

Child maintenance charges risk pushing those who need financial support the most out of the system

Proposed changes to child maintenance including charging to access the service at all have been condemned by family, church and community groups. [Caroline Davey](#) from Gingerbread outlines some research they have undertaken that shows the possible number of families that would be seriously affected if this policy is introduced.



[Child maintenance](#) is meant to provide regular and reliable financial support to help towards a child's everyday living costs – whereby the parent without the main day-to-day care of the child (the non-resident parent) pays child maintenance to the parent who takes on this role (the parent with care or single parent). Its objective is really twofold – both to practically support the day-to-day costs of bringing up a child, and also to underscore the principle that both parents continue to take responsibility (including financial responsibility) for their children after separation.

Under the current system, maintenance can be arranged voluntarily between parents – a private arrangement – or using the statutory child maintenance system, currently called the Child Support Agency (CSA), managed by the [Child Maintenance and Enforcement Commission](#) (CMEC). The average payment that single parent families are due through the CSA is [£33.50 a week](#). While this may sound reasonably straightforward, [less than half](#) (around 38%) of single parents get any maintenance from their child's other parent.

The government has proposed a set of sweeping – and controversial – [reforms to the child maintenance system](#), and in July 2011, after a period of consultation, confirmed that it intended to go ahead with these, including the introduction of charges to use its new statutory child maintenance service, due to be introduced between [2012 and 2014](#). And it is not just new applicants who will be affected. Over 1 million existing cases will be closed, and all parents will have to pay an application fee if they wish to continue to use the statutory system. The government has so far proposed the following charging rates:

- A **£100** upfront application charge for single parents in work.
- A total application charge of **£50** for parents on benefits (£20 of this paid upfront and the remainder in instalments).
- There will also be further ongoing charges for collection of the maintenance levied against both parents. (So far this is suggested to be between 7 and 20% dependent on parental care role.)

The proposed fees have been widely criticised by a range of family and children's charities, as well as legal and church groups, and in July 2011 the [Work & Pensions Select Committee described the application charges as 'unjust.'](#)

Gingerbread, the national charity which works with and for single parents, has been campaigning against these reforms since they were first proposed in early 2011. Most recently, we undertook an online survey of 1777 single parents, a significant – albeit not wholly representative – sample of those who will be affected by the government's proposed reforms.

Within the total sample, 819 single parents (46%) were currently using the CSA to make their child maintenance arrangements (irrespective of whether or not they received payment or had a nil assessment). Of these, 791 were due maintenance payments (the remaining 28 had been nil assessed). The findings are solely based on the group of those who were due maintenance.

The results made for striking headlines. 46% of all respondents using the CSA and due maintenance said they would stop using the service as they could not afford the upfront charges. 72% of these single parents who could not afford the fees said they would go without child maintenance rather than try to set up a private arrangement. For a more detailed breakdown see [the full briefing](#)

Of the minority who said they would try to set up a private arrangement, 80% said that they were either not confident that they would be able to come to an agreement with their child's other parent, or not confident that the other parent would stick to the agreed payments.

This survey shows that the proposed application fees to use the statutory child maintenance service would

deter many single parents from using it. This is the plan – the cost of the service can only really be reduced if there are fewer cases in the system. However by using a financial disincentive it is those who are financially less well off (and probably most in need of the maintenance money) who are more likely to be pushed out of the system. This would leave a substantial proportion of children from separated families without the child maintenance they are entitled to and that they rely on.

In June 2011 the CSA had 862,100 cases where maintenance was due. This is made up of 669,400 cases in receipt of payment, and a further 192,700 not currently in receipt of any payment, but who would stand a good chance of receiving the payments due under an improved CSA enforcement system. A further 281,300 cases are in the CSA system but nil assessed.

If, as in the survey, 46% of all single parents with cases where maintenance is due could not afford an upfront application fee, up to 396,566 single parents may stop using the service. If, as the survey suggests, around three quarters (72%) of these are then unable to make other arrangements this could **result in 285,528 single parent households** who currently use the CSA to support them in securing maintenance **going without a child maintenance arrangement** when the new system comes into force.

This analysis is based only on the current CSA caseload and does not account for future 'new' families who need to make child maintenance arrangements, who may also choose to go without any type of arrangement.

Putting the price of getting child maintenance beyond the reach of many hard-stretched single parents will directly affect children's lives. The current average maintenance calculation through the CSA for those who have a positive liability is £33.50 per week, although some families receive considerably less. At a time of rapidly rising prices, squeezed earnings and cuts in welfare, maintenance – every penny of it – really matters. Single parents have told us that their maintenance goes towards paying for children's clothes, school uniforms, shoes, food and household bills. They cannot afford to go without.

The fees will be least affordable for the poorest families, yet children in these households are the ones who most need the financial support. We know that for the poorest households child maintenance contributes over a [third of their total household budget](#). If the government is serious about encouraging parental responsibility among both separated parents, then it must continue to offer a statutory system which is free at the point of use, thereby supporting single parents to get all of the child maintenance their children are due from their other parent.

As one single parent put it:

Why should the parent who is in receipt of the maintenance and who has the children living with them be expected to pay the charge? The charge should be extra to the other parent and not taken off the child maintenance. My daughter does not deserve money to be taken off her as well as her dad abandoning her

More details of the campaigning work Gingerbread is carrying out can be found [on their website](#).