to be in poverty. Reforms to the CMS should be focused on two clear priorities: supporting children in separated families to stay out of poverty through mitigating the financial effects of their parents separating, and ensuring parents pay their fair share of the costs of supporting their child.* (Paragraph 26)
4. *We welcome the Government’s commitment to use the Child Maintenance Service as part of the child poverty strategy, and encourage them to include reforms to the CMS in that document.* (Paragraph 27)

### Making and maintaining arrangements

5. We welcome the moves that the Child Maintenance Service has made in making an application to the service more accessible by creating a 24/7 online portal, as far as it goes, and removing the £20 application fee. We welcome the Department’s moves to continue improving accessibility. However further developments, particularly on the online portal, are required for the service to perform adequately. (Paragraph 45)
6. Until the Government implements the Child Support Collection (Domestic Abuse) Act 2023 in full, or acts on the outcome of its consultation to remove Direct Pay, victims and survivors of domestic abuse will continue to be at risk when using the service. (Paragraph 59)
7. *Ahead of the promised removal of direct pay, in support of victims and survivors of domestic abuse, the Government should introduce, as a matter of urgency, the requisite legislation that would enable parent who have experienced domestic abuse from the other partner to move directly into a Collect and Pay arrangement.* (Paragraph 60)
8. An increase in access to mediation for separating parents, where appropriate and with the right safeguards, could increase the effectiveness of child maintenance agreements by supporting parents and decreasing the number of parents who have no child maintenance arrangements. (Paragraph 73)
9. *Drawing on examples both in the UK and other jurisdictions, the Government should take steps to improve access to early interventions relating to child maintenance, including information and support relating to child maintenance for separating*

*parents. These improvements should be part of, or delivered through, existing support services such as Family Hubs, and should only be used with appropriate safeguards in place, ensuring parents are not put at risk. The Government should also better publicise the availability of the £500 mediation voucher where applicable. (Paragraph 74)*

### **Calculations**

10. *When reviewing and reforming the way child maintenance is calculated, the Government should ensure the new approach to calculation is designed with three principles in mind: mitigating the impact of separation on the child, fairly sharing the cost of the child between parents, and reflecting different family arrangements. (Paragraph 80)*
11. We welcome the Government's commitment to conducting a review into the CMS's calculation model later this year. A review of the calculation is long overdue and will benefit large numbers of children. (Paragraph 88)
12. *The Family Court provides a model for how separated families can decide and agree maintenance payments, focusing on fairly and transparently splitting the costs of the child between parents. The Government should draw on this model when reforming how the CMS calculates maintenance. (Paragraph 95)*
13. It is unacceptable that the income and assets considered in the CMS automatic calculations are based on the availability of HMRC's electronic data from 2008 rather than an accurate representation of a parent's income and ability to pay. This oversight has led to discontent towards the CMS from receiving parents, children missing out on money owed and delays in the process while variations are conducted and considered. (Paragraph 106)
14. *The Government should work with HMRC to introduce real-time data sharing at all stages of the child maintenance process, for all cases in which HMRC holds such data. This would allow accurate, up-to-date calculations which reflect a paying parent's current earnings. (Paragraph 107)*
15. *The Government should actively promote the variation scheme to parents. It should also prioritise, and improve, investigations into paying parents' earnings to ensure they are more robust and are undertaken proactively by the CMS. It is unacceptable that receiving parents are expected to have knowledge of a paying parent's earnings and that the CMS relies on this for variation calculations. (Paragraph 113)*
16. It would be beneficial for children if the CMS were to involve the wider Department for Work and Pensions in providing job-seeking support to paying parents so that they can find work and get money to their children, while working to adapt the calculation to remove the potential disincentive to work as outlined above. (Paragraph 128)
17. *The Government should prioritise back to work employment support for paying parents. This would enable parents to earn more, and children to receive greater financial support. This should be linked with a review of how CMS rates, benefit tapering, and the calculation can cause a disincentive to work. (Paragraph 129)*
18. It is unacceptable that successive governments have failed to update the child maintenance calculation, particularly in those areas where the Department of Work and Pensions acknowledged in supplementary evidence that the Secretary of State has the power to do so through secondary legislation. This has ultimately led to children receiving less money. Similarly, it is

disappointing that no Government has sought to update the legislative framework set down in 1991 and amended in 2000. (Paragraph 136)

19. *The Government should ensure any changes to the formula resulting from their review, are put into the appropriate type of legislation to allow for regular updating of the calculation in line with inflation and wider social changes. (Paragraph 137)*
20. *The Government should ensure that their calculation review is guided by the child-centric principles outlined in this report. The review should consider and address the issues regarding the information used to calculate liabilities including closing loopholes for paying parents to lower their liabilities, the thresholds for changes to an agreement, and taking a wider range of near real-time earnings into the calculation. They should also look at the affordability of calculations in light of outdated rates and legislation. (Paragraph 138)*

### **Communication**

21. Despite increasing caseloads, the CMS is not adequately signposted to those who may need it and has a poor reputation. This means that some parents may be put off using the CMS due to lack of information or myth around the service. (Paragraph 144)
22. *The Government should improve the visibility and promotion of the CMS to reduce the number of children in families with no agreement. This should be linked to work to integrate child maintenance services into Family Hubs and other services. (Paragraph 145)*
23. The CMS has taken some steps to modernise the way it communicates with parents, which appears to work well for many users. We welcome these improvements, alongside steps being taken to improve support for victims and survivors of domestic abuse. However, it is unacceptable that parents with traumatising experiences may have to explain and re-explain those experiences to the CMS due to case management challenges. The (Paragraph 179)
24. It is unacceptable that parents still face an average 18-minute waiting time to speak to the CMS on the phone, with tens of thousands of callers waiting over an hour and over 500,000 calls being abandoned in the last year alone. (Paragraph 180)
25. *The Government should establish a target maximum waiting time for calls made to the CMS. The DWP should publish telephony data as part of its quarterly data publications on the CMS. This should include the number and proportion of calls made to the CMS, the number and proportion of calls answered, and the number of calls answered which faced waiting times of over 15, 30, 40, and 60 minutes. (Paragraph 181)*
26. *We welcome the Government's commitment to improve their case management system so caseworkers can rapidly get up to speed with new cases, and that updates from parents or the CMS are easily visible, and, crucially, that parents will not need to repeatedly share their experiences with the CMS. When enforcement action is being taken, the portal should include a roadmap showing the previous, current and future enforcement stages, and the expected timelines of enforcement action. We request an update from the Government in three- and six-months' time on the progress to deliver these improvements, with a deadline on when the system will be implemented. (Paragraph 182)*

27. *We welcome the Government's commitment to continually improve training and support for CMS caseworkers, including training relating to identifying and supporting people who have experienced domestic abuse. The Government should ensure training and support includes trauma-informed training, and clinical supervision. (Paragraph 183)*
28. *The Government should introduce an improved digital communication system which allows parents to contact the CMS, raise queries and have ongoing dialogue with CMS staff to better enable effective communication and drive demand away from phone lines. The system should include progress updates on queries, correspondence and requests. Alongside this, parents should be able to request a callback from the CMS and book calls with the CMS, rather than be required to stay on the phone for extended periods of time. (Paragraph 184)*
29. *It is concerning that despite the DWP's piloting of single named caseworkers, survivors of domestic abuse are still being required to speak to other caseworkers and having to recount their traumatising experiences multiple times. The Government should ensure that the pilot of single named caseworkers is appropriately resourced so that parents with experience of domestic abuse are able to access appropriate and specialist support. (Paragraph 185)*

### **Enforcement**

30. It is vital that, where parents can afford their child maintenance, the CMS takes swift and robust action to ensure maintenance is paid. While we welcome the steps the Government has taken to improve enforcement action, too many parents are still waiting too long for enforcement to take place, and feel they are kept in the dark about the actions taking place and the reasons behind them. (Paragraph 208)
31. *We welcome the Government's commitment to introduce legislation enabling the use of Administrative Liability Orders within this calendar year. This should be done as soon as possible to minimise the delays in getting money to children. Alongside this, the Government should take steps to speed up CMS complaint, appeal and resolution processes so parents are not waiting long periods of time before enforcement action takes place. (Paragraph 209)*
32. *As part of work to improve communication with parents, the Government should introduce a process whereby receiving parents are provided with regular, up to date information about the process and timelines of enforcement action, including information about what actions have been taken and what payments they can expect to receive. (Paragraph 210)*

### **The removal of Direct Pay**

33. We accept that parents who are not compliant in Collect and Pay due to administrative challenges with moving to that system should not be penalised, but we are unconvinced that this justifies the current definition of compliance. The current definition fails to recognise where parents make partial payments, and gives a false impression of how effectively the service is performing. (Paragraph 221)
34. *We welcome the Government's suggested definition of non-compliance, stating parents must pay in full and on time. The Government should introduce a stronger definition of non-compliance in Collect and Pay, defining non-compliance as anything below 90 per cent of the maintenance required over a three-month period, and should formally consider enforcement action if paying parents fall beneath this*

*threshold. This should include a grace period for parents who have just moved onto Collect and Pay, which should be reflected in published data. (Paragraph 222)*

35. We welcome the Government's decision to reduce the fees associated with Collect and Pay, which should make paying child maintenance more affordable for non-resident parents and increase the amount parents with care receive. It is vital, however, that reforms to the CMS do not result in more separated families having no child maintenance arrangements. (Paragraph 231)
36. We recognise the Government's aspiration achieve greater transparency regarding levels of compliance in child maintenance arrangements and to ensure the CMS can take enforcement action when necessary. (Paragraph 247)
37. However, we are not persuaded by the Government's case for the removal of the Direct Pay service. We are concerned that the removal of the Direct Pay service and transfer of all child maintenance cases to Collect and Pay, without further investment in staffing or CMS resources, will result in an already overstretched CMS delivering poorer results. While we acknowledge that reforms will improve visibility of non-compliance in CMS arrangements, we are not persuaded that the Government have adequately evidenced that this approach will lead to higher compliance in child maintenance payments. (Paragraph 248)
38. *Before reforming the CMS, Government should develop and publish clear evidence that reforms, including the removal of Direct Pay, will lead to greater compliance and more money reaching children in separated families. (Paragraph 249)*
39. *The Government should publish an evaluation of the impact of moving all cases onto Collect and Pay, and fee reforms, and set out how they will address any additional workload and cost, including through additional recruitment or allocation of CMS staff. This should include consideration of additional enforcement and investigation actions required, and the additional support required for victims of domestic abuse. (Paragraph 250)*
40. *The Government should provide the Committee with further evidence supporting their claim that Collect and Pay has a higher success rate than Direct Pay, and that the removal of Direct Pay will result in more effective child maintenance arrangements. If no further evidence exists, the Government should conduct further research into this issue. (Paragraph 251)*
41. *Due to the delay and potential reversal of the removal of Direct Pay, the Government should introduce a mechanism for parents who are experiencing or have experienced domestic abuse to move directly into Collect and Pay without using the Direct Pay service, implementing the Child Support Collection (Domestic Abuse) Act 2023 (Paragraph 252)*

## APPENDIX 1: LIST OF MEMBERS AND DECLARATIONS OF INTERESTS

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### Members

Lord Blencathra  
 Lord Bradley  
 Lord Carter of Coles  
 Baroness Cass  
 Baroness Coffey  
 Lord Laming  
 Baroness Morris of Yardley (Chair of the Committee)  
 Lord Mott  
 Baroness Pidgeon  
 Lord Prentis of Leeds  
 Lord Shipley  
 Baroness Wyld

### Declarations of Interests

Lord Blencathra  
*No relevant interests declared*  
 Lord Bradley  
*No relevant interests declared*  
 Lord Carter of Coles  
*No relevant interests declared*  
 Baroness Cass  
*No relevant interests declared*  
 Baroness Coffey  
*Secretary of State for the Department of Work and Pensions (2019–2022)*  
 Lord Laming  
*No relevant interests declared*  
 Baroness Morris of Yardley  
*No relevant interests declared*  
 Lord Mott  
*No relevant interests declared*  
 Baroness Pidgeon  
*No relevant interests declared*  
 Lord Prentis of Leeds  
*General Secretary of UNISON*  
 Lord Shipley  
*No relevant interests declared*  
 Baroness Wyld  
*No relevant interests declared*

A full list of Members' interests can be found in the Register of Lords' Interests: <https://www.parliament.uk/hlregister>

## APPENDIX 2: LIST OF EVIDENCE AND COMMITTEE ACTIVITY

Evidence is published online at : <https://committees.parliament.uk/committee/430/public-services-committee/publications/> and is available for inspection at the Parliamentary Archives (020 7219 3074).

### **Evidence in alphabetical order**

|              |                                |
|--------------|--------------------------------|
| Anonymous 1  | <a href="#"><u>CMI0006</u></a> |
| Anonymous 3  | <a href="#"><u>CMI0010</u></a> |
| Anonymous 5  | <a href="#"><u>CMI0014</u></a> |
| Anonymous 6  | <a href="#"><u>CMI0015</u></a> |
| Anonymous 7  | <a href="#"><u>CMI0030</u></a> |
| Anonymous 8  | <a href="#"><u>CMI0044</u></a> |
| Anonymous 9  | <a href="#"><u>CMI0054</u></a> |
| Anonymous 10 | <a href="#"><u>CMI0073</u></a> |
| Anonymous 12 | <a href="#"><u>CMI0087</u></a> |
| Anonymous 13 | <a href="#"><u>CMI0092</u></a> |
| Anonymous 14 | <a href="#"><u>CMI0097</u></a> |
| Anonymous 16 | <a href="#"><u>CMI0007</u></a> |
| Anonymous 17 | <a href="#"><u>CMI0037</u></a> |
| Anonymous 18 | <a href="#"><u>CMI0070</u></a> |
| Anonymous 19 | <a href="#"><u>CMI0057</u></a> |
| Anonymous 20 | <a href="#"><u>CMI0112</u></a> |
| Anonymous 21 | <a href="#"><u>CMI0049</u></a> |
| Anonymous 22 | <a href="#"><u>CMI0088</u></a> |
| Anonymous 23 | <a href="#"><u>CMI0031</u></a> |
| Anonymous 24 | <a href="#"><u>CMI0023</u></a> |
| Anonymous 25 | <a href="#"><u>CMI0080</u></a> |
| Anonymous 26 | <a href="#"><u>CMI0069</u></a> |
| Anonymous 27 | <a href="#"><u>CMI0047</u></a> |
| Anonymous 28 | <a href="#"><u>CMI0041</u></a> |
| Anonymous 29 | <a href="#"><u>CMI0018</u></a> |
| Anonymous 30 | <a href="#"><u>CMI0127</u></a> |
| Anonymous 31 | <a href="#"><u>CMI0099</u></a> |
| Anonymous 32 | <a href="#"><u>CMI0064</u></a> |
| Anonymous 33 | <a href="#"><u>CMI0009</u></a> |
| Anonymous 34 | <a href="#"><u>CMI0035</u></a> |
| Anonymous 35 | <a href="#"><u>CMI0021</u></a> |

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| Anonymous 36   | <a href="#"><u>CMI0011</u></a> |   |
| Anonymous 37   | <a href="#"><u>CMI0046</u></a> |   |
| Anonymous 38   | <a href="#"><u>CMI0050</u></a> |   |
| Anonymous 39   | <a href="#"><u>CMI0086</u></a> |   |
| Anonymous 40   | <a href="#"><u>CMI0062</u></a> |   |
| Anonymous 41   | <a href="#"><u>CMI0043</u></a> |   |
| Anonymous 42   | <a href="#"><u>CMI0110</u></a> |   |
| Anonymous 43   | <a href="#"><u>CMI0093</u></a> |   |
| Anonymous 44   | <a href="#"><u>CMI0106</u></a> |   |
| Anonymous 45   | <a href="#"><u>CMI0048</u></a> |   |
| Anonymous 46   | <a href="#"><u>CMI0071</u></a> |   |
| Anonymous 47   | <a href="#"><u>CMI0091</u></a> |   |
| Anonymous 48   | <a href="#"><u>CMI0066</u></a> |   |
| Anonymous 49   | <a href="#"><u>CMI0008</u></a> |   |
| Anonymous 51   | <a href="#"><u>CMI0076</u></a> |   |
| Anonymous 52   | <a href="#"><u>CMI0012</u></a> |   |
| Anonymous 53   | <a href="#"><u>CMI0040</u></a> |   |
| Anonymous 54   | <a href="#"><u>CMI0027</u></a> |   |
| Anonymous 55   | <a href="#"><u>CMI0061</u></a> |   |
| Anonymous 56   | <a href="#"><u>CMI0072</u></a> |   |
| Anonymous 57   | <a href="#"><u>CMI0067</u></a> |   |
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| Anonymous 59   | <a href="#"><u>CMI0102</u></a> |   |
| Anonymous 60   | <a href="#"><u>CMI0108</u></a> |   |
| Anonymous 62   | <a href="#"><u>CMI0060</u></a> |   |
| Anonymous 67   | <a href="#"><u>CMI0016</u></a> |   |
| Anonymous 70   | <a href="#"><u>CMI0002</u></a> |   |
| Anonymous 71   | <a href="#"><u>CMI0003</u></a> |   |
| Sarah Atkins, Senior Lecturer,<br>School of Law, University of<br>Portsmouth | <a href="#"><u>CMI0116</u></a> |   |
| Both Parents Matter  | <a href="#"><u>CMI0109</u></a> | <a href="#"><u>QQ 16–27</u></a> , Sam Morfey.<br>Chief Executive Officer. |
| Paris Bradley, PhD Candidate,<br>School of Law, University of<br>Portsmouth  | <a href="#"><u>CMI0116</u></a> |   |

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|---|--|---|
| Dr Samantha Callan, Director,<br>The Family Hubs Network<br>Limited, and the Government's<br>Independent Reviewer of the Child<br>Maintenance Service's Response<br>to Domestic Abuse | <a href="#"><u>CMI0058</u></a>                                   |   |
| Kay Cook  | <a href="#"><u>CMI0128</u></a>                                   |   |
| Dr Laura Cuesta, Associate<br>Professor, Rutgers, The State<br>University of New Jersey   | <a href="#"><u>CMI0089</u></a>                                   |   |
| Dr Christine Davies   | <a href="#"><u>CMI0107</u></a>                                   |   |
| Department for Work and<br>Pensions (DWP)   | <a href="#"><u>CMI0123</u></a><br><a href="#"><u>CMI0129</u></a> | <a href="#"><u>QQ 1-10</u></a> . Duncan Gilchrist,<br>Deputy Director of Child<br>Maintenance, Policy;<br><br>Simon Hunter, Director<br>of the Child Maintenance<br>Service; Chris Smith,<br>Deputy Director of Child<br>Maintenance, Operations;<br>Elaine Squires Deputy<br>Director, Income, Family<br>and Disadvantage Analysis<br><br><a href="#"><u>QQ 53-65</u></a> , Duncan<br>Gilchrist, Deputy Director<br>of Child Maintenance,<br>Policy;<br><br>Simon Hunter, Director<br>of the Child Maintenance<br>Service;<br><br>Baroness Sherlock, Minister<br>of State;<br><br>Chris Smith, Deputy<br>Director of Child<br>Maintenance, Operations. |
| Domestic Abuse Commissioner for<br>England and Wales  | <a href="#"><u>CMI0090</u></a>                                   |   |
| Graeme Downie MP  | <a href="#"><u>CMI0122</u></a>                                   |   |
| Family Law Bar Association  |  | <a href="#"><u>QQ 41-52</u></a> , Naomi Wiseman   |
| Family Law in Partnership   | <a href="#"><u>CMI0126</u></a>                                   |   |
| Fife Gingerbread  | <a href="#"><u>CMI0074</u></a>                                   |   |
| Gingerbread   | <a href="#"><u>CMI01103</u></a>                                  | <a href="#"><u>QQ 16-27</u></a> , Sarah Lambert,<br>Head of Policy and<br>Campaigns   |

|   |                         |  |
|---|-------------------------|--|
| Sarah Groszewski, (PhD Candidate, School of Law, University of Portsmouth   | <a href="#">CMI0116</a> |  |
| Professor Susan Harkness, Professor of Social Policy, University of Bristol   | <a href="#">CMI0104</a> |  |
| Professor Emma Hitchings, Professor of Family Law, University of Bristol  | <a href="#">CMI0104</a> |  |
| Dr Samuel Mohun Himmelweit, (Lecturer in Social Policy, University of Bristol   | <a href="#">CMI0104</a> |  |
| Independent Case Examiners Office, Department for Work and Pensions (DWP)   | <a href="#">CMI0100</a> |  |
| Institute for Public Policy Research (IPPR)   |                         | <a href="#">QQ 16–27</a> , Dave Hawkey                             |
| Dr Shane McKinder, Associate Head,, School of Law, University of Portsmouth   | <a href="#">CMI0116</a> |  |
| Daniel Meyer, Emeritus Professor, Institute for Research on Poverty, University of Wisconsin - Madison (US)                 | <a href="#">CMI0059</a> |  |
| NACSA   | <a href="#">CMI0126</a> | <a href="#">QQ 41–52</a> , Michelle Counley, Senior Consultant     |
| Inspector General of Taxation and Taxation Ombudsman Australia  | <a href="#">CMI0125</a> |  |
| Poverty Alliance  |                         | <a href="#">QQ 29–40</a> , Dr Laura Robertson, Research Manager    |
| Joseph Rowntree Foundation  |                         | <a href="#">QQ 29–40</a> , Abby Jitendra, Principal Policy Adviser |
| Professor Bruce Smith   | <a href="#">CMI0095</a> |  |
| Alan Strickland MP  | <a href="#">CMI0098</a> |  |
| Surviving Economic Abuse  | <a href="#">CMI0101</a> |  |
| Dr Jon Symonds, Senior Lecturer in Social Work, University of Bristol   | <a href="#">CMI0104</a> |  |
| Dr Kieran Walsh, Associate Professor in Law, Families and Society at School of Law, School of Law, University of Portsmouth | <a href="#">CMI0116</a> |  |
| Women’s Budget Group  | <a href="#">CMI0075</a> |  |

## APPENDIX 3: CALL FOR EVIDENCE

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### Background

As of March 2024, there were estimated to be 3.8 million children living in separated families.<sup>432</sup> A child maintenance arrangement is required for all children under the age of 16 living in separated families. However, only around 59% of families have any form of child maintenance agreement.<sup>433</sup> Where parents cannot create their own private child maintenance agreement, they can access the Child Maintenance Service (CMS). The CMS is the Government run service which can calculate, facilitate, and if necessary collect, child maintenance payments between parents.

According to the Department of Work and Pensions there is £654m in unpaid child maintenance to June 2024,<sup>434</sup> with arrears estimated to reach £1bn by 2031 according to the National Audit Office.<sup>435</sup> A significant number of parents, and therefore children, are missing potentially vital payments which can have a significant impact on children's welfare.

This inquiry seeks to examine the barriers to making child maintenance arrangements through the CMS and why many separated families do not have any form of arrangement. Secondly, we want to explore how arrangements made through the Child Maintenance Service can be more effectively enforced.

### Questions

The Committee is seeking evidence in response to the following questions. It is not necessary to answer all the questions. Short submissions are preferred. A submission longer than six pages should include a one-page summary.

#### *Establishing child maintenance arrangements*

1. How effectively does the Government support separated families to have functional child maintenance arrangements, including both arrangements made through the Child Maintenance Service and family-based arrangements? How could this be improved?
2. What are the causes of separated families not having any child maintenance arrangements in place?
3. What is the impact of problems in child maintenance arrangements, particularly on children in poverty? What is the impact and costs to wider society?
4. What support services and systems are available to families to help them make child maintenance arrangements? Please consider both local and national support, and support offered by bodies other than national government.

#### *Child Maintenance Service (CMS)*

5. How effective is the CMS in creating fair child maintenance arrangements, and offering ongoing support?

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432 Department for Work and Pensions, *Separated families statistics: April 2014 to March 2023*, 21 May 2025

433 Department for Work and Pensions, *Separated families statistics: April 2014 to March 2023*, 21 May 2025 (41% of families have no arrangement, formal or informal)

434 House of Commons Library, *Child Maintenance Service Statistics*, [CBP 10082](#), October 2024

435 National Audit Office, *Child maintenance*, 3 March 2022

6. How effectively does the CMS work with other public services such as social security and HMRC to determine effective child maintenance arrangements?
7. How effectively does CMS identify and combat underpayment of child maintenance caused by fraud, or assets and income being hidden by paying parents?
8. How could the CMS work with the wider DWP and other departments and bodies to address child poverty? How could this be improved?

#### *Enforcement*

9. How effectively is the Child Maintenance Service enforcing child maintenance arrangements? How could enforcement on paying parents who fail to pay child maintenance be improved?
10. Does the Child Maintenance Service have the powers it needs to effectively enforce arrangements? Does it use the powers it has effectively?
11. How does the service work with other public service such as the courts, HMRC and other services to aid enforcement of arrangements?

#### *Legislation*

12. What legislative changes might improve the child maintenance system?

## APPENDIX 4: GLOSSARY

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|                               |  |
|-------------------------------|--|
| Administrative data           | In this case, administrative data is data that is generated and stored on the CMS computer systems. Data on all parents using the service is collected and the DWP state that the quality of this information is good. <sup>436</sup>  |
| Child maintenance arrangement | There are two main types of child maintenance arrangement: statutory arrangements and non-statutory arrangements (see below). Separated families may have more than one type of arrangement.   |
| Clerical data                 | This is gathered manually by the CMS and usually stored in spreadsheets. As the data is entered manually it goes through multiple checks to ensure its accuracy. The DWP state that quality of this information is reasonable. <sup>437</sup>  |
| Clinical supervision          | While there is no one definition of clinical supervision, it is generally understood to be a formal training and development process to support a professional to develop greater competency relating to their, through regular meetings and support from another professional, providing an opportunity to self-assess and reflect on their work with an expert. It is distinct from line management. Such meetings are typically confidential <sup>438</sup> |
| Collect and Pay arrangement   | An arrangement where the CMS collects and manages maintenance payments from the non-resident parent (or “paying parent”) to the parent with care (or “receiving parent”). If required, the CMS will take enforcement action. <sup>439</sup>  |
| Dependent children            | Children living with their parent(s) and either (a) aged under 16 years, or (b) aged 16 to 18 years in full-time education, excluding children aged 16 to 18 years who have a spouse, partner or child living in the household. <sup>440</sup>   |
| Direct Pay arrangement        | An arrangement where the CMS calculates the amount of maintenance to be paid, and parents arrange the payments between themselves. <sup>441</sup>  |

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436 Department for Work and Pensions, *Child Maintenance Service statistics: background information and methodology*, 25 March 2025

437 Department for Work and Pensions, *Child Maintenance Service statistics: background information and methodology*, 25 March 2025

438 See varying definitions, for example: Tees, Esk and Wear Valleys NHS, *Clinical Supervision*, 07 July 2021; see also Nursing Times, *What is clinical supervision and how can it be delivered in practice?*, 17 January 2022 and NHS Employers, *Clinical supervision models*, 6 June 2024.

439 Department for Work and Pensions, *Background information and methodology: Separated Families statistics*, 27 March 2025

440 Office for National Statistics, *Families and households in the UK: 2024*, 23 July 2025

441 Department for Work and Pensions, *Background information and methodology: Separated Families statistics*, 27 March 2025

|                           |   |
|---------------------------|---|
| Domestic abuse            | Any incident of controlling, coercive or threatening behaviour, violence or abuse between those aged 16 or over who are or have been intimate partners or family members, regardless of their gender or sexuality. This can encompass, but is not limited to, the following types of abuse: psychological; physical; sexual; financial; emotional. <sup>442</sup>   |
| Lone parent               | A family with a single parent living with either dependent or non-dependent children. The definition of a lone parent does not make any distinction between situations where a child has regular contact and/ or partly resides with their other parent and a child who solely resides with and is cared for by one parent. Only the parent living with their children is included in the estimated number of lone-parent families and households. <sup>443</sup> |
| Management information    | This is aggregate information and statistics collected and used by the CMS to manage the business, monitor performance and inform policies. It is usually based on administrative data but can also come from survey data. The terms administrative data and management information are sometimes used interchangeably. The DWP state that the quality of this information is good. <sup>444</sup>  |
| Non-statutory arrangement | Non-statutory arrangements do not involve the CMS and include: voluntary financial arrangements involving direct monetary payments between parents where the CMS have not been involved; voluntary non-financial arrangements involving payments in kind; other types of arrangement including shared care arrangements; court orders requiring parents to make financial payments. <sup>445</sup><br><br>These are often known as family-based arrangements.     |
| Paying parent             | The parent who does not have main day-to-day care of the child and pays child maintenance. <sup>446</sup> Also known as the ‘non-resident parent’.  |
| Receiving parent          | The parent with main day-to-day care of the child and who receives child maintenance. <sup>447</sup> Also known as the ‘parent with care’.  |

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442 Department for Work and Pensions, [Child Maintenance Service statistics: background information and methodology](#), 25 March 2025

443 Office for National Statistics, [Families and households in the UK: 2023](#), 8 May 2024

444 Department for Work and Pensions, [Child Maintenance Service statistics: background information and methodology](#), 25 March 2025

445 Department for Work and Pensions, [Background information and methodology: Separated Families statistics](#), 27 March 2025

446 Department for Work and Pensions, [Child Maintenance Service statistics: background information and methodology](#), 25 March 2025

447 Department for Work and Pensions, [Child Maintenance Service statistics: background information and methodology](#), 25 March 2025

|                       |   |
|-----------------------|---|
| Separated family      | A separated family is defined as one parent with care, one non-resident parent and any biological or adopted children they have between them who are either under 16, or under 20 and in full-time non-tertiary education. <sup>448</sup> |
| Statutory arrangement | Statutory child maintenance arrangements are those which have been arranged with the help of the CMS or its predecessor, the CSA. <sup>449</sup>  |

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448 Department for Work and Pensions, *Background information and methodology: Separated Families statistics*, 27 March 2025

449 Department for Work and Pensions, *Background information and methodology: Separated Families statistics*, 27 March 2025

## APPENDIX 5: STATISTICS RELATING TO SEPARATED FAMILIES AND THE CHILD MAINTENANCE SERVICE

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### Number of separated families, lone parents and child maintenance arrangements

The DWP's Separated Families statistics, which are primarily based on the Family Resources Survey,<sup>450</sup> estimates that in Great Britain there are 2.5 million separated families—families where the parents are no longer, or have never been, together. This is the same number of families as in 2015.<sup>451</sup>

However, these same statistics show that the number of children living in separated families increased from 3.6m to 4m.<sup>452</sup>

#### *Differences in lone parents vs separated families*

The Office for National Statistics regularly report on the number of lone parent families in the UK (covering Great Britain and Northern Ireland), drawing on national surveys. Their findings show that the number of lone parent families have increased in the last decade, from 3m in 2014 to 3.2m in 2024. However, unlike the Family Resources Survey, the ONS figures include lone parent families in Northern Ireland, and lone parent families where the child has reached adulthood, and as such would not be categorised as a 'separated family'.

Considering only lone parents with dependent children, in 2024 the number of lone parent families with dependent children was 2m, the same as in 2014.<sup>453</sup> Lone parent households with dependent children made up 25% of family households with dependent children in 2014, and 23% in 2024.<sup>454</sup> Discrepancies in the number of lone parent families versus separated families may be explained by differing geographic areas covered, different timings of surveys, and parents in separated families remarrying or finding a new partner, therefore no longer classified as a 'lone parent'.

### Child maintenance statistics

The Separated Families statistics indicate that:

- 43 per cent of separated families had family-based arrangements.
- 20 per cent of separated families had CMS-made arrangements.
- 37 per cent of separated families had no arrangements.<sup>455</sup>

CMS administrative data shows that in the quarter ending March 2025, the CMS managed 760,000 arrangements. Of those:

- 57 per cent, or 440,000 cases, were in Direct Pay, accounting for 620,000 children.

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450 A survey of a representative sample of private homes in the UK. For more info see Department of Work and Pensions *Accredited official statistics—Family Resources Survey: background information and methodology*, 27 March 2025

451 Department for Work and Pensions, *Separated Family Statistics: April 2014 to March 2024*, 27 March 2024

452 Department for Work and Pensions, *Separated Family Statistics: April 2014 to March 2024*, 27 March 2024

453 Office for National Statistics, *Families and households in the UK: 2024*, 23 July 2025

454 Office for National Statistics, *Families and households in the UK: 2024*, 23 July 2025

455 Department for Work and Pensions, *Separated Family Statistics: April 2014 to March 2024*, 27 March 2024

- 41 per cent, or 310,000, were in Collect and Pay, accounting for 410,000 children.
- The remaining cases had not yet been assigned to either service, accounting for 14,000 children.<sup>456</sup>

The amount due to be paid to parents has risen significantly in the last ten years, from £43.5m in the quarter ending March 2015 to £379.6m in the quarter ending March 2025. Of this, £279m (73 per cent) was in Direct Pay and as such was presumed to be paid,<sup>457</sup> £72.5m (19 per cent) was paid, and £28.1m (7 per cent) was unpaid.<sup>458</sup>

Since the CMS began in 2012, CMS administrative data indicates that £713.1m in unpaid maintenance has accumulated, accounting for 7 per cent of all maintenance due to be paid since the start of the service.<sup>459</sup>

### *CMS workforce*

As of March 2025, the CMS employed 5,055 people, which equated to the full-time equivalent (FTE) of 4,449.65.<sup>460</sup> This represents a reduction of over 1,000 FTE employees since 2019.<sup>461</sup>

Of those staff, 4,078 employees (3,502.73 FTE) work in Great Britain for the CMS, 651 (620.92 FTE) work in Northern Ireland, and 326 (326 FTE) work as contractors in Northern Ireland.<sup>462</sup>

### *Compliance*

It is challenging to capture the current levels of compliance and amount of maintenance successfully being transferred between parents, as the CMS only monitors compliance in Collect and Pay arrangements, which account for just 41 per cent of total CMS arrangements.

#### *Compliance in Collect and Pay*

Administrative data states that in the quarter ending March 2025, 220,000 paying parents were due to pay maintenance via Collect and Pay. Of the parents on Collect and Pay:

- (a) 70,000, or 31 per cent, paid no maintenance.
- (b) 69 per cent of paying parents were described as compliant with their arrangement, meaning they paid something in the previous quarter. Of these parents:
  - (i) 50,000, or 23 per cent, paid up to 90 per cent of the maintenance due.

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456 Department for Work and Pensions, *Child Maintenance Service Statistics: data to March 2025*, 24 June 2025

457 This accounts for Direct Pay arrangements. Compliance with arrangements is not monitored in the Direct Pay part of the CMS.

458 Department for Work and Pensions, *Child Maintenance Service Statistics: data to March 2025*, 24 June 2025

459 Department for Work and Pensions, *Child Maintenance Service Statistics: data to March 2025*, 24 June 2025

460 Written Answer, [HL7303](#), Session 2024–26

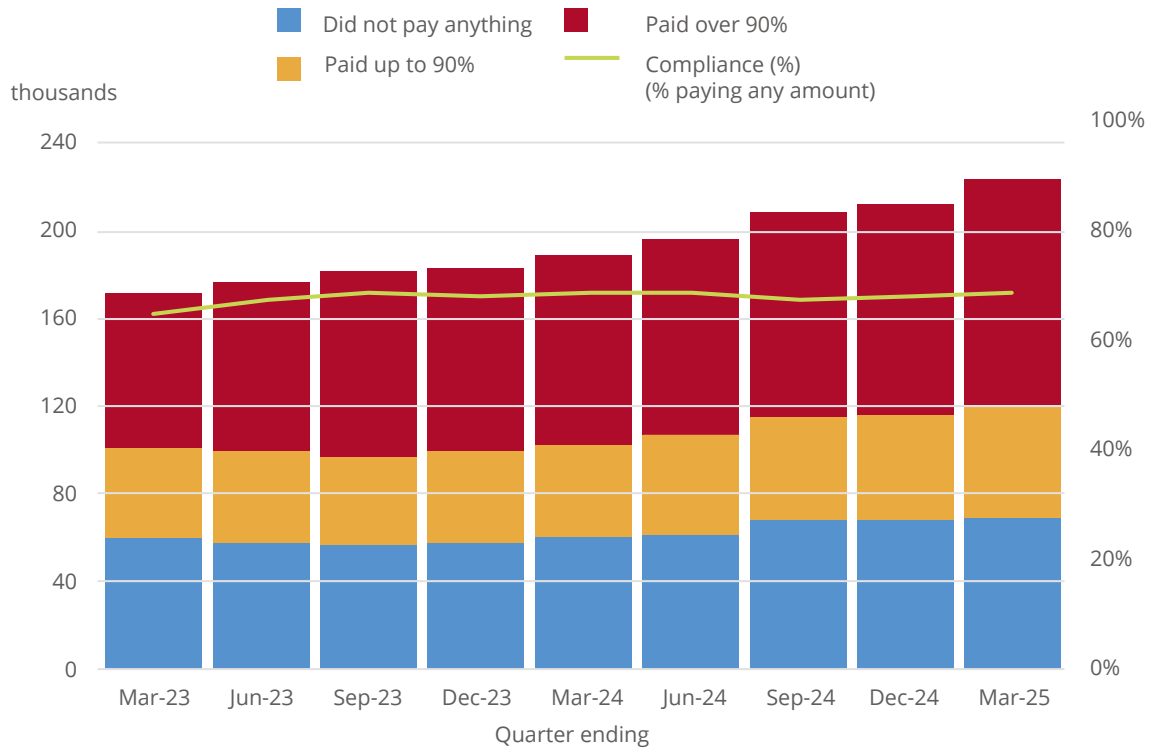
461 Department for Work and Pensions, *Child Maintenance Service: data insights*, 23 June 2025

462 Written Answer, [HL7303](#), Session 2024–26

(ii) 100,000, or 46 per cent, paid over 90 per cent of the maintenance due.<sup>463</sup>

(c) £28.1m of maintenance was unpaid.<sup>464</sup>

**Figure 3: Payment compliance rate in Collect and Pay**



Source: Department for Work and Pensions, *Child Maintenance Service Statistics: data to March 2025*, 24 June 2025

It should be noted that in roughly one in three of cases where no maintenance was paid, the lack of payment was due to the CMS planning to take it directly from the individual’s benefits, but this not being possible due to other benefit deductions.<sup>465</sup> Recent policy changes which prioritise child maintenance deductions should mean all these arrangements become compliant,<sup>466</sup> albeit with a small amount of maintenance being paid due to the paying parent being on Universal Credit.

173,000 children were in Collect and Pay arrangements which received no maintenance. This accounts for 16.6 per cent of the total number of children living in CMS arrangements,<sup>467</sup> though it should be noted this includes children who are no longer living with the receiving parent, for example if they have entered adulthood and the remaining unpaid maintenance is being collected in arrears.<sup>468</sup>

463 Department for Work and Pensions, *Child Maintenance Service Statistics: data to March 2025*, 24 June 2025

464 Department for Work and Pensions, *Child Maintenance Service Statistics: data to March 2025*, 24 June 2025

465 Committee visit note (Appendix 6)

466 The Universal Credit, Personal Independence Payment, Jobseeker’s Allowance and Employment and Support Allowance (Claims and Payments) (Modification) Regulations 2025, *Explanatory Memorandum*

467 Department for Work and Pensions, *Stat-Xplore: CMS Children, table: Service Type and Paying Status by quarter* [accessed 25 July 2025]. In the quarter ending March 2025, there were 1,041,022 children in Direct Pay or Collect and Pay arrangements, and of those, 172,915 were in Collect and Pay arrangements where no payment was made.

468 [Q 54](#) (Baroness Sherlock OBE)

Of the parents who paid up to 90 per cent of the maintenance owed:

- 4 per cent, or 8,500 parents, paid up to and including 30 per cent of the maintenance due.
- 8 per cent, or 17,900 parents, paid over 30 per cent up to and including 60 per cent of the maintenance due.
- 11 per cent, or 24,800 parents, paid over 60 per cent, up to and including 90 per cent of the maintenance due.<sup>469</sup>

Parents made payments in a range of ways:

- (a) 63,000, or 28 per cent, had a deduction from earnings order or request in place.
- (b) 85,000, or 38 per cent, were due to pay via deduction from benefits.
- (c) The remaining 75,000, or 34 per cent, were due to pay via other methods of payment—generally standing orders.<sup>470</sup>

At the end of March 2025, the following enforcement actions were in process:

- 5,300 liability orders.
- 5,100 regular or lump sum deduction orders.
- 9,300 enforcement agent referrals.<sup>471</sup>

The DWP maintain that CMS arrangements are effectively enforced. Chris Smith, Deputy Director of Child Maintenance (Operations), stated that “the vast majority” of non-compliant parents were put “back on track” or the maintenance was deducted directly from their accounts.<sup>472</sup> In the year ending 2024, £182m was collected through enforcement actions. This included:

- £150.5m via deduction from earnings.
- £16.3m deducted from bank accounts.
- £7.9m collected from Paying Parents where CMS is (or is considering) applying for a liability order.
- £2.6m collected by Enforcement Agents (formerly known as bailiffs).
- £5.3m collected from Paying Parents undergoing (or being actively considered for) ‘sanctions’ action such as committal to prison and confiscation of passports and driving licences.<sup>473</sup>

As noted above, compliance in Direct Pay is not tracked. However, in June 2025, the DWP published the finding of a survey of parents who used Direct Pay, which included reported compliance in Direct Pay.<sup>474</sup> This research found that:

- Only 60 per cent of receiving parents report getting all of the child maintenance they are owed, and only 40 per cent always received it on time.

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469 Department for Work and Pensions, *Stat-Xplore, CMS Paying Parents Dataset, CMPS Parent 2 Compliance (Collect and Pay by Quarter)* [accessed 25 July 2025]

470 Department for Work and Pensions, *Child Maintenance Service Statistics: data to March 2025*, 24 June 2025

471 Department for Work and Pensions, *Child Maintenance Service Statistics: data to March 2025*, 24 June 2025

472 Q 5 (Chris Smith)

473 Written evidence from Department for Work and Pensions (CMI0123)

474 Department for Work and Pensions, *Government response: Child Maintenance: Improving the collection and transfer of payments*, 23 June 2025

- More than a third (36 per cent) of receiving parents who had experienced a missed or late payment had not reported it to the CMS, with key reasons for this being focused on their relationship with the paying parent and/or having low confidence in the CMS.

## APPENDIX 6: COMMITTEE VISIT, TO THE CHILD MAINTENANCE SERVICE OFFICE, HASTINGS, 23 APRIL 2025

### Background

On 23 April, the Committee conducted a visit to the Child Maintenance Service (CMS) office in Hastings. This visit primarily focused on the operation of the CMS, though the Committee also explored, to a limited extent, the challenges CMS staff faced, and policy decisions regarding how the service should be operated.

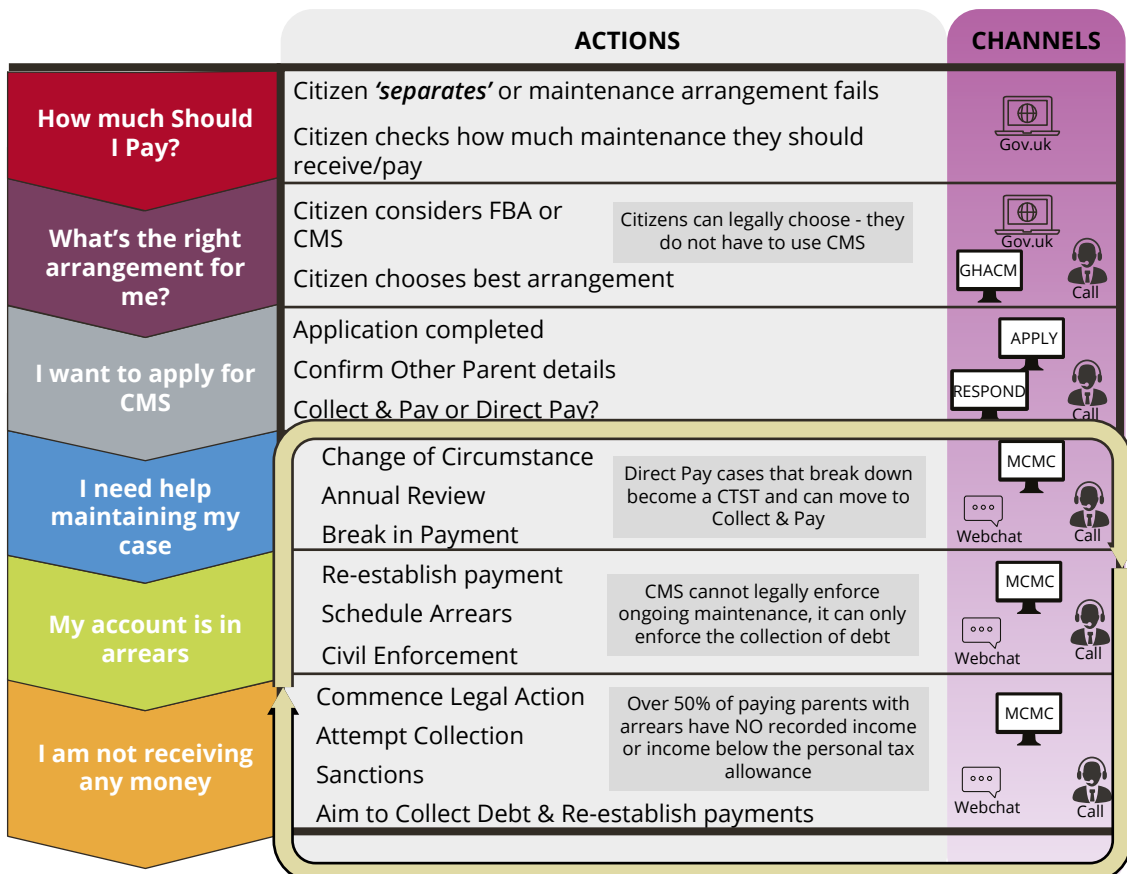
This note sets out key points shared by CMS staff, though the details of any case studies discussed are not included to protect the anonymity of individuals.

We are grateful to the CMS for the time they took to speak to the Committee, and the time taken to arrange the visit and review this note following the visit. The Committee would also like to note the passion, dedication and commitment shown by CMS staff regarding their work.

### Customer journey

CMS staff set out the information that members of the public interested in the Child Maintenance System could access, and the different stages a CMS customer would go through when deciding whether to apply for a CMS-made child maintenance arrangement. Staff explained the application process, case maintenance system, and initial actions parents would take if payments were not being made.

**Figure 4: Process of creating and enforcing a child maintenance arrangement**



## Support before people apply to the CMS and once applications are made

CMS staff explained that previous and current policy was to encourage families to think about family-based arrangements—child maintenance arrangements made directly between parents without CMS involvement—before going to the CMS to make an arrangement. Support for family-based arrangements included the self-service calculator.

### CMS self-service calculator

The CMS provides an online child maintenance self-service calculator<sup>475</sup> which people can use to estimate how much maintenance parents should pay or receive. The calculator may also be used by services or organisations supporting a parent, such as the Citizens' Advice Bureau.

### Applications

95% of applications for CMS arrangements came through the online 'Get Help Arranging Child Maintenance' system<sup>476</sup> which had replaced a 45-minute phone call with CMS to make an application. The online application form is available 24 hours a day, and allows parents to provide information regarding the applicant, qualifying children, shared care arrangements, and the other parent. Applications had increased since the CMS removed the £20 application fee in February 2024.

CMS staff explained that when applications were made, parents provided as much information as possible about the soon-to-be paying parent. This information was checked by CMS with His Majesty's Revenue and Customs (HMRC) and other sources to identify and contact the soon-to-be paying parent. CMS would then calculate the maintenance and write to the paying parents setting out the estimated maintenance, asking the payer to respond to confirm information or provide further evidence which would enable a CMS calculation and agreement to be reached.

Parents could sign up to the 'My Child Maintenance Case' service<sup>477</sup> which allowed them to manage their maintenance case online, including updating information such as changing the number of nights the child stays with the parent. The CMS could also use the system to provide reminders to parents when payments were due, and inform them how to report missed or late payments. There was typically more communication with parents in the first two months of an arrangement as this was often the time when challenges with the agreement arose.

CMS staff explained that the calculation of maintenance focused on income, but that other circumstances such as housing costs may be considered when the CMS is considering whether to take enforcement action.

## Case management and communication with the CMS

### *Complex cases*

Examples of complex cases were shared with the Committee. This included cases where the father of the child was only made aware of the child's existence when the CMS contacted them about maintenance, where parentage was contested, where the role of paying/receiving parent had switched due to care arrangement changes, or where there were multiple arrangements with one parent.

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475 HM Government, [Calculate your child maintenance](#) [accessed 15 September 2025]

476 HM Government, [Calculate your child maintenance](#) [accessed 15 September 2025]

477 HM Government, [Child Maintenance Service](#) [accessed 15 September 2025]

To illustrate the complexity of cases, the CMS provided an example where one paying-parent (PP) owed the other receiving parent (RP) arrears from a previous arrangement, but RP was currently required to pay PP maintenance on a new arrangement relating to a different child. RP had requested that the arrears from the previous arrangement be offset against the maintenance they now owed RP, but the CMS decided not to do so due to the impact it would have on the child in RP's care. As a result, PP would be paying maintenance to RP at a higher rate than RP would be repaying the maintenance arrears they owed to PP.

Regarding parentage disputes, CMS staff explained that in some instances parentage could be assumed, but when this was not possible CMS may provide upfront funding for tests, but would expect this to be reimbursed. They noted that while the CMS could not force people to be tested, they could take people to court regarding parentage.

### Online and phone communication

CMS staff explained that while the option to communicate with the CMS via the post or phone services was available, most people using the CMS wanted to use the online portals, and many people called the CMS to get help with using the online portal. They explained that information shared with the CMS by post would be uploaded onto the CMS's online portal. It was rare for decisions to be made over the phone and there were now far fewer calls for CMS to handle, but such calls were typically more complex work. CMS told us that calls were documented to enable consistent handling.

### Specific case managers

CMS staff stated that people would only have access to dedicated caseworkers when enforcement action was being taken, when there were arrears in maintenance, or where domestic or financial abuse had been identified as a likely issue. However, a parent with a dedicated caseworker may not always be able to access them, for example if the caseworker was off work or on a call with another parent. Issues might therefore be picked up by other caseworkers if their a caseworker was unavailable. CMS representatives stressed that having dedicated caseworkers for parents presented a significant logistical challenge.

### Arrears, enforcement and investigation

CMS staff explained how enforcement action takes place, noting that in the majority of cases enforcement action or the threat of action resulted in paying parents complying with maintenance arrangements. CMS representatives stressed that compliance of maintenance arrangements was increasing, the use of CMS enforcement powers was increasing, and timescales for enforcement being taken was reducing.

### Compliance rates

68% of paying parents in Collect and Pay arrangements were viewed as compliant, in that the paying parent had paid at least something towards the maintenance they owed. DWP publications<sup>478</sup> set out that 68,000 paying parents (32% of the Collect and Pay caseload) paid no maintenance, while 140,000 paying parents (68% of the Collect and Pay caseload) paid some maintenance. Of the 140,000 paying parents, 97,000 (46% of the Collect and Pay caseload) paid over 90% of

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478 Department for Work and Pensions, *Child Maintenance Service Statistics: data to December 2024*, 25 March 2025

the maintenance due for the quarter, while 47,000 (22%) paid up to 90% of the maintenance due for the quarter.

Of those who do not pay, over a third are subject to deduction of money from their benefit payments, but no money is actually collected due to other deductions from the individual's benefits being made first. Recent policy changes in 2025 meant that deductions for child maintenance were now deemed a higher priority than other deductions, and once this was implemented, these cases should have become compliant with their child maintenance arrangements.

The remaining paying parents faced enforcement action from the CMS.

### Range of powers

The CMS had a range of ways to ensure maintenance was paid, including directly deducting maintenance payments from benefits, salaries and bank accounts. The CMS were able to check people's bank accounts to see if they had the funds to make payments, without notifying the paying parent that they were doing so, and banks were required to cooperate with this action.

CMS staff explained that when paying parents were employees and paid by their employers through PAYE systems, enforcement was generally straightforward, as maintenance could be deducted directly from paying parent's salaries before they received the salary.

### Investigation

The CMS could investigate when there was a credible allegation that a paying parent was misrepresenting their income which could result in the maintenance calculation being lower than it should be. For example, a paying parent could claim that their income was lower than it actually was. When a credible allegation was made, a 'surface level' check was conducted by the Financial Investigations Unit (FIU), and if there was evidence that income was being misrepresented a fuller investigation would be conducted, including analysis of banking history, income sources, spending habits and other third party information sources.

The FIU could then present evidence of misrepresentation of income to the paying parent, and the CMS could reassess the maintenance owed and negotiate a repayment plan for maintenance arrears.

### Timeliness

CMS representatives acknowledged that timeliness of enforcement presented a challenge. In 2023 the National Audit Office had stated that it could take two years for the CMS to take 'end-to-end' enforcement action—that is, the time period between the CMS considering whether to take enforcement action, to the time when it had exhausted all the powers it had at its disposal to ensure the paying parent paid the maintenance.

CMS staff noted that the introduction of Administrative Liability Orders—which will allow the CMS to take enforcement action without going to court to secure a Liability Order—should reduce delays on enforcement action.

### Other support

The CMS did not signpost parents to mediation or dispute services or monitor whether any parents used such services. When asked, CMS representatives said that knowing the success rate of such signposting would be useful.

## APPENDIX 7: SUMMARY NOTE OF ENGAGEMENT EVENT WITH RECEIVING PARENTS, 30 APRIL 2025

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### Engagement event with receiving parents, 30 April 2025

On 30 April 2025 the Committee held a roundtable discussion with parents who received child maintenance payments through the Child Maintenance Service. These parents were the primary caregiver for their children.

The event consisted of three break-out groups, each chaired by a member of the Committee. The names of attendees have not been included to protect their identities. This note summarises the key themes emerging from the discussions.

We are grateful to the parents who took the time to share their experiences and ideas with us.

### Summary of key themes

#### *Calculation*

Parents cited numerous instances of limited, out of date, or false information from paying parents being used to calculate agreements. This was due to the lack of scope in what was considered as income (as it excludes assets and other sources of income), or parents deliberately not declaring income to the CMS. Participants told us of paying parents investing in property or moving money to different accounts to minimise liabilities.

Many participants gave examples of paying parents using self-employment as a means to reduce their liabilities. While income from self-employment should technically be counted towards total income, earnings from self-employment wasn't always easy for the CMS to trace it and so one participant said that paying parents could use the failings of the CMS to pay as little as possible.

Many parents highlighted that maintenance payments were not always recalculated when paying parents' financial situations changed. Participants indicated that unless paying parents alerted the CMS to a change in their financial circumstances, a recalculation would only happen at a certain date each year, meaning that paying parents may not be liable for more payments as soon as their wage increased. Furthermore, mandatory recalculation did not happen until there was a 25% change in earnings which parents felt was much too high a threshold.

#### *Obtaining data*

Participants complained of having to provide evidence of the paying parent's income in order to recalculate payments, and during the enforcement and investigation process. These participants felt that the onus should not be on them to collect this information when the CMS should be able to obtain data efficiently from HMRC, DWP and other financial institutions. Conversely, other participants found that evidence provided by receiving parents about paying parents' additional income (such as rental properties or evidence of lifestyles which did not match CMS data) were rejected by the CMS.

#### *Nuance*

Many participants indicated that the CMS lacked nuance and was a blunt instrument which worked well in straightforward cases but lacked nuance for more complicated cases. Such complex cases included those where custody of children

was shared, where paying parents' finances were non-PAYE, and particularly where domestic or financial abuse was present.

### *Bias*

Almost all receiving parents believed the system was biased towards paying parents, allowing them to reduce their payments or evade altogether due to the lack, and timeliness, of enforcement and the loopholes in calculations.

### *Enforcement*

There was universal agreement from participants that there were no real consequences for not paying, that the CMS was reluctant to use enforcement powers, and that it took years before any form of payment was collected, if at all. Because of the delay in enforcement, parents with care reported accruing debts while they received no maintenance payment, because bills, mortgages and other payments still needed to be made. Parents suggested that enforcement powers should be increased, including consequences such as interest charged on late payments, or credit ratings affected, in order to extract payment.

Parents explained that the process and timeframe of enforcement action was not explained to them, with a lack of communication about what enforcement action was being taken against the paying parent and how long it would take before payment was obtained. Some parents suggested the lack of enforcement was pushing children into poverty.

### *Investigation*

Some participants suggested that the standard of investigation should be raised. Participants described how they were told that the CMS did not have powers to investigate income, and did not follow up when receiving parents provided information about incomes of paying parents. Parents felt that the CMS did not properly interrogate the paying parent's tax accounts or filings.

## **Contact with the CMS**

### *Online system*

There was almost universal criticism of the time taken for phone calls to the CMS to be answered, and that lines were only open during working hours. This could prolong stress for parents and reduce confidence in the system.

Many participants welcomed a move to online communication with the CMS as many receiving parents were working, so could undertake CMS tasks in their own time outside of call-centre operating times. Furthermore, participants said that using the online portal meant they could avoid having to conduct phone calls with the CMS at work or in front of children. However some participants felt an online system was not always appropriate for more complex cases, and those involving domestic violence. Those with complex cases would prefer a named caseworker.

Participants in general felt there was really poor communication from the CMS outside of phone calls; they complained about standard letters with no personalisation and often receiving conflicting letters at the same time. Some parents suggested that having an online portal with all of their correspondence, a means to upload evidence at any time (not just when requested by CMS), and a journal similar to the Universal Credit portal with a chat function, would improve the online service.

*Sole Caseworker*

A key driver of stress and frustration for participants was the need to re-explain their situation each time they contacted the CMS, which involved having to relive traumatic experiences and being passed from pillar to post to get correct information. Many participants suggested it wasted time for them and also time for the CMS. Some participants, due to their experience of domestic abuse or particularly challenging cases, had been offered single caseworkers but this was not always consistent, or was offered for limited periods of time. However many participants who had experienced a single caseworker said it was positive and improved their interactions with the service.

Some participants conceded that a single caseworker for each case would be difficult, but that a similar outcome could be achieved if there was a better case management system. Likewise, some suggested that complex cases or cases involving domestic abuse could be overseen by small dedicated teams which could share cases between them, meaning that any member of the team could deal with a parent's call with the appropriate knowledge of their case.

*Staffing*

Most parents acknowledged that CMS staff were friendly and sympathetic and sought to do the best they could. However they felt that those at the CMS were often unable to help because of a system that did not work well. This feeling was not universal, however, with some parents suggesting that CMS staff did not speak to them in a nice way, and that parents were made to feel like they should be grateful to have received some payment and bad for requesting Collect and Pay arrangements.

**Recommendations made by participants**

- At the end of the session, participants were asked what recommendations they would make to the Government to improve the service. The most common answers were:
- The maintenance calculation should be child-centric, focusing on the needs and costs for the child rather than the affordability or needs of either parent.
- The calculation should be redrafted to draw on a wider scope of income and considers the overall wealth of the paying parent, taking into account a paying parent's overall household income rather than personal income.
- There should be greater transparency from the CMS on why decisions or calculations have been made and more timely communications with all parties.
- Immediate initiation, and faster progression of enforcement actions, against paying parents who do not pay on time or in full.
- Provide more sole caseworkers, or mechanisms to ensure continuity of cases. This would avoid parents having to explain their situation during each contact.

## APPENDIX 8: SUMMARY NOTE OF ENGAGEMENT EVENT WITH PAYING PARENTS, 2025

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On 14 May 2025 the Committee held a roundtable discussion with parents who pay child maintenance payments through the Child Maintenance Service. These parents were the non-resident parent.

The event consisted of two break-out groups, each chaired by a member of the Committee. The names of attendees have not been included to protect their identities. This note summarises the key themes emerging from the discussions.

We are grateful to the parents who took the time to share their experiences and ideas with us.

### Summary of key themes

Almost all parents believed that the Child Maintenance system, its processes and the underlying legislation was biased against the paying parent, and in favour of the receiving parent.

#### *Affordability*

Many parents felt that the calculations made by the CMS were often unaffordable as they focused on gross income and did not account for the cost of setting up a second home for their children, nor the associated costs of providing for the children while under the paying parent's care. Parents noted that these problems became increasingly acute when care for a child was shared evenly between parents. Some parents suggested that they often paid more than the mandated amounts due to ad-hoc costs for the child.

Some parents felt that maintenance calculations should take into account the income of the receiving parent and their household too. This would help to ensure that payments were affordable but also that the child was receiving the best standard of living with both parents.

Many parents were critical of the 20% fee associated with Collect and Pay which pushed their payments into being unaffordable, and also reduced the amount of money they could give to their children. They felt that the fees were punitive and was a means of enforcement which was used too easily and without consideration of the effect it had on paying parents.

#### *Link with care*

Parents felt that some receiving parents withheld care opportunities in order to obtain larger monthly payments from the paying parent. In some cases, paying parents indicated that this perverse incentive was used as a means to manipulate and exert control over the paying parent.

Parents referenced difficulties they experienced with the CMS not recognising shared-care arrangements that were court-ordered, with the CMS often taking the word of the receiving parents about care arrangements and thus asking paying parents to pay a higher amount than they should.

## Communication

### *Transparency*

Parents told the Committee there was a lack of transparency in how liabilities were calculated, and the figures used for the calculation. Furthermore, some parents said they received their agreement out of the blue, with no warning they were being brought into the CMS system. Some parents said that after engaging with the CMS they expected their payments to be one amount, but found that when the paperwork arrived they were asked to pay a different amount, without any clear explanation for the discrepancy.

### *Engagement with caseworkers*

Parents lamented the waiting time for telephone conversations with the CMS, with calls often being cut off and parents not getting a call back. Parents reported finding it difficult to have continuity of care, having to explain situations repeatedly, with little action or recording of the conversations and decisions following from their call. A large number of participants suggested that a single caseworker or team would cut down on many issues and time delays they experienced.

Some parents reported feeling judged by call handlers who they said made them feel bad for not seeing their child. Some parents felt that caseworkers did not have adequate training to spot manipulation or coercive control.

### *Online system*

The majority of participants did not have positive experiences with the online portal. Some parents said that the online chat function was not appropriate, or was difficult to find.

### *Complaints*

Many parents suggested that they had difficulties raising complaints or reconsiderations of their arrangement. There were also complaints about how difficult it was to navigate complaints or appeals processes with the CMS. When complaints or appeals processes were undertaken, they were costly and time consuming (often taking years). Particular focus was on the Independent Case Examiner (ICE) and appeals taking a long time, but then the CMS exacerbating the situation by taking many months to implement the recommendations of ICE and appeal findings.

### *Enforcement*

A group of participants felt that the receiving parent had a lot of power with how enforcement worked, especially as they were able to move paying parents onto the Collect and Pay arrangement without investigation into whether or why a payment was missed. Furthermore, they felt that moving onto Collect and Pay with the 20% levy could exacerbate an already difficult situation where most paying parents were not paying the full amount due to affordability, rather than evasion.

Enforcement was described as heavy handed, and sometimes without all of the necessary information about the paying parent's situation. Often paying parents felt that enforcement action was taken in the assumption they were refusing to pay, rather than due to difficulties with affordability or a change in circumstances.

### Recommendations made by participants

- At the end of the session, participants were asked what recommendations they would make to the Government to improve the service. The most common answers were:
- The CMS should do more to encourage parents to work out agreements themselves, and the CMS should be the last resort as it was too easy to open a CMS case which was a blunt instrument.
- The CMS should recognise court orders regarding the care of a child, particularly when it came to visitation rights or shared care.
- There should be wider disclosure of the financial situation of receiving parents, which should be included in maintenance calculations.
- The CMS should engage more thoroughly with paying parents before enforcement action is taken.
- Maintenance calculations should be transparent and affordable.

Shared custody or overnight stays, and their effect on calculations, should be revised to ensure there are no perverse incentives to keep children away from paying parents.