

# Kids aren't free

The child maintenance arrangements of single parents on benefit in 2012

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#### About the authors

Caroline Bryson is a partner of Bryson Purdon Social Research and was involved in the design and reporting of both the quantitative and qualitative elements of this study.

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#### About the Nuffield Foundation

The Nuffield Foundation is an endowed charitable trust that aims to improve social well-being in the widest asense. It funds research and innovation in education and social policy and also works to build capacity in education, science and social science research. The Nuffield Foundation has funded this project, but the views expressed are those of the authors and not necessarily those of the Foundation.

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### Foreword from the Nuffield Foundation

The Nuffield Foundation believes that legal, policy, and practice frameworks for making decisions affecting families should be based on robust evidence about the best interests of children, especially where they are growing up in adverse conditions.

In 2010, we awarded a grant to a team from Gingerbread, NatCen Social Research, and Bryson Purdon Social Research to undertake a study of the maintenance arrangements of single parents who receive out-of-work benefits. The study provides the first evidence on this subject since the requirement to use the Child Support Agency (CSA) was removed and the policy of reducing benefits in line with the level of maintenance received was abolished (in 2008 and 2010 respectively).

The findings from the study, which this briefing paper introduces, reveal that since these changes were implemented, the number of single parents on benefits receiving maintenance has increased from one quarter to just over one third. As parents are no longer losing benefit when maintenance is received, those that do are, on average, better off than previously. And, for one in five, receiving maintenance lifts them and their children out of poverty. This is particularly important, because we know from previous studies that family income plays a significant and independent role in determining children's outcomes. Lifting children out of poverty is one of the most important things we can do to improve their chances in life.

But the findings also show that almost half of single parents on benefits have no maintenance arrangement in place. Add to this the number who have arrangements but don't actually receive any money, either because the CSA has made a 'nil assessment' or the non-resident parent does not make the agreed payments, and it is clear that the majority of single parents on benefit receive no maintenance at all.

The government is currently reforming the child maintenance system with the aim of supporting greater numbers of separated parents to make their own maintenance arrangements. This includes introducing a fee to obtain a maintenance calculation, and charges for both parents if maintenance has to be collected by the new Child Maintenance Service following the failure

of the non-resident parent to pay the resident parent directly. This evidence presented here should be considered during the redesign process.

While the ideal scenario might be that separated parents negotiate maintenance arrangements themselves, the study shows there is a distinct group for whom this is not feasible, either because of non-cooperation from the outset or because private arrangements have broken down over time. This suggests a statutory maintenance collection service will remain necessary, although the evidence also highlights the potential for significant improvement in its performance. For example only half of the parents in the study who used the CSA received regular and reliable payments.

Non-resident parents were not interviewed for this study, but the authors highlight the importance of engaging both parents in the implementation of the redesigned child maintenance system, particularly if more private arrangements are to be encouraged. The absence of non-resident parents from this particular study is understandable; the aim was to examine the circumstances and experiences of those eligible for child maintenance. But it does highlight a wider issue concerning the lack of robust information about the circumstances of non-resident parents (usually, but not exclusively, fathers) in many studies. Fathers are missing from, or under-represented in, most of the relevant surveys, and this is an important data infrastructure issue which both funders and researchers need to address.

We would like to thank the research team for their commitment to this project. They have delivered a detailed, thoughtful, and timely piece of work that provides upto-date evidence directly relevant to current policy development. More information on all the findings reported here can be found in the full report, available to download from www.nuffieldfoundation.org.



# Highlights

In 2008, the requirement for single parents claiming out-of-work benefits to set up maintenance arrangements using the Child Support Agency (CSA) was lifted. In 2010, a further policy change meant that single parents on benefit could keep any maintenance given to them without it affecting the state benefits they received.

This study provides the first up-to-date picture of the maintenance situations of single parents receiving benefit since these two policy changes.

# Key findings

- Prior to the 2008 changes, only a quarter (24 per cent) of single parents who received out-of-work benefits also received any maintenance. By 2012, this had increased to one third (36 per cent).
- Pre-2008, the maximum amount that parents receiving maintenance could be better off (after a reduction in their benefits) was £10 per week. By 2012, the average amount of maintenance received by single parents on benefit was £23 per week.
- In 2012, for one in five (19 per cent) of these parents receiving maintenance, their maintenance lifted them out of poverty.
- Even though the obligation to use the CSA was removed in 2008, having a CSA arrangement was still almost twice as common as having a private maintenance arrangement (37 per cent compared to 20 per cent). And 43 per cent of single parents on benefit had no maintenance arrangement at all.
- Private arrangements appear to be difficult to sustain over time. Although four in ten (40 per cent) single parents on benefit had or had tried to have a private arrangement at some point, half had since moved to having a CSA arrangement or no arrangement at all.

"The most valuable arrangement in each individual case is that which is most likely to lead to non-resident parents paying regular maintenance"

#### Lessons for the redesign of the child maintenance system

The government is currently reforming the child maintenance system with the aim of supporting greater numbers of separated parents to make their own maintenance arrangements. The following lessons should be considered as part of this process.

- The most valuable arrangement in each individual case is that which is most likely to lead to non-resident parents paying regular maintenance.
- A significant proportion of single parents on benefit cannot make or maintain private arrangements. This has implications for the expectation that all current CSA cases will be able to consider private arrangements. It also highlights a need for supporting parental collaboration throughout the maintenance period, and not just at the point of separation.
- A statutory maintenance collection service is likely to be the only feasible arrangement for some parents. The

- introduction of the new system carries a risk that these parents will become poorer, either because they pay the fees to use the new statutory system, or because they give up on child maintenance altogether.
- The administration of the statutory system needs to be improved. Twenty two per cent of single parents on benefit using the CSA never receive any money and a further 27 per cent receive it only occasionally.
- More active engagement and tailored support is needed to encourage the making of maintenance arrangements.
   Child maintenance policy and support needs to engage both parents.

This briefing paper introduces the findings from *Kids aren't free: a study of the child maintenance arrangements of single parents on benefit in 2012*. The full report is available to download from www.nuffieldfoundation.org

"Only a third of single parent families on benefit actually receive any maintenance"

### Context

Three quarters of a million single parent families in the UK are supported by out-of-work means-tested benefits. They are among the poorest families in the UK. With the exception of bereaved parents, all these families are entitled to seek regular financial support (child maintenance) from the child's other parent (the non-resident parent), in addition to their benefits. However, only a third of these families actually receive any maintenance.

In 2008 and 2010, two changes to child maintenance policy<sup>2</sup> were introduced which affected single parents on out-of-work benefits:<sup>3</sup>

- No longer compulsory to use the CSA: Since the introduction of the CSA in 1993, there had been an obligation on the part of single parents on benefit to seek maintenance from the non-resident parent via the CSA.<sup>4</sup> In 2008 this obligation was removed, allowing families to make private arrangements or have no arrangements at all.
- No longer a benefit reduction to take account of maintenance: Also since 1993, single parents' meanstested benefits had been reduced in line with the maintenance that they received. Those entering the CSA

in the early days lost their benefit pound for pound against any maintenance they received. From 2003, new CSA applicants were allowed to receive £10 in maintenance per week before it began to affect their benefit payments. In 2008 this 'maintenance disregard' was raised to £20 for everyone. Finally from 2010, all parents were allowed to keep all maintenance received without a subsequent reduction in their state benefits (sometimes referred to as a 'full disregard'). That is, the benefits calculation now completely ignores or disregards any maintenance received.

<sup>1.</sup> Jobseeker's Allowance, Income Support and Employment and Support Allowance.

<sup>2.</sup> Introduced as a result of the 2008 Child Maintenance and Other Payments Act and amendments to the Income Support and Jobseeker's Allowance Regulations.

<sup>3.</sup> The policies affected all parents with care (parents with the main caring responsibility) on benefit. Our study focused on single parents (those who have dependent children and no partner) on benefit, who account for 96 per cent of parents with care on benefit.

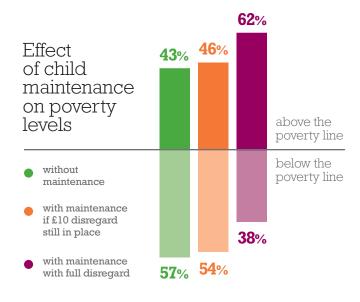
<sup>4.</sup> In reality, despite it being compulsory for this group to use the CSA, it seems that only around six in ten had had a CSA assessment in 2007. This is explored in Chapter 2 of the full report.

# About this study

This study, carried out in 2012, provides the first published evidence about the maintenance situations of single parents on benefit since these two policy changes. It draws on data collected from a telephone survey of 760 single parents on benefit and 40 qualitative interviews designed to provide a more in-depth picture of parents' experiences of different types of maintenance arrangements. Using data from a previous study, the 2007 DWP Survey of Relationship Breakdown, 5 the study compares the proportion of single parents on benefit receiving maintenance before and after the policy changes (in 2007 and 2012), as well as the amounts received.

Differences in the sample design between the two surveys limit the robust comparisons that can be made. In the 2007 Survey of Relationship Breakdown, the single parents on benefit sample consisted of CSA customers with positive assessments (i.e. where the non-resident parent should be paying) sampled from CSA records, and others (with private or no arrangements) who were identified from a household screen. CSA cases with nil assessments (i.e. where the non-resident parent had been told they had to pay nothing) were excluded from the 2007 survey, but their maintenance information was imputed in the analysis (i.e. as CSA customer receiving no maintenance).

The 2012 survey includes the full spectrum of single parents on benefit (including nil assessments). However, it relied solely on respondent report as to whether and what type of arrangement they have (with a series of prompts to try to ensure there was differentiation between no arrangements and nil assessments). There is a risk that respondents in 2012 who had an arrangement that has never resulted in the receipt of any maintenance (i.e. nil assessed or non-working arrangements) reported having no arrangement. Comparisons over time are therefore limited to the receipt, level of maintenance received and the use of private arrangements.



Base: Single parents on benefit who received maintenance (N=182)

### Average weekly amount of child maintenance, where it is received by single parents on benefit



# **Findings**

#### The proportion of single parents on benefit receiving maintenance

Since the removal of the obligation to use the CSA, the proportion of single parents on benefit receiving maintenance has increased from 24 per cent (2007) to 36 per cent (2012). Over the same time period there have also been improvements in the performance of the CSA,<sup>6</sup>

as well as an increase in the proportion of non-resident parents obliged to pay some maintenance<sup>7</sup>. Therefore, it is not possible to disentangle what might be the effects of the 2008 and 2010 policy changes from the impact of these other changes.

#### The amount of maintenance received

The financial situations of single parents on benefit who do receive maintenance highlight the positive effect that even small amounts of maintenance can have, particularly since there is now no subsequent reduction in benefits.

In 2012, single parents on benefit who received maintenance reported getting an average of £23 per week, double what their counterparts received in 2007. In 2007, maintenance would have made a difference of only £10 a week to their income (£12 a week allowing for inflation) once the reduction in benefits was taken into account.

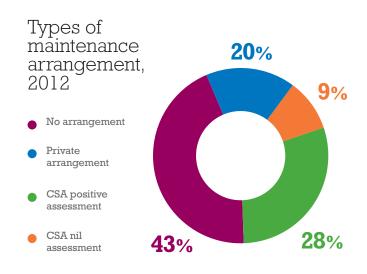
The introduction of the full disregard has also contributed to lifting families out of poverty. If the £10 disregard were still in place in 2012, only 46 per cent of parents receiving maintenance would have been living above the poverty line, compared to the 62 per cent who are doing so because they keep all of their benefits as well as their maintenance.

The effect of maintenance on household incomes highlights the importance of trying to increase the numbers who receive it; particularly if we want to increase the proportion of children living above the poverty line.

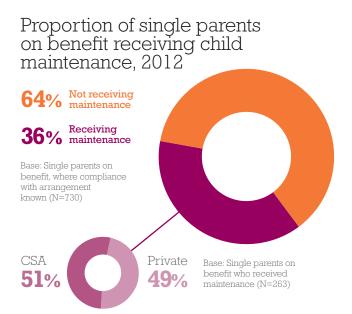
"It makes a big difference because it means I can buy [my daughter] clothes as and when she needs them, without having to rob Peter to pay Paul"

<sup>6.</sup> Under the Child Maintenance Enforcement Commission's (CMEC's) Operational Improvement Plan.

<sup>7.</sup> In the earlier days of the CSA, prior to 2003 non-resident parents on benefit were largely exempt from the payment of any maintenance. This changed from 2003 when an obligation of a minimum of £5 was expected for all new cases.



Base: Single parents on benefit (N=752)



#### Types of maintenance arrangement

In 2012, 57 per cent of single parents on benefit reported that they had a maintenance arrangement, either made privately or using the CSA. Since the removal of the obligation to use the CSA, the proportion with a private arrangement has increased from four per cent (2007) to 20 per cent (2012). However this is still a smaller proportion than those with a CSA arrangement, which was 37 per cent in 2012. The CSA figure comprises 28 per cent with a positive assessment, where the non-resident parent had been ordered to pay maintenance, and nine per cent with a nil assessment, where no money was due.

To some extent, the proportion using the CSA reflects the fact that many parents with pre-2008 arrangements have not changed them since the obligation to use the CSA was removed. However, several factors suggest that those using the CSA are less likely to be able to make private arrangements. For example:

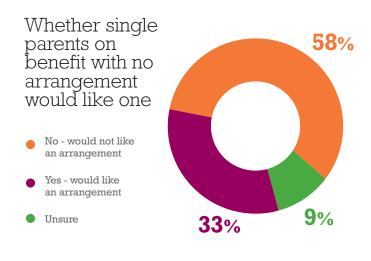
- Sixty four per cent continue to use the CSA despite being unhappy with their arrangement.
- Those using the CSA were more likely than those with private arrangements to have conflicted relationships with, or no contact between, the child and their other parent.

Among the single parents on benefit using the CSA who
had never had an obligation to use the statutory system (i.e.
they became single parents on benefit after 2008), almost
half (47 per cent) turned to the CSA only after they had
attempted to have a private arrangement.

This study also shows that 'having an arrangement' organised by the CSA does not necessarily translate to 'receiving maintenance'. One in five (22 per cent) of those with a positive CSA arrangement have never received maintenance.

The situation among single parents on benefit with a private arrangement is very different: only four per cent of this group reported an arrangement that resulted in no maintenance. However, it is quite possible that those with private arrangements which are not working simply reported in the survey that they had no arrangement. One in five (19 per cent) of those with no maintenance arrangement had previously had or tried to have a private arrangement.<sup>8</sup>

The 36 per cent of single parents on benefit who receive maintenance is divided almost equally between those who receive it via the CSA (51 per cent), and those who receive it privately (49 per cent).



Base: Those who became single parents on benefit post 2008, who have no current maintenance arrangement (N=192)

"He always said that if I did go to the CSA it's not even worth it because you wouldn't receive anything and I couldn't afford to pay you anything so it would only be a fiver. So I'd rather just not bother"

#### The potential to increase the number of maintenance arrangements

The study shows there is scope to increase the proportion of single parents on benefit who receive child maintenance.

• Three in ten (28 per cent) single parents on benefit reported having a 'positive' CSA assessment stipulating that the non-resident parent should be paying maintenance. But one in five of these parents (six per cent of all single parents on benefit) never received any maintenance. If these arrangements were compliant, the proportion of all single parents on benefit receiving maintenance would increase from 36 per cent to 42 per cent.

"I presumed that when the CSA are involved, obviously, you would get regular money from the ex-husband. That's what I was expecting"

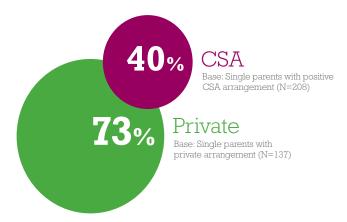
• Four in ten (43 per cent) single parents on benefit reported having no maintenance arrangement in place. <sup>10</sup> In half (48 per cent) of these cases, this was reported as something which 'just happened' rather than being a conscious decision. And a third (33 per cent) of single parents with no arrangement said that they would like a child maintenance arrangement.

"I don't know whether it would be worth [trying to make an arrangement]. I don't know whether it would get me anywhere. And the last thing I want to do is end up having another screaming row with him. I haven't got the energy"

• While more than half (58 per cent) of parents without an arrangement said that they did not want one (and a further nine per cent were unsure), it would be misleading to suggest that all these parents have truly 'chosen' not to have an arrangement (although some clearly have). Often a complex interplay of factors resulted in having no arrangement, including: the desire to maintain or avoid contact; the experience of past failures to establish working arrangements; and the perceived willingness or ability to pay on the part of the non-resident parent. Therefore the extent to which having no arrangement is what single parents would choose regardless of the support available in ensuring the non-resident parent complied, is not measurable from the data reported here.

<sup>9.</sup> A further nine per cent report having had a nil assessment, where the non-resident parent was deemed exempt from paying maintenance. 10. Note, this is likely to include some with non-working CSA or private arrangements, who do not view themselves as having an arrangement.

Proportion of single parents receiving maintenance on every, or almost every occasion



"If it was coming out from the CSA then it will definitely get paid. Whereas if he was giving me a set amount he might, like he puts it, 'forget' to pay me'

### Having a maintenance arrangement which works well

Hidden within the headline finding that 36 per cent of single parents on benefit receive maintenance is the fact that not all of these parents have a good working arrangement in place. Only four in ten (40 per cent) of those with CSA arrangements (excluding those nil assessed) and three quarters (73 per cent) of those with private arrangements report that they receive their maintenance on every, or almost every, occasion. The proportion of single parents on benefit who receive maintenance reliably and regularly is therefore lower, at 25 per cent. So it is important to seek to maximise existing arrangements to increase the number of parents who receive reliable and regular maintenance, as well as to drive up the number with arrangements overall.

Although those with a private arrangement are more likely to receive maintenance reliably and regularly than those with a CSA arrangement, it is not possible to conclude that private arrangements are therefore better. The difference is more likely to reflect differences in the type of people who 'choose' these arrangements, specifically in their particular economic and relationship circumstances, rather than the effectiveness of the arrangements in themselves. This is discussed in more detail later in this briefing.

''It's ok when I'm getting paid, as such, but then it's irritating sometimes when I don't get paid or anything. He should be the one paying it, ensuring his daughter has got enough food and stuff''

### Child maintenance redesign

A redesigned statutory child maintenance system is currently being tested on a 'pathway group' of new applicants. Government plans for the future of the child maintenance system are set out in *Supporting separating families:* securing children's futures (DWP July 2012). These plans place a greater emphasis on supporting separated parents to make their own maintenance arrangements, rather than relying on the state to determine and enforce financial obligations for children. Measures include:

- i. Better signposting to improved support services aimed at helping separated parents to collaborate in arrangements (including financial arrangements) for their children.
- ii. Requiring all would-be applicants to the statutory system (overwhelmingly single parents) to undergo a telephone interview intended to encourage private arrangements and signpost to support services.
- iii. Financial incentives for parents to make private arrangements, or at least pay amounts set by the new Child Maintenance Service between themselves, Current proposals are for:
  - o A £20 initial application fee to obtain a statutory child maintenance calculation, with a non-resident parent then incentivised to avoid collection charges by being offered the option of paying the amount calculated direct to the parent with care (a 'Direct Pay' arrangement).
  - o A regular 20 per cent 'collection surcharge' added to a non-resident parent's liability, and a four per cent 'collection deduction' taken from all maintenance payable to a parent with care, if a 'Direct Pay' arrangement breaks down, and the parent with care chooses to apply to the new Child Maintenance Service to collect the maintenance.

Measures (ii) and (iii) above will be implemented once testing of the new statutory child maintenance system is complete and deemed to be working well. The government anticipates that this is likely to be in 2014. From this point, a phased three-year programme of closing all current CSA cases will begin (approximately one million cases). The parents affected will have to choose whether to pay to apply to the new statutory scheme; make their own arrangements instead; or indeed make no future arrangements.

"[Private arrangements] tend to be made by families who have particular economic and relationship circumstances"

## Lessons to be considered in the process of redesigning the maintenance system

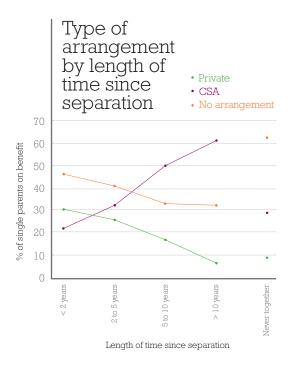
The government is in the process of redesigning the child maintenance system (see text box). Several lessons from this study should be considered as part of this process.

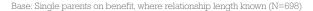
# I. Receipt of child maintenance significantly improves household incomes

The receipt of maintenance makes a significant difference to the household incomes of single parents raising children on benefit. It is therefore valuable to facilitate whatever arrangement is most likely - in the individual circumstances of a case - to lead to non-resident parents paying regular maintenance towards their children's upkeep.

# 2. A significant proportion of single parents on benefit cannot make or maintain private arrangements

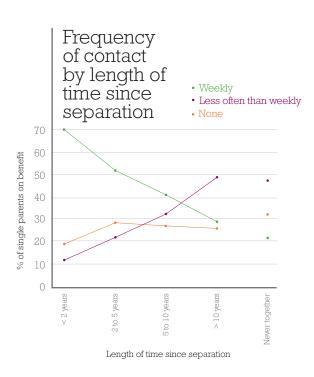
Since the removal of the obligation to use the CSA, the proportion of single parents on benefit with a private maintenance arrangement has increased from four per cent (2007) to 20 per cent (2012). This shows that when given the option, some parents will choose to make private arrangements. However, while three quarters (73 per cent) of these arrangements work well, they tend to be made by families who have particular economic and relationship circumstances. For example: contact between the non-resident parent and the children; friendly relationships between parents; ability to discuss finances; and non-resident parents in paid employment. These factors are not replicated among many of the families on benefit with CSA arrangements or no arrangements at all.





Given the less formal (often unwritten) nature of private arrangements, those reporting themselves as having a private arrangement tend to be those whose arrangement is working on at least some level (only four per cent of those with a private arrangement reported they received no maintenance). If an arrangement is not working it is easily reclassified as 'no arrangement', or parents may then turn to the CSA. The propensity for private arrangements to be unsustainable over time is highlighted by the fact that of the four in ten (40 per cent) single parents on benefit who have tried private arrangements, half have since moved to having a CSA arrangement or no arrangement at all.

Those who have been separated for longer are more likely to have a CSA arrangement. To some extent this is explained by the obligation to use the CSA prior to 2008. However, single parents on benefit were most likely to try a private arrangement first – for the vast majority (94 per cent) of single parents with a current private arrangement this has been their first and, so far, only arrangement with the non-resident parent. It appears that the ability to make and sustain private arrangements reduces as the time since separation increases, and that subsequent breakdown of private arrangements triggers parents either to apply to the CSA or to settle for no arrangement. The breakdown of private arrangements over time is, in some cases, matched by deterioration in the amount of contact that single parents on benefit and their children have with the nonresident parent, although cause and effect is still unclear.



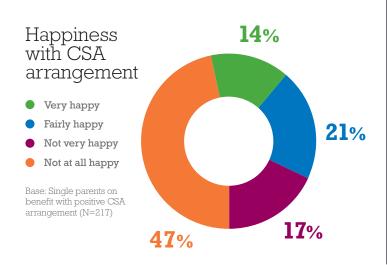
Base: Single parents on benefit, where relationship length known (N=692)

These findings have implications for the redesign process: both in terms of expecting all current CSA cases (including many who have been separated for a long time) to consider private arrangements, or to attempt private payments of statutorily-calculated amounts; and also in terms of highlighting the need to provide interventions to support parental collaboration not only at the point of separation, but throughout the years when children are growing up and remain in need of financial support.

# 3. For some, a statutory maintenance collection service is likely to be the only feasible arrangement

Four years after the removal of the obligation to use the CSA, CSA arrangements still account for two thirds (64 per cent) of all maintenance arrangements for single parents on benefit. This is despite shortcomings in the CSA's ability to enforce compliance (only 40 per cent of arrangements result in regular and reliable payments), and a general dissatisfaction for many with their CSA arrangements (47 per cent of CSA customers were 'not at all happy' with their arrangement).

For many, a CSA arrangement appears to provide the best chance for receiving maintenance, and half (49 per cent) of single parents on benefit who use the CSA say that it is the ideal arrangement given their circumstances. As noticed in 2., they are less likely to have the economic and relationship circumstances conducive to a successful private arrangement. In addition, 35 per cent of those using the CSA reported doing so after unsuccessfully



"That's the thing with the CSA, for them to actually do anything...you have to constantly be at them and then that is a stress in itself. I think that's one of the reasons I stopped for spells, because I couldn't be bothered with the aggro of ringing them all the time"

trying to set up their child maintenance another way. For instance, among those who became single parents on benefit since the removal of the obligation to use the CSA in 2008, half (47 per cent) had turned to the CSA only when a private arrangement failed. Not all those who use the CSA are resistant to the idea of having a private arrangement (e.g. 19 per cent would choose this 'in an ideal world'), but for whatever reason they have not been able to secure this with the non-resident parent.

These findings have important implications for the proposed policy of charging to use the new statutory system. The majority of single parents on benefits (67 per cent) said they would find it difficult to afford the £20 application fee, and four in ten (41 per cent) said they would find it 'not very' or 'not at all' easy to afford an ongoing collection charge of just five per cent of their calculated maintenance. The risk is that single parents who have no real alternative to using the statutory maintenance service if they are to get maintenance will become poorer, either by paying the fees or because they give up on child maintenance altogether.

# 4. The administration of the statutory system needs to be improved

With one in five (22 per cent) single parents on benefit using the CSA never receiving any money and a further one in four (27 per cent) receiving it only occasionally, there is an important task ahead in improving the statutory maintenance system for those for whom it

represents their best chance of obtaining maintenance from the other parent. Additional focus may be placed on the quality of performance through the fact that parents will be paying for the service in future.

#### More active engagement and tailored support is needed to encourage the making of maintenance arrangements

This study concerned the poorest and most marginalised single parents - those not working and in receipt of benefits. What is clear is that, for this group, the policy messages of the 2008 and 2010 changes were only hazily understood, if at all. Government information and publicity at the time was poor and few single parents on benefit recalled contact with either JobCentre Plus or Child Maintenance Options regarding their choice of child maintenance arrangement. Single parents' engagement with other potential outside sources of help and advice was very limited, and the proportion who used the internet to research their options prior to making an arrangement was low. This suggests a need for improved communications aimed specifically at this group. The degree to which many of those with no arrangement have made an informed 'choice' is open to question, and the government should consider how to engage parents who may not actively come forward to use support services or the new Child Maintenance Service. Without this, these parents could lose out on help potentially available to ensure successful maintenance arrangements whether private or statutory – are put in place.

"I knew he wouldn't pay if it was directly to me. It's his character. The way he walked out, he was angry with me. I knew he ... wouldn't tell me the truth"

# 6. Child maintenance policy and support needs to engage both parents

Non-resident parents were not interviewed in this study, but the findings indicate that many decisions around payment of child maintenance related to the quality (good or bad) of the relationships between resident and non-resident parents and their children. Payment of maintenance also appears related to the non-resident parent's circumstances. The planned changes to the child maintenance system require greater engagement from non-resident parents, whose participation will be needed if more parents are to agree workable private arrangements. They will need to respond correctly to the intended cues of the new charging regime to avoid the financial penalties. It is therefore important that the policy messages to inform and engage parents with the changes are aimed as much at parents expected to pay child maintenance, as at parents with the primary caring responsibility. It will also be important that new initiatives intended to offer parents greater access to improved support services to achieve successful private arrangements reflect the needs of non-resident parents as well as parents with care.

#### Conclusion

Common to all the single parents in the study was their financially precarious position of trying to meet their children's needs whilst living on out-of-work benefits. A clear message is that where parents living apart from their children do contribute, the maintenance paid undoubtedly improves their children's living standards. For this group in particular, but also for struggling single parent families more generally, the obligation on parents living apart from their children to contribute to the costs of raising them is arguably not simply a private matter between two parents, but one which involves wider public policy considerations regarding the interests of children. From this wider, public perspective, where the interests of children come first, a central lesson is that the 'right' arrangement is the one which - in the particular circumstances of the case - results in a child having the best chance of being financially supported by both parents.

More information on all the findings introduced in this briefing paper can be found in the full report, available to download from

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