

# Kids aren't free

The child maintenance arrangements  
of single parents on benefit in 2012



Caroline Bryson, Amy Skipp, Janet Allbeson, Eloise Poole, Eleanor Ireland & Vicky Marsh

## Authors

**Caroline Bryson** is a partner at Bryson Purdon Social Research. Along with Eleanor Ireland, she was a co-author of a Department for Work and Pensions research report 'Relationship Breakdown and Child Support Study' (2008) which analysed the experiences and views of separated parents in relation to child maintenance. On the current project, Caroline was involved in the design and reporting of both the quantitative and qualitative elements.

For the duration of the project, **Amy Skipp** was the Research Officer at Gingerbread, the national charity for single parents. Gingerbread oversaw all elements of the design, implementation and reporting and led the qualitative element. Amy is now a qualitative Research Director in the Children and Young People Team at NatCen Social Research.

**Janet Allbeson** is the Senior Policy Advisor at Gingerbread, specialising in child maintenance issues. She has led the policy input for this research as well as advising on project design and reporting.

**Eloise Poole** and **Eleanor Ireland** are in the Children and Young People Team at NatCen Social Research, which led the quantitative aspects of the project. Eloise is a mixed methods Senior Researcher and Eleanor is a mixed methods Research Director. They were co-authors of the Child Maintenance Options research for the Child Maintenance Enforcement Commission.

**Vicky Marsh** was a senior statistician at NatCen Social Research. She is now working with the Open University.

Bryson Purdon Social Research LLP (BPSR) is an independent research partnership between Caroline Bryson and Susan Purdon, specialising in quantitative survey methods. As well as providing consultancy and advice on survey and evaluation design, BPSR collaborates with a range of survey organisations, academics and policy interest groups to conduct surveys and evaluations of government policies and programmes. For more information see [www.bpsr.co.uk](http://www.bpsr.co.uk)

Gingerbread is the national charity working with single parent families. It provides expert information and advice, along with membership and training opportunities, to single parents and their families, and campaigns against poverty, disadvantage and stigma to provide fair and equal treatment and opportunity for them. Find out more at [www.gingerbread.org.uk](http://www.gingerbread.org.uk)

NatCen Social Research is an independent, not for profit organisation. We believe that social research has the power to make life better. By really understanding the complexity of people's lives and what they think about the issues that affect them, we give the public a powerful and influential role in shaping decisions and services that can make a difference to everyone. Find out about the work we do by visiting [www.natcen.ac.uk](http://www.natcen.ac.uk)

## About the Nuffield Foundation

The Nuffield Foundation is an endowed charitable trust that aims to improve social well-being in the widest sense. 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. More information is available at [www.nuffieldfoundation.org](http://www.nuffieldfoundation.org)

## Contents

Acknowledgements	4
Executive Summary	5
1 Introduction	17
2 The Policies	23
3 Maintenance receipt in 2007 and 2012	33
4 Maintenance levels and the effect on income	43
5 Profile of single parents on benefit	57
6 Using the CSA	67
7 Private arrangements	85
8 Having no arrangement	101
9 Conclusions	113
<b>Appendices</b>	
Appendix A	125
Appendix B	157
Appendix C	161

## Acknowledgements

This project would not have been possible without the support and involvement of many different people and the funding provided by the Nuffield Foundation. We are especially grateful for the understanding and commitment shown by the Nuffield Foundation's Board of Trustees and the unwavering support and expert insight given by Sharon Witherspoon. We are also grateful for the support and guidance of Teresa Williams and Frances Bright, in particular for their help in the latter stages of this report's production.

Throughout the project we have turned to the expertise of our Advisory Group, who provided invaluable substantive and methodological guidance: Professor Gillian Douglas (Cardiff University), Alison Garnham (CPAG), Dr Tess Ridge (Bath University), Dr Christine Skinner (University of York), Jean Smith (ScoopAid) and Professor Nick Wikeley (University of Southampton). Additional thanks are extended to Professor Steve McKay (University of Birmingham) who provided insightful comments on a final draft of the full report. We are also grateful to the various single parents who attended our Advisory Group and spoke about their experiences and their understanding of our findings as the project developed.

We would like to thank DWP for granting us permission to carry out secondary analysis of the 2007 Relationship Breakdown and Child Support survey data. Clarification of data and previous policies was provided by DWP statisticians, especially the Child Maintenance Analysis team past and present, and by Duncan Gilchrist who provided expert insight.

There have been many team members involved at all of the authors' organisations: from Gingerbread we would especially like to thank Caroline Davey, Fiona Weir and the Communications team for all of their help and input; from NatCen Social Research we are grateful to Jane O'Brien, Svetlana Speight and Matt Barnes; and from BPSR, Susan Purdon for her methodological advice on the sample design.

Alice Reeves provided invaluable input into the qualitative phase of the research, interviewing parents, coding and charting data, and feeding into our reporting of the data.

We are grateful to the team in the NatCen Social Research Multimode Unit who showed sensitivity and perseverance in contacting and interviewing our respondents, as well as Helen Kirby who was similarly efficient in dealing with all of our transcription. We also thank the TNS-RI Omnibus team.

Finally we must thank the hundreds of single parents on benefit who took the time to answer our questions about the arrangements they have in place with their child's other parent. We appreciate that such issues are not always easy to recall and discuss with strangers, and yet these single parents did exactly that. We are incredibly grateful for the time these parents all gave to this project.

## Executive Summary



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.

### 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.

### Context

Three quarters of a million single parent families in the UK are supported by out-of-work means-tested benefits.<sup>1</sup> 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' means-tested 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.

1. Jobseeker's Allowance, Income Support and Employment and Support Allowance.

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

3. 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.

4. 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<sup>5</sup> 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.

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**

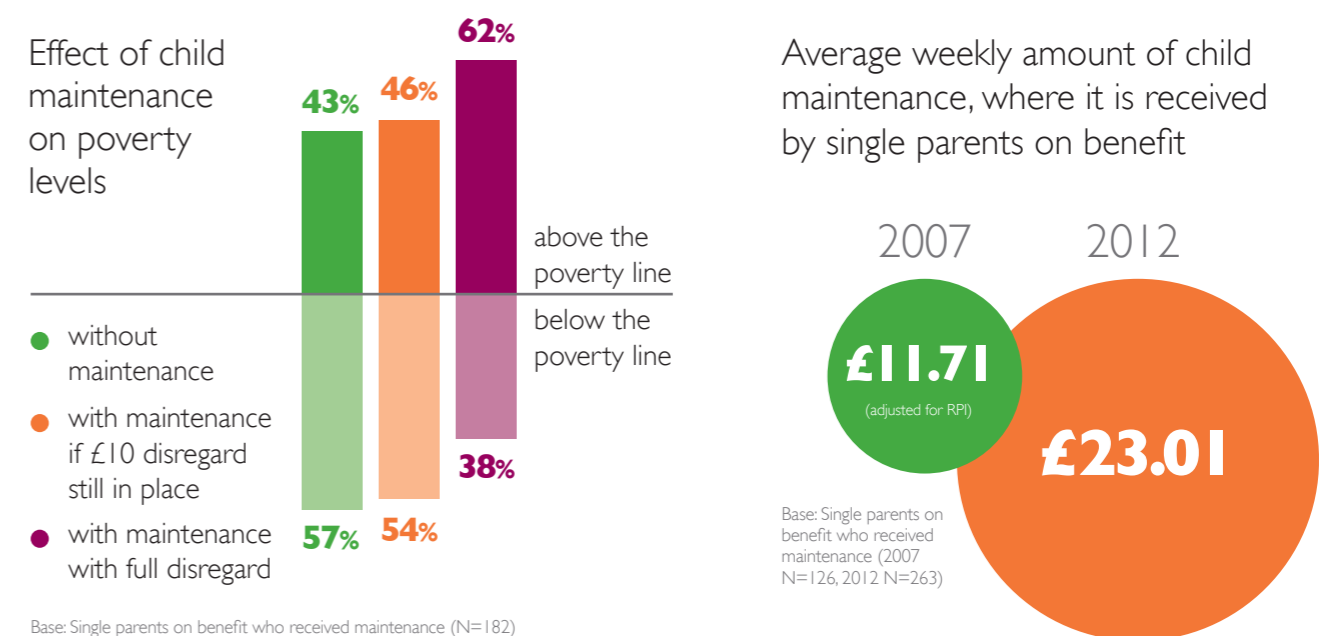
The financial situations of single parents on benefit who do receive maintenance highlight the positive effect that even small amounts of maintenance can have, particularly since there is now no subsequent reduction in benefits.

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.

*“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”*

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.



5. Wikeley N., Ireland E., Bryson C., and Smith R., *Relationship separation and child support study*, DWP Research Report No 503, DWP (2008)

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

7. 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.

### 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:

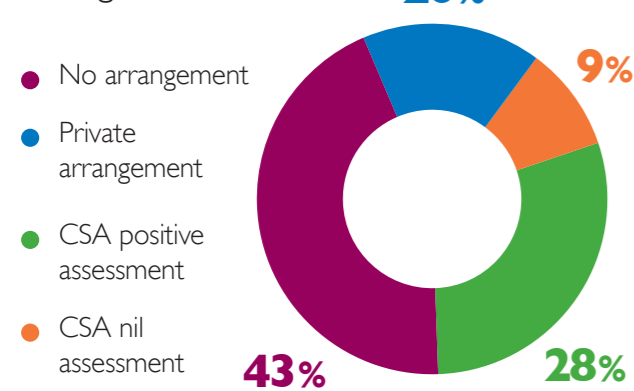
- Sixty four per cent continue to use the CSA despite being unhappy with their arrangement.
- Those using the CSA were more likely than those with private arrangements to have conflicted relationships with, or no contact between, the child and their other parent.
- Among the single parents on benefit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

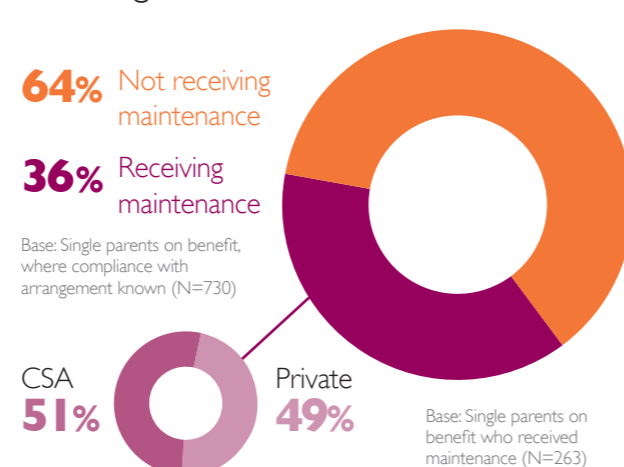
The 36 per cent of single parents on benefit who receive maintenance is divided almost equally between those who receive it via the CSA (51 per cent), and those who receive it privately (49 per cent).

Types of maintenance arrangement, 2012



Base: Single parents on benefit (N=752)

Proportion of single parents on benefit receiving child maintenance, 2012



Base: Single parents on benefit, where compliance with arrangement known (N=730)

Base: Single parents on benefit who received maintenance (N=263)

8. It is not possible to make meaningful comparisons between the reliability of private arrangements and reliability of CSA arrangements because of differences in reporting. For example, it is possible that those with private arrangements which are not working simply reported in the survey that they had no arrangement.

### 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.<sup>9</sup> 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"*

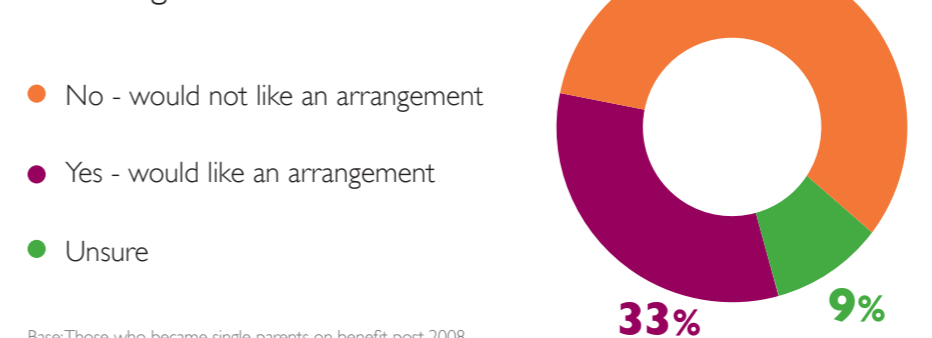
- Four in ten (43 per cent) single parents on benefit reported having no maintenance arrangement in place.<sup>10</sup> In half (48 per cent) of these cases, this was reported as something which 'just happened' rather than being a conscious decision. And a third (33 per cent) of single parents with no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

*"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"*

- 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.

*"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"*

Whether single parents on benefit with no arrangement would like one



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

9. 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.

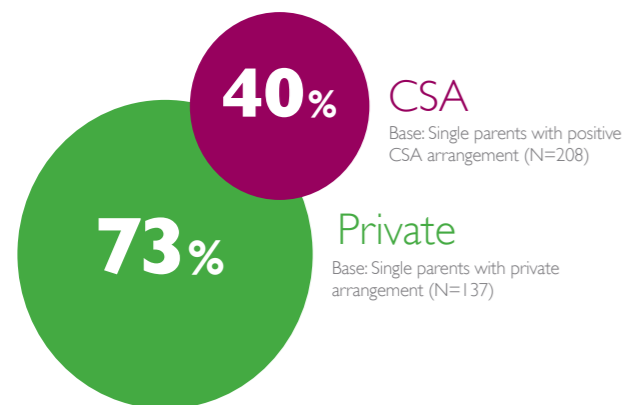
## Having a maintenance arrangement which works well

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.

*“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”*

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.

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



## 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.

### 1. 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

## 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.

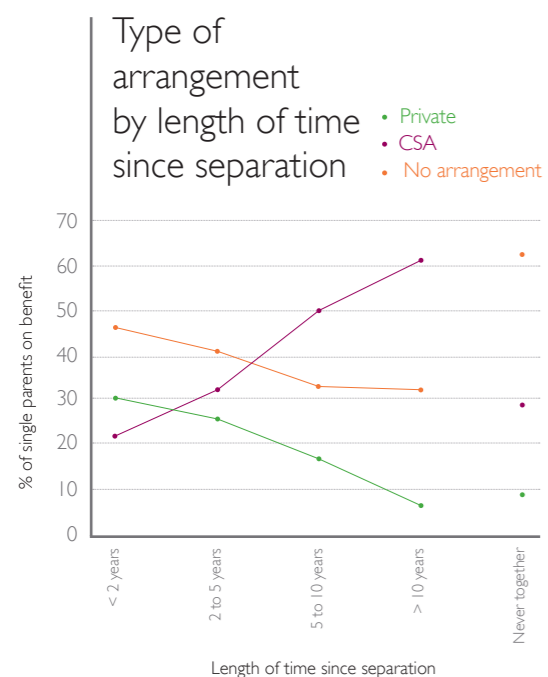


non-resident parents in paid employment. These factors are not replicated among many of the families on benefit with CSA arrangements or no arrangements at all.

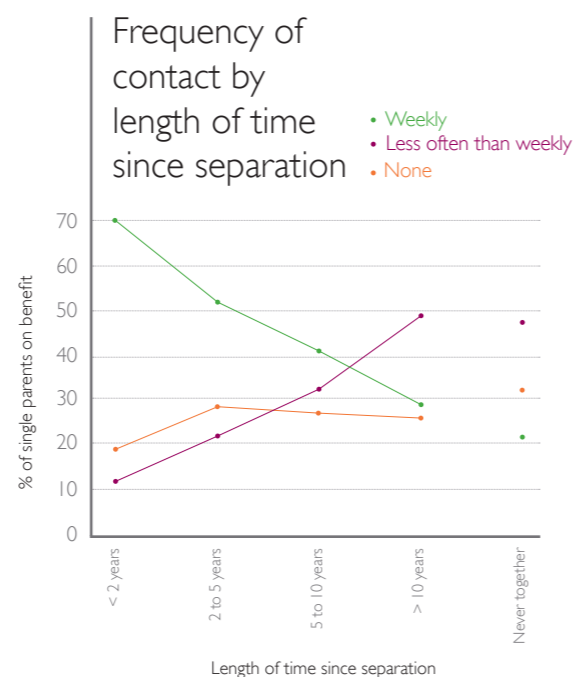
Given the less formal (often unwritten) nature of private arrangements, those reporting themselves as having a private arrangement tend to be those whose arrangement is working on at least some level (only four per cent of those with a private arrangement reported they received no maintenance). If an 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.

*“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”*

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 non-resident parent, although cause and effect is still unclear. 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.

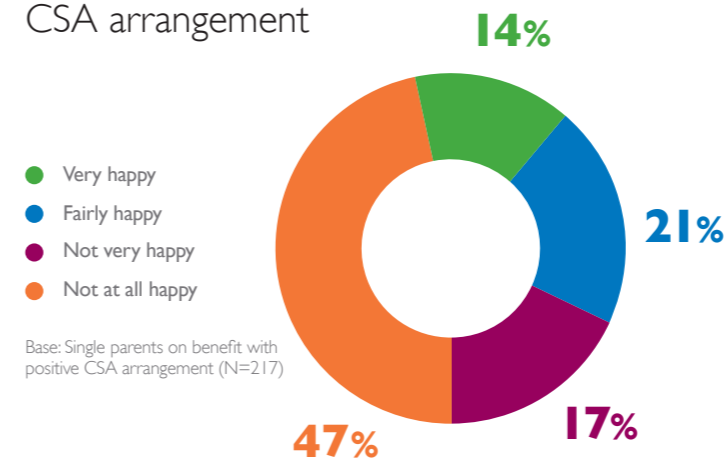


Base: Single parents on benefit, where relationship length known (N=698)



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

### Happiness with CSA arrangement



Base: Single parents on benefit with positive CSA arrangement (N=217)

### 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).

*“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”*

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 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.

#### 5. 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.

#### 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.

## Introduction

## 1.1 Overview

This is a study about single parents who receive means tested benefits. It focuses on their child maintenance arrangements, describing the prevalence of different arrangements (including having no arrangement), the amount of maintenance they receive, and the experiences of living with these arrangements. It provides an up-to-date picture of the maintenance situations of single parents on benefit: the first since key policy changes in 2008 and 2010 which removed the obligation for these parents to use the Child Support Agency (CSA) to arrange and collect maintenance and allowed them to keep all of their maintenance without a reduction in their benefits.

In this introductory chapter we provide the rationale for the study (Section 1.2) and articulate the research aims (Section 1.3). We outline the research methodology (Section 1.4) and signpost the reader to later chapters (Section 1.5).

## 1.2 Background

There are around two million single parent families in the UK raising over three million children. Around 750,000 of these single parents are living on out of work means tested state benefits<sup>1</sup>, and are among the poorest families in the UK<sup>2</sup>. With the exception of bereaved parents, all these families are entitled to regular financial support from the child's other parent (the non-resident parent) in the form of child maintenance. This is intended to contribute towards the everyday living costs of raising children<sup>3</sup> and can play a crucial role, particularly where little other money is available.

Ensuring that parents receive the maintenance to which they are entitled has always been problematic and continues to be a contentious issue. As a result, and also due to repeated administrative failure, government policies around child maintenance, and the mechanisms for trying to set up and sustain maintenance arrangements, have been subject to many changes over the past few decades. Chapter 2 provides an overview of the history of these changes as they relate to single parents on benefit, and the rationale behind them. **The impetus for the current study was two policy changes which were implemented in 2008 and 2010. Both had a specific focus on the families who were reliant on means tested state benefits.** Although the *rationale* for these changes was articulated at the time (see Chapter 2), the likely *effects* of these changes on the types of maintenance arrangements that parents would have, the impact on their household income levels, and the potential knock-on effects on relationships with non-resident parents, were not obvious. This study aims to assess the situations of single parents on benefit<sup>4</sup> now that these two policy changes have had time to bed down.

<sup>1</sup> ONS Working and Workless Households, 2012 - Statistical Bulletin, Table P, based on Labour Force Survey datasets. They are receiving income support, the means tested element of jobseeker's allowance or employment support allowance.

<sup>2</sup> These families are much more likely than the families of single parents not on benefit to be poor and to be in debt. See Peacey, V. (2010) *Family Finances*, London: Gingerbread.

<sup>3</sup> Definition used by Child Maintenance Options, see [www.cmoptions.org](http://www.cmoptions.org)

<sup>4</sup> We focus on single parents (ie those who have not repartnered) rather than the wider parent with care population. They account for 96 per cent of the population of parents with care on benefit (based on figures from an extensive DWP sponsored survey in 2007 of separated parents in relation to child maintenance, see section 1.3 and note 5).

The policy changes were –

- In 2008, removing the previous obligation for parents with care (those parents with main caring responsibilities for their child) on benefit to use the statutory Child Support Agency to arrange and collect maintenance.
- In 2010, allowing these parents to keep all maintenance received without a subsequent reduction in their state benefits as had happened previously (this is sometimes referred to as the introduction of a 'full disregard' or, in the US, as '100 per cent pass-through'). That is, the benefits calculation now completely ignores or disregards any maintenance received.

## 1.3 Aims of the study

Since the removal of the obligation to use the CSA and the introduction of the full disregard, there has been no information published on how single parents on benefit are faring. The primary aim of this study is to do just that. Using data from a bespoke survey of single parents on benefit and a set of in-depth qualitative interviews, we provide an up-to-date picture of the proportion of single parents on benefit in receipt of maintenance and the types of arrangements they have, as well as a depth of information about how the child maintenance system works for them and what choices they are making. As a comparison, we have used data from an extensive DWP sponsored survey in 2007, examining the views and experiences of separated parents in relation to child maintenance<sup>5</sup> (referred to hereafter as 'the 2007 Survey of Relationship Breakdown'). We are thus able to compare the amount of maintenance received by single parents on benefit before and after the policy changes (in 2007 and 2012). In the current context, where further large-scale changes to the child maintenance system are being proposed, it is important to assess the circumstances of these potentially vulnerable single parent families and also to see what lessons could be learnt to inform future policy development.

In more detail, the study objectives were to –

- Provide robust data on the proportion and profile of single parents on benefit who currently receive maintenance and the maintenance arrangements they have in place, now that there is no statutory obligation to use the CSA.
- Explore how maintenance arrangements are set up, and the extent to which single parents on benefit have a choice in the type and details of the arrangement; investigate whether the removal of the obligation to use the CSA has changed the extent to which single parents on benefit can negotiate arrangements which work best for them.
- Explore how well different arrangements are working, and the extent to which they meet the expectations and needs of single parents on benefit and their children, both financially and in terms of wider issues around relationships and well-being.
- Report on the amount of maintenance received by single parents on benefit and measure the effect of maintenance on the household incomes of those who receive it, particularly since they now keep all maintenance without a reduction in their state benefits.

<sup>5</sup> The results of the survey were published in Wikeley, N., Ireland, E., Bryson, C., and Smith, R. (2008), *Relationship separation and child support study*, DWP Research Report 503, London: HMSO

Cutting across all of these questions is the issue of to what extent the situations of single parents on benefit who were 'in the system' prior to the policy changes in 2008 differ from those who never had an obligation to use the CSA, and whether awareness of the policy changes has led to any changes in behaviour on the part of either parents with care or non-resident parents<sup>6</sup>.

Although, at a broad level, we make comparisons between the maintenance situations of two cohorts of single parents on benefit before and after the policy changes, using data from the 2007 Survey of Relationship Breakdown and the new 2012 survey, we are *not* measuring the independent impact of the policy changes. Over this period there have been a number of significant changes, which may have affected both the decisions of single parents on benefit and the effectiveness of their maintenance arrangements, notably an increased efficiency within the CSA and a change in the CSA caseload composition (resulting in fewer nil assessed cases). Therefore, reporting on changes in the situations of single parents on benefit between 2007 and 2012 reflects the aggregate impact of all these changes. A comparison of the maintenance situations of this group over the five year period is valuable in assessing whether, overall, there have been changes in the number of single parents on benefit receiving maintenance and how much they receive.

#### 1.4 Methodology

Both quantitative survey data and qualitative evidence were required to address the research objectives above properly, to enable us both to quantify the issues and to understand them in more depth. During 2012, we carried out a telephone survey among a representative sample of 760 single parents on benefit across the UK, and later re-interviewed 40 of these in more depth. In order to make comparisons between 2012 and the period before any of the policy changes came into effect, we used data from the 2007 DWP Survey of Relationship Breakdown.

Full methodological details are in Appendix C. In brief, each element involved –

##### Telephone survey

- A representative sample of 760 single parents on benefit was interviewed by phone between January and June 2012. The interview lasted for about half an hour.
- Single parents on benefit were identified for the survey from two sample sources: parents and pregnant women who were interviewed as part of the Health Survey for England (HSE) in 2009 and 2010 were recontacted to see whether they were single parents on benefit and would be willing to take part in the telephone survey. Of the 760 respondents, 131 were identified via the HSE. The other 629 respondents were identified during the TNS-RI face-to-face omnibus survey during January to May 2012.
- Among the single parents on benefit screened and identified as eligible from the two sample sources, 92 per cent took part in the telephone survey.

##### Qualitative interviews

- Forty of the telephone survey respondents took part in a further hour-long qualitative interview, between April and June 2012.
- These respondents were purposefully selected to represent a range of single parents on benefit across different types of maintenance arrangement, how well the arrangements were working and whether or not they had been a single parent on benefit prior to the 2008 policy change.

Throughout this report 'single parents on benefit' refers to parents who did not live with a partner, had the main care for their dependent children (and therefore were in receipt of child benefit), had an entitlement to child maintenance (their child's other parent was still alive and resident in the UK) and were receiving income support, income-based jobseeker's allowance (JSA) or income-based employment and support allowance (ESA). Where a single parent on benefit had children with more than one non-resident parent, the survey interview focused on one (randomly selected) non-resident parent. Conversely, the qualitative interviews included a discussion about all non-resident parents. Because 95 per cent of our survey respondents were women (reflecting the single parent on benefit population), we have used the shorthand terminology of 'she' and 'her' for single parents and 'he' and 'him' for non-resident parents.

Throughout this report, the total base figures exclude respondents who said 'don't know' or refused to answer the question, unless 'don't know' or 'refusal' appears as a specific answer category<sup>7</sup>. Due to rounding, percentage figures may not add up to exactly 100 per cent. Some base sizes in this report are relatively small, so it is particularly important to note the unweighted base size when drawing comparisons. Any findings reported in the text have been tested for statistical significance and are significant at the five per cent level, unless otherwise stated.

The symbols below have been used in tables and denote the following:

- [ ] to indicate a percentage, or other statistic such as a median, based on fewer than 50 respondents
- + to indicate a percentage of less than 0.5 per cent, but more than zero
- 0 to indicate a percentage value of zero (no cases in that category).

<sup>6</sup> We acknowledge that this report only presents opinion and feedback from parents with the main responsibility for care, and that their reports of non-resident parent behaviour and responses are not necessarily the same as the accounts that non-resident parents would give themselves. Work on non-resident parents' experiences of child maintenance is an obvious current gap in the evidence base.

<sup>7</sup> Thus, while base descriptions may be the same across a number of tables, the number bases may differ slightly due to the exclusion of varying numbers of 'don't knows' or refusals at different questions. Base sizes may also be lower to take into account partial interviews, where the respondent did not answer all questions.

### 1.5 Report outline

Subsequent chapters draw on the 2012 survey and qualitative interviews as well as data from the 2007 Survey of Relationship Breakdown and are structured as follows –

**Chapter Two** details the history of single parents on benefit within the child support system, the role of the Child Support Agency, and legislation covering these areas, including a description of the policy changes which provide the focus of this study.

**Chapter Three** outlines the changes in the proportion of single parents on benefit receiving child maintenance since the policy changes, as well as the amounts of maintenance they receive. It describes the extent to which single parents on benefit were aware of the policy changes.

**Chapter Four** provides evidence on the current child maintenance situations of single parents on benefit: what proportion of single parents on benefit currently receive any child maintenance, how much they receive, and what effect this has on their household income. It also includes information on the receipt of informal payments and on single parents' views on the effect of receiving and not receiving maintenance and other payments.

**Chapter Five** describes the profile of single parents on benefit, both demographically and in terms of prior and current relationships with non-resident parents. It includes an analysis of the profile of single parents on benefit with different types of maintenance arrangement.

**Chapters Six, Seven and Eight** describe the experiences of single parents on benefit who currently use the statutory child maintenance service, have private arrangements, or have no maintenance arrangements in place. Each chapter provides a depth of information about why these arrangements were 'chosen', how well they are working, and how far they meet the needs and expectations of single parents on benefit.

**Chapter Nine** draws conclusions from the research findings, and looks at what they may mean for future planned changes to the child maintenance service.

# 2

## The Policies



## 2.1 Introduction

This chapter reports on the reasons which lay behind the establishment of the Child Support Agency (CSA) in 1993. In particular, it tracks the history and consequences of the requirement placed on parents with care claiming a means tested benefit to use the new Agency, up to the point when this requirement was removed in 2008 and, in 2010, when these parents were allowed to keep all of the maintenance received without a reduction in their benefits.

## 2.2 The reasons behind the creation of the Child Support Agency

From the Old Poor Laws of the 16<sup>th</sup> century onwards, public authorities sought to minimise public expenditure on financial support for poor single parents and their children by looking to the other parent (in the vast majority of cases, the father) to contribute to the cost<sup>8</sup>. In the post-Second World War welfare state, successive social security legislation continued to lay down a duty on parents to maintain their children, a duty enforced, in the years before the Child Support Agency, by 'liable relatives officers' based in local benefits offices<sup>9</sup>. Throughout this period, there was no specific obligation on single parents to co-operate with liable relatives officers as a condition of receiving their benefit, and if maintenance was paid, the single parent's means tested benefits were then reduced pound for pound.

During the 1980s however, government concern increased at the very significant growth in the number of single parents and, in particular, the large proportion who were reliant on welfare benefits to raise their children. A 1990 report from the National Audit Office highlighted the fact that, over the previous decade, the number of single parent households in Great Britain had increased by around 20 per cent, whilst the proportion in receipt of income support had risen by 86 per cent<sup>10</sup>, making expenditure on single parents one of the fastest growing items in the social security budget<sup>11</sup>. In all, around 70 per cent of all single parents were reliant on income support<sup>12</sup>.

Yet, whereas 50 per cent of single parents in receipt of benefit had been receiving child maintenance at the start of the decade, this figure had dropped to 23 per cent by 1988<sup>13</sup>. One problem was the lack of effectiveness of the courts in relation to child maintenance, where it had become clear that awards – in both private and benefit cases – were often low, irregularly paid and poorly enforced, with amounts not reviewed over time<sup>14</sup>. There had also been a growth in the number of 'clean break' settlements sanctioned by the courts, whereby, in return for the non-resident parent's equity in the former matrimonial home, a parent with care would forego future maintenance (including for any children) and look to the benefits system for assistance with future living expenses, including housing costs<sup>15</sup>. Another factor identified was a significant decline in 'liable relatives' work carried out by benefit staff, which fell by a third during

8 Historically, it was single mothers with illegitimate children who found themselves dependent on public funds for support. See, for example, Nutt, T. (2006) 'The Child Support Agency and the Old Poor Law', in *History and Policy*, Policy Paper 47. <http://www.historyandpolicy.org/papers/policy-paper-47.html>. Accessed 5 March 2013. We use the current term 'non-resident parent' to refer to the parent from whom maintenance is sought. In the early years of the CSA, the term 'absent parent' was used. Currently, around 95 per cent of non-resident parents within the CSA system are fathers. We use the current term 'parents with care' to refer to the parent with main care of children, to whom child maintenance is paid.

9 See Wikeley, N. (2006) *Child Support Law and Policy*, Oxford: Hart Publishing for a detailed discussion of child maintenance policy pre 1993. It was the job of liable relatives officers to identify and trace 'liable relatives' (usually husbands and unmarried fathers) and then obtain maintenance from them through voluntary agreements; by encouraging claimants to take their own legal proceedings; or by initiating legal proceedings on behalf of the Department for Social Security.

10 National Audit Office, HC 328 (30 March 1990) *Department of Social Security: Support for Lone Parent Families*, London: HMSO.

11 Benefits for single parents amounted to £1.3 billion in 1981-82. This had risen to £4.3 billion in 1990-91. See Barnes, H., Day, P. and Cronin, N. (1998) *Trial and Error: a review of UK child support policy*, London: Family Policy Studies Centre.

12 DSS (1990) *Children Come First: the Government's Proposals on the Maintenance of Children*, Cm 1264, London: HMSO.

13 National Audit Office, HC 328 (March 1990), op. cit.

14 Barnes et al. (1998), op. cit.

15 Wikeley (2006), op. cit.

this period<sup>16</sup>. By 1988 only seven per cent of the cost of supporting single parents on benefit was being recovered from the other parent<sup>17</sup>.

Thus there was widespread support across the political spectrum for the Child Support Act 1991, which paved the way for a new 'purpose-built' government agency, the Child Support Agency, to start work in 1993. The new Agency was charged with the task of ensuring that all non-resident parents contributed financially to the upkeep of any children of theirs; that the amount of maintenance set was realistic and consistently applied; and that payment obligations were properly enforced. Alongside the desire to uphold traditional parental responsibilities, the Conservative government was also keen to reduce welfare dependency.

## 2.3 The Child Support Agency and the 'requirement to co-operate' if on benefit

For the first time, Section 6 of the 1991 Child Support Act placed a new obligation on all separated parents with main care of children (referred to as 'parents with care') claiming means tested benefits to authorise the involvement of the Child Support Agency to pursue child maintenance on their behalf<sup>18</sup>. A refusal to authorise CSA involvement or to co-operate with the new Agency would result in a benefits sanction, unless the parent could show there was a risk to her or any child living with her of suffering 'harm or undue distress' if the Agency got involved<sup>19</sup>.

The expectation was that that this new requirement, coupled with the more efficient collection and enforcement of realistic amounts of maintenance by the Child Support Agency, would lead to a substantial reduction in public expenditure on benefits for single parents, with child maintenance continuing to reduce any income support otherwise payable pound for pound<sup>20</sup>. For its first year of operation, the Child Support Agency was set an initial target of saving £530 million in social security benefit expenditure<sup>21</sup>.

## 2.4 Scheme One: 1993 to 2003

The catastrophic administrative failure of the first child support scheme run by the Child Support Agency between 1993 and 2003 is well-known. In fact it took three years for the Child Support Agency to reach its first year's benefit savings target<sup>22</sup>. A complex child maintenance formula and poorly performing IT system were partly to blame<sup>23</sup>. But another significant contributing factor was the mandatory enrolment of all eligible means tested benefit claimants with the Agency. From the start, the sheer volume of referrals to the Child Support Agency as a result of benefit claims simply overwhelmed the Agency. During the first year, benefit

16 National Audit Office, HC 328 (March 1990), op. cit.

17 Bradshaw, J. and Millar, J. (1991) *Lone Parent Families in the UK*, DSS Research Report 6, London: HMSO.

18 Although government concern had centred on workless single parents, the new 'requirement to co-operate' applied more widely: not only to those claiming out of work benefits, but also to working parents with care, whose low wages were topped up with the in work means tested benefits family credit and disability working allowance.

19 Initially the benefit sanction was a 20 per cent reduction in the adult 'personal allowance' rate for 26 weeks, then a 10 per cent reduction for a further year. The 'harm or undue distress' exemption was set out in section 46 of the 1991 Act. See DSS (1996) *The Requirement to Co-operate: A Report on the Operation of the 'Good Cause' Provisions*, In-house Report 14. <http://research.dwp.gov.uk/asd/asd5/lhr/i1h014.pdf>. Accessed 5 March 2013.

20 For those in work, all but £15 counted against the amount of family credit or disability working allowance. Within housing benefit for working households, all but £15 was counted as income.

21 House of Commons HC 69 (1 December 1993) *The Operation of the Child Support Act*, Social Security Select Committee First Report Session 1993-4, London: HMSO.

22 Barnes et al. (1998), op. cit.

23 See for example House of Commons HC 50 (24 January 1996) *The Performance and Operation of the Child Support Agency*, Social Security Committee Second Report Session 1995-6, London: HMSO.

claimants made up 96 per cent of the CSA's caseload<sup>24</sup> and throughout the period when Section 6 operated, benefit cases made up the overwhelming majority of CSA applications. A decision to apply the Section 6 obligation to all pre-April 1993 benefit cases added to the administrative overload, with massive backlogs of work. It also led to a fierce backlash from non-resident parents, who were brought into the system as a result, and who had previously reached 'clean break' settlements with their former partners. The delays also meant that the majority of non-resident parents were presented with a large 'arrear' bill when finally notified of their maintenance liability. Battling to process applications, inaccuracies and errors dogged the Agency's work<sup>25</sup>. The Agency had few resources and no coherent strategy to recover the mounting total of unpaid child maintenance<sup>26</sup>.

The vast majority of parents with care on benefit – those on income support – gained no financial advantage as a result of having to use the new Agency. Any money paid by the non-resident parent went straight to the government (unless maintenance was enough to move them clear of income support entirely, which would be very rare). Although fears had been expressed when section 6 had been introduced that those unwilling to use the Agency could be unfairly penalised, in the event, the greater concern of officials and MPs in the first few years was that too many parents with care were willing to accept a benefits penalty rather than use the Agency: 45 per cent of those whose benefit was cut had failed to respond at all to the CSA's attempts to make contact<sup>27</sup>. The suspicion was that – with any maintenance paid via the CSA going to the state rather than the child – separated parents were colluding in agreeing informal arrangements which were not declared. This led to both a toughening of the benefits sanctions for failure to co-operate<sup>28</sup> and a more active process of interviewing parents with care at the start of their benefit claim to tackle what was seen as "passive avoidance [of the new CSA] rather than active misrepresentation [of good cause]"<sup>29</sup>.

But there were other ways in which single parents on benefit, whilst nominally within the CSA system, could end up being by-passed by it – due partly to their own inaction, evasive action by non-resident parents, and partly to the Agency's own priorities as it battled with overwhelming workloads. Parents with care on benefit might fail to give sufficient information to enable the Agency to identify and successfully trace a non-resident parent. Or they might simply never contact the Agency to chase their case. Some non-resident parents behaved similarly – not acknowledging or responding to CSA correspondence, providing insufficient information or concealing their whereabouts.

At the Agency, expedient decisions were made to postpone the take-on of pre-April 1993 benefit cases and to stockpile cases where initial application forms had not been returned or the information was incomplete<sup>30</sup>. Decisions were also taken to put "at the very back of the queue", cases where both parents were on income support<sup>31</sup>. Meanwhile, from 1995, in the face of insurmountable backlogs, the Agency adopted a policy of only dealing with cases where

parents actively contacted them<sup>32</sup>. Resistance to paying maintenance by some non-resident parents was seen to be reinforced by the fact that none of the maintenance demanded by the Agency would go to their children<sup>33</sup>.

The result was that, when the new Labour administration turned its attention to the failing Child Support Agency in 1998, the proportion of single parents on income support who were receiving maintenance for their children was no greater than before the statutory child maintenance scheme had been introduced<sup>34</sup>. The average amount of a full child support assessment was little different from the awards previously set by the courts, which had been criticised by the then government as being too low<sup>35</sup>. Moreover, with almost a third of non-resident parents assessed to pay child support paying nothing, and a further quarter making only partial payments<sup>36</sup>, the intention of the statutory scheme to ensure that "parents honour[ed] their legal and moral responsibility to maintain their own children"<sup>37</sup> was certainly not being met.

## 2.5 Scheme Two: 2003 onwards

The incoming Labour government set about making sweeping reforms to the child support scheme, including simplification of the formula for calculating maintenance, and the development of a new IT system. It was, however, firm in reiterating its continued commitment to the section 6 obligation, arguing in its 1998 Green Paper: "**Parents, not the taxpayer, should take primary responsibility for supporting their children**"<sup>38</sup>. An additional argument was advanced in favour of compulsory use of the CSA by benefit claimants: it took the responsibility for making an application to the CSA away from a parent with care, thus making her less susceptible to pressure from a non-resident parent to not seek maintenance via the Agency and instead settle privately for less, or nothing at all<sup>39</sup>. Section 6 was actually strengthened, so that a claim for benefit was automatically treated as an application to the CSA. Passivity on the part of a parent with care now resulted in the CSA taking on her case, with active steps needed to 'opt out' of the statutory scheme, rather than the reverse as previously<sup>40</sup>.

The new government did acknowledge that, "**for lone mothers on Income Support the CSA means hassle – but not cash for their children**"<sup>41</sup>. It therefore introduced a measure to allow parents on out of work benefits to keep up to £10 per week of any child maintenance paid (referred to as a 'child maintenance premium' or 'disregard'), to give a greater incentive to co-operate with the CSA<sup>42</sup>. As with the previous government, the benefit savings to be achieved through child maintenance remained a matter of importance, with the government arguing that the measure

24 Ros Hepplewhite, CEO of the CSA, 'The Child Support Agency', (1994) Benefits Issue 11, p. 2.

25 In 1998, the Public Accounts Committee noted that in 39 per cent of old cases, payments made by non-resident parents were for the wrong amounts and the Agency did not intend to examine all the cases they had dealt with and put the errors right. It had a current accuracy target for new cases of 85 per cent. The Committee pointed out that "This means 1 in 6 - almost 80,000 in 1997-98 - of the new people whose affairs will be examined by the Agency are likely to have the wrong assessment. This is an unacceptable standard of service in a modern society." House of Commons HC 313 (23 February 1998) Public Accounts Committee Twenty-First Report, Child Support Agency: Client Funds Account 1996-97, London: HMSO.

26 By 1998-99, child maintenance debt had reached £1.7 billion. See House of Commons HC 184 (20 April 2000) Public Accounts Committee Fourteenth Report, Child Support Agency: Client Funds Account 1998-99, London: HMSO.

27 DSS (1996), *The Requirement to Co-operate: Report on the Operation of the 'Good Cause' Provisions*, In-house report 14, London: DSS.

28 In 1996, the benefit penalty was increased to a loss of 40 per cent of the adult personal allowance for three years.

29 House of Commons HC 440 (26 June 1996) *Child Support: Good Cause and the Benefit Penalty*, Social Security Committee Fourth Report Session 1995-6, London: HMSO.

30 In December 1994, the phased take-on of some 340,000 pre-April 1993 benefit cases was postponed. Some "several thousand cases" were also put on hold due to not-returned or incomplete application forms (House of Commons HC 50, op.cit., p.vi). By 1997, 165,000 of these deferred cases were still outstanding. See Wikeley (2006), op. cit.

31 House of Commons (January 1996), op. cit. Evidence from Ann Chant to the Social Security Committee, page xvi.

32 See Davis, G., Wikeley, N., Young, R., Barron, J. and Bedward, J. (1998) *Child Support in Action*, Oxford: Hart Publishing. In the words of one child support officer cited: "Unless they actually write in or contact us, we're not dealing with cases at all."

33 DSS (1998) *Children First: a new approach to child support*, Cm 3992, London: HMSO.

34 Ibid.

35 The White Paper which led to the 1993 child support scheme drew attention to the "comparatively low level" of child maintenance being awarded by the courts at that time, when average weekly awards were £15 per week in the magistrates' courts; £20 per week in the county courts; and £24 per week in Scottish courts. (DSS 1990, op. cit.). In May 1999, the average value of a full child support assessment across all income groups was £19.99 per week (DSS, Child Support Agency Quarterly Statistics, May 1999).

36 DSS, ibid.

37 DSS (1990), op. cit.

38 DSS (1998) op.cit.

39 DSS (1999) *A new contract for welfare: children's rights and parents' responsibilities*, Cm 4349, London: HMSO.

40 At the same time, the new government took the decision in 1999 to exempt working parents claiming newly created tax credits from the section 6 requirement, and to ignore all maintenance received when calculating their tax credit entitlement. This was presented as a decision to allow a greater focus on helping parents not in work to seek maintenance.

41 DSS (1998) op.cit., p10.

42 The previous government did belatedly recognise that, in the absence of any direct financial reward, single parents on benefit had little incentive to actively co-operate with the Child Support Agency. However, it resisted calls for a maintenance disregard, due to concerns of the potential work disincentive effect. Its solution was a 'child maintenance bonus', introduced in 1995. This allowed a parent, who had received child maintenance whilst on benefit, to be paid a 'bonus' if they later went into work. This was calculated on the basis of up to £5 for every week they had received maintenance whilst on benefit, up to a maximum of £1000.

would be “revenue neutral” as a result of a predicted doubling in the proportion of parents on benefit in receipt of maintenance due to the incentive effect<sup>43</sup>.

In the event, the expected benefit savings again failed to materialise and the service for parents remained dire. The new statutory maintenance scheme (‘Scheme Two’), which finally started in 2003, ran into a further period of administrative meltdown and new backlogs began almost immediately. By 2006, one in four of all new scheme applications were still waiting to be cleared, with the Agency consistently receiving more applications than it was clearing<sup>44</sup>. Again, this meant that many single parents on benefit, whilst nominally within the system, had little contact from it. Later, as part of an exercise in reducing uncleared 2003 scheme applications, in 2007 around 10,000 to 15,000 applications, which had previously been automatically generated as a result of a benefits claim, were simply closed. In the cases in question, the Agency had not managed to make contact with the non-resident parent (and therefore no formal child maintenance liability had arisen), and there had also been no contact with the parent with care for 12 months.<sup>45</sup> Thus, despite the existence of Section 6, some single parents entered and then exited the statutory child maintenance system, through no active steps on their part.

Serious and persistent IT problems within the new system made it impossible to transfer older ‘Scheme One’ cases, taken on between 1993 and 2003, to the ‘new rules’ scheme. By March 2006, three-fifths of the CSA’s caseload (61 per cent) remained on the old, discredited scheme, with those on benefits seeing no financial reward at all for their involvement with the Agency<sup>46</sup>. Moreover, those stuck on the old scheme were far more likely to end up with a ‘nil’ assessment compared to the new scheme, where there was a minimum flat rate payment of £5 in most cases, even where the non-resident parent was on benefits. Thirteen years after the Child Support Agency had started to operate, the numbers of parents on benefit receiving child maintenance had barely improved. Against a public service agreement target that, by March 2006, 60 per cent of parents on out of work benefits should be receiving child maintenance<sup>47</sup>, the latest available figures at that date showed maintenance was being paid in just 25 per cent of all CSA benefit cases<sup>48</sup>. Moreover, far from there being a net benefit to the taxpayer as a result of the work of the CSA, the costs of running the Agency substantially exceeded the returns in reduced income support expenditure<sup>49</sup>.

A National Audit Office report in 2006 concluded: ““With hindsight, the Agency was never structured in a way that would enable the policy to be delivered cost effectively...”<sup>50</sup>

## 2.6 The 2006-09 Operational Improvement Plan and fundamental review

It had become clear that drastic action was needed to create a child support system that worked. In February 2006 a new “twin-track” approach was announced by the government.

Most immediately a £321 million three year ‘Operational Improvement Plan’ was put in place, designed to remedy many of the longstanding problems with the Agency’s existing processes and supporting systems, and create a stable platform for further reform<sup>51</sup>. Between 2006 and 2009 there were considerable improvements in CSA performance. Investment in IT upgrades and a drastic restructuring of the business and its operations produced a substantial reduction in backlogs of uncleared applications, and speedier processing of new cases<sup>52</sup>. Overall, the amount of maintenance collected or arranged by the CSA increased from £836 million in 2005-06 to £1,132 million in 2008-09<sup>53</sup>.

At the same time, the process began of instituting more fundamental reform. In July 2006 a review commissioned by the government and carried out by Sir David Henshaw, **Recovering child support: routes to responsibility**, suggested a radical redesign of the child support system<sup>54</sup>. His recommendations were almost entirely accepted by the government and eventually led, in 2008, to the passing of the Child Support and Other Payments Act, which put in place the statutory framework for a new approach.

One of the most urgent reforms proposed by Sir David Henshaw was to completely abolish the compulsory use of the statutory maintenance system, thus reducing the CSA’s caseload. The proposal was quickly accepted by the government despite its ringing endorsement of the value of compelling parents with care on benefit to use the Agency and the strengthening of Section 6 just three years earlier<sup>55</sup>. Whilst presented as giving parents more choice, and helping to facilitate more consensual and hence more stable maintenance arrangements<sup>56</sup>, the reasons for abolition of compulsory use of the Agency were essentially pragmatic. It had become abundantly clear that the intake of benefits claimants generated considerable work for the Agency, with only modest returns. A large proportion of the inflow cases brought into the Agency due to compulsion never resulted in a ‘positive’ maintenance calculation where money was due. Around 250,000 child maintenance applications were received by the CSA from benefit claimants each year at that time, although only around 80,000 of these resulted in a calculation being made and arrangements for payment being put in place<sup>57</sup>. This was partly due to insufficient information being provided regarding the identity and whereabouts of the non-resident parent. In other cases (around a fifth of applications) parents with care were seeking an ‘opt-out’ from using the CSA, on the grounds that they were at risk of harm or undue distress<sup>58</sup>.

Meanwhile, against a background where a third of applications were taking six months or even longer to be fully processed, reluctant ‘conscripts’ into the CSA system would close their case if they went off benefit before an assessment had been completed, which could result in considerable processing work having been done by the Agency with little to show for it. The ex-partners of poor parents with care were themselves often poor, resulting in low child maintenance awards, problems with compliance and limited options for the Agency

43 DSS (1998) op. cit. and DSS (1999) op. cit.

44 National Audit Office (HC 1174) (30 June 2006) *Child Support Agency – implementation of the Child Support Reforms, Session 2005-6*, London: HMSO.

45 Letter to Gingerbread from CSA, 21/08/2007 and correspondence between Gingerbread and DWP, February 2013

46 DWP, Child Support Agency Quarterly Statistics, March 2006. [http://statistics.dwp.gov.uk/asd/asd1/child\\_support/index.php?page=csa\\_quarterly\\_mar06](http://statistics.dwp.gov.uk/asd/asd1/child_support/index.php?page=csa_quarterly_mar06). Accessed 5 March 2013.

47 HM Treasury (2002) *2002 Spending Review. New Public Spending Plans 2003-2006*, London: HM Treasury.

48 The DWP Child Support Agency Quarterly Statistics, March 2006, op. cit. show that maintenance was being paid in just 25% of all CSA benefit cases This compared with 23 per cent of single parents on benefit receiving child maintenance in 1988, see section 2.2.

49 In 2004/05 the CSA had recovered £120 million in income support expenditure against costs of £425 million. Taking into account a further £80 million in savings from other routes, there was a net cost to the taxpayer of around £200 million.

50 National Audit Office, (HC 1174) (2006), op. cit.

51 CSA (Feb 2006), *Child Support Agency Operational Improvement Plan 2006-2009*, CSA IMP.

52 One measure which received little attention was the mass closure of some 10,000 - 15,000 unprocessed 2003 scheme cases brought into the Agency as a result of compulsion. See section 2.5 above, and note 46.

53 House of Commons (24 February 2010) HC118 *The Child Maintenance and Enforcement Commission and the Child Support Agency’s Operational Improvement Plan*, Work and Pensions Select Committee Third Report Session 2009-10 Ev 34 (Memorandum from the NAO, November 1999).

54 DWP (2006a) *Recovering child support: routes to responsibility*, Cm 6894, London: TSO.

55 DWP (2006b) *A fresh start: child support redesign - the Government’s response to Sir David Henshaw*, Cm 6895, London: TSO.

56 DWP (2006c) *A new system of child maintenance*, Cm 6979, London: TSO.

57 Ibid.

58 Ibid.



in enforcing liability. In 2006, 60 per cent of assessments were for £10 per week or less<sup>59</sup>. Although these amounts were often significant to the poor families involved, the conclusion reached by Henshaw was that the state was spending “*significant resources transferring relatively small amounts of money between people who often do not wish to use the Child Support Agency.*” Removing benefit compulsion would therefore have “*major operational benefits*”<sup>60</sup>.

In considering a fundamental redesign of the statutory scheme, the government said that it intended to make tackling child poverty the first and most critical test for reform<sup>61</sup>. This represented a shift in approach, from regarding child maintenance essentially as a revenue raiser to cut welfare bills, to recognising that it had a role in improving the incomes of the poorest children. More pragmatically, as a corollary for abolishing compulsion, Henshaw argued that a drive to encourage more private voluntary arrangements would only succeed if parents were allowed to keep most or all of the maintenance agreed<sup>62</sup>. He argued that a full maintenance disregard would immediately lift between 80,000 and 90,000 additional children out of poverty, and a further 30,000 children would be moved out of poverty as a result of the increased incentives effect<sup>63</sup>.

## 2.7 The dismantling of the requirement to co-operate and adoption of a full disregard

The Child Maintenance and Other Payments Act 2008 paved the way for a new approach to child maintenance:

- In July 2008 a new body, the Child Maintenance and Enforcement Commission, was established with a ‘main objective’ of maximising the number of children living in separated families for whom effective child maintenance arrangements were in place – by encouraging and supporting private voluntary child maintenance arrangements, as well as supporting applications via the statutory service. The Commission was also given the task of promoting the importance of child maintenance to both parents.
- Section 6 of the Child Support Act 1991 was abolished for new applicants from July 2008. This led to a dramatic fall in the ‘inflow’ of new applicants, as anticipated. In March 2009, the CSA received 8,200 applications, a 76 per cent reduction from the 34,700 applications received in March 2006 at the start of the Operational Improvement Plan<sup>64</sup>.
- Also in July 2008, a new ‘Child Maintenance Options Service’ was introduced, offering a helpline and web-based information, and intended to encourage greater use of private arrangements. The service was particularly aimed at parents with care on benefit, with Jobcentre Plus staff charged with actively encouraging use of the ‘Options’ service by new applicants<sup>65</sup>.
- In October 2008, the compulsion to use the CSA was abolished for all existing cases. At this point, the proportion of parents with care on benefit receiving maintenance via the Agency had risen to 38 per cent of assessed cases. All CSA parents with care on benefit receiving maintenance were notified by a letter from the Agency and an accompanying information leaflet that they were no longer required to use the CSA, and a press release was issued by the Commission<sup>66</sup>, but there was no wider drive to encourage parents to

opt for private arrangements rather than use the Agency. Whilst the number of CSA cases closed at the instigation of the applicant more than doubled in the year after compulsion was abolished, the numbers involved were modest. Against a CSA caseload of over one million, closures averaged 5,250 per month in the year after the abolition of compulsion, compared to 1,850 in the previous year<sup>67</sup>.

- Also from October 2008, the government raised the amount of maintenance parents with care on benefit were allowed to keep to £20 and, importantly, extended access to the ‘maintenance disregard’ for the first time to all ‘Scheme 1’ cases – which still made up 49 per cent of the CSA caseload at that point<sup>68</sup>. Whilst parents with care on benefit receiving maintenance via the CSA were notified of this, alongside notice of the abolition of the requirement to use the Agency (see above), there was no wider publicity to alert parents on benefit not in receipt of child maintenance or not in touch with the Agency about the new higher amount of child maintenance they could keep on top of their benefit. This meant that some of the ‘incentive effect’ intended by the higher disregard, in encouraging more parents to actively seek maintenance or ask for more, may have been lost.
- Having promised that it would “*significantly increase*” the maintenance disregard from 2010-11<sup>69</sup>, in December 2008 the government confirmed that, from April 2010, payments of maintenance would be fully ignored when calculating the level of benefits paid to parents with care<sup>70</sup>. The full maintenance disregard took effect on 12<sup>th</sup> April 2010. The new policy was introduced quietly. A DWP press release entitled “Extra help for families in poverty” had been issued the previous month<sup>71</sup>. No notice was given to parents with care on benefit by the new Commission, which regarded the change as being a benefits matter, and therefore not within its remit. Jobcentre Plus (responsible for administering the change) did not issue individual written notifications to parents with care on benefit. The decision was also taken that any public announcement or publicity campaign by Jobcentre Plus was inappropriate, in the light of the forthcoming General Election in May<sup>72</sup>. This meant that many parents with care – unless directly affected because receiving more than £20 per week in maintenance – remained unaware of the policy change, thus potentially reducing its intended behavioural effects in terms of encouraging others to negotiate or pay higher amounts.
- Longer term, the Child Maintenance and Enforcement Commission was charged with the task of implementing the fundamental redesign of the statutory child maintenance scheme contained in the Child Maintenance and Other Payments Act, whilst continuing to run the two existing statutory schemes in the meantime through a division operating as the CSA. Originally planned to commence in 2010, the new statutory scheme commenced in limited form from late 2012.

59 DWP (2006a), op. cit.

60 Ibid.

61 DWP (2006c), op. cit.

62 DWP (2006a), op. cit., para 23.

63 DWP (2006a), op. cit. His final recommendation was to disregard child maintenance completely within housing benefit and council tax benefit and raise it ‘up to a high threshold’ within other benefits (he suggested more than £40 pw) to allay fears that a small number of parents could claim income support whilst receiving high levels of maintenance from wealthy non-resident parents.

64 NAO (2009) *Performance of the Child Maintenance and Enforcement Commission*, memorandum for the House of Commons Work and Pensions Committee, London: NAO.

65 In June 2011, for example, approximately seven in ten Child Maintenance Options customers came into contact with the service via Jobcentre Plus referral. See Ireland, E., Poole, E. and Armstrong, C. with Hall, J., Keogh, P. and Purdon, S. (2011), *Evaluation of the Child Maintenance Options Service*, CMEC Research Report 3, CMEC.

66 See <http://webarchive.nationalarchives.gov.uk/20120716161734/http://www.childmaintenance.org/en/news/article01.html>. Accessed 5 March 2013.

67 DWP, Child Support Agency Quarterly Statistics, March 2012, Annex A: ‘Reasons for Case Closure Following Calculation - Application not pursued by Applicant’. [http://webarchive.nationalarchives.gov.uk/20120504104607/http://www.childmaintenance.org/en/pdf/qss/QSS\\_mar\\_2012.pdf](http://webarchive.nationalarchives.gov.uk/20120504104607/http://www.childmaintenance.org/en/pdf/qss/QSS_mar_2012.pdf). Accessed 5 March 2013.

68 DWP, Child Support Agency Quarterly Statistics, September 2008. [http://statistics.dwp.gov.uk/asd/asd1/child\\_support/index.php?page=csa\\_quarterly\\_sep08](http://statistics.dwp.gov.uk/asd/asd1/child_support/index.php?page=csa_quarterly_sep08). Accessed 5 March 2013. The government also followed the recommendation of Henshaw to allow a full maintenance disregard within housing benefit, intended to increase the value of maintenance in making work pay.

69 DWP (2006a), op. cit.

70 DWP (2008) *Raising expectations and increasing support: reforming welfare for the future*, Cm 7506, London: TSO.

71 <http://www.dwp.gov.uk/previous-administration-news/press-releases/2010/march-2010/dwp052-10-230310.shtml>. Accessed 5 March 2013.

72 Enquiries were made of Jobcentre Plus in November 2012 regarding the information given to parents claiming out of work means tested benefits in 2010, to inform them of the introduction of the full disregard in respect of child maintenance payments from April 2010. A reply from the Head of Stakeholder Engagement Team at DWP (22/11/2012) stated “no announcements or publicity drive could be made at the time due to the 2010 general election. As you may know, government announcements during election periods are very tightly proscribed to purely essential operational issues, to avoid being seen to give any electoral advantage. I understand that the 2010 introduction of the full maintenance disregard was assessed as inappropriate for any announcement or publicity campaign during the election period (which extends a considerable way before an election date.)” When asked to confirm that no individual written notifications (in the form of a letter, a form or leaflet) were sent to parents with care on relevant benefits, the reply from the same official (14/12/2012) was: “My understanding is that no individual written notifications were issued.”



## 2.8 Conclusion

The child maintenance changes introduced by the Labour government in 2008 represented a radical departure from previous policy. For the first time, parents with care on benefit had the same choice as other separated parents with main care of children regarding child maintenance: to make a private arrangement with the other parent; to use the statutory child maintenance service; or, indeed, to make no child maintenance arrangement at all. Rather than any child maintenance paid to a parent with care on benefit being used to reimburse the state for the costs of welfare, the money now flowed directly to the parent with care to support the child.

The change of policy was a recognition that, far from being a simple and lucrative source of revenue raising for the government, child maintenance for parents with care on benefit – although valued and useful for the children who received it – was often pretty modest in amount, and that the circumstances of those potentially eligible to seek child maintenance, as well as those liable to pay it, were more complex and varied than had originally been envisaged. The root causes of many of the administrative problems which dogged the CSA throughout its existence lay elsewhere, in overly complex rules, failing IT, and poor management; however the size of the benefits caseload; its forcible conscription into the Agency; and the lack of ‘return’ for many of those brought into the system as a result of compulsion, undoubtedly exacerbated the Agency’s difficulties.

This research looks at what has happened to parents with care on benefit since Section 6 was lifted, and now that any child maintenance received directly benefits their family. Has it helped improve relations between parents and facilitated more consensual and stable child maintenance arrangements by agreement, as was argued at the time<sup>73</sup>? Or has it put parents with care under greater pressure from non-resident parents to settle for less or for no arrangement, as had been suggested by the Labour government, when previously asserting the value of Section 6? And has the full maintenance disregard, as predicted, led to fewer children being in poverty?

Since the introduction of the above new policies, a new coalition government has come into office<sup>74</sup>. It inherited the former government’s plans to abolish the Child Support Agency and create a new child maintenance system, with a greater emphasis on encouraging private maintenance arrangements as well as a redesigned statutory scheme with a smaller caseload and new IT systems. Even though the Child Maintenance and Enforcement Commission has now been abolished, and its work returned to the Department for Work and Pensions<sup>75</sup>, in large part, those plans have continued<sup>76</sup>. In order to incentivise more parents to consider making private maintenance arrangements, and in line with original proposals put forward by Henshaw, the coalition government has announced plans to charge both parents fees for use of the new statutory Child Maintenance Service<sup>77</sup>. In a throwback to earlier expectations that child maintenance might be a source of raising revenue for the taxpayer, the government has estimated it will eventually raise around £191 million per year through such fees, which will be used to reduce the running costs of the new statutory service<sup>78</sup>. The money will be raised from all parents who use the new statutory system, including those on benefits. Although the focus of the current study is an examination of single parents on benefit in 2012, four years after the first wave of child maintenance reforms aimed directly at them, nevertheless our findings do provide a number of possible lessons for the future, which we draw out in Chapter 9.

73 DWP (2006c), op. cit. para 2.6.

74 In May 2010, a month after the full maintenance disregard was introduced.

75 The Child Maintenance and Enforcement Commission was abolished in July 2012.

76 The Welfare Reform Act 2012 strengthened the drive to reduce use of the new statutory scheme by requiring all potential applicants to first have a telephone conversation with the Child Maintenance Options Service to discuss all their child maintenance options; and by giving non-resident parents sole choice of whether to pay statutory maintenance direct to the parent with care, or via the statutory collection service.

77 See DWP (2012) *Supporting separated families; securing children’s futures*, Cm 8399, London: TSO. The previous Labour government had accepted Henshaw’s recommendation that charging be considered to incentivise private arrangements, but said the charging structure created should be to incentivise non-resident parents to meet their responsibilities; the clear burden of charging should fall on the non-resident parent and not the parent with care; and that cost recovery of charges should never be prioritised above outstanding debt for the parent with care (DWP (2006c), op. cit. paras 5.47 and 5.48).

78 Impact Assessment accompanying DWP (2012), op. cit. This estimate of likely future income from charging preceded a Ministerial statement made on 20/05/2013, which announced a lowering of proposed collection charges for parents with care. A revised government estimate incorporating the new figure has not yet been published.

## 3

## Maintenance receipt in 2007 and 2012

### 3.1 Introduction

At the time of our fieldwork in 2012, it was close to four years since the removal of the obligation for single parents on benefit to use the CSA, and two years since the introduction of the full disregard. **During that time, the proportion of single parents on benefit receiving maintenance had increased, as had the average amount that they received. However, it was still the case that only a minority of single parents on benefit received any maintenance through any type of arrangement.**

This chapter reports on the proportion of single parents on benefit receiving maintenance, the types of arrangements they had, and the levels of maintenance they received – in 2007 (Survey of Relationship Breakdown, conducted prior to the policy changes) and in 2012 (our new survey)<sup>79</sup>. We answer the following questions –

- Given the known shortcomings of the previous policies, what maintenance arrangements did single parents on benefit have in 2007 prior to the removal of compulsion (Section 3.2)?
- Were single parents on benefit in 2012 more or less likely to be receiving maintenance than they were in 2007 (Section 3.3)?
- Had there been changes in the amount of maintenance received (Section 3.4)?
- Had there been an increase in proportion of single parents on benefit making private arrangements and not involving the CSA (Section 3.5)?
- Did single parents on benefit report to us that the removal of the obligation to use the CSA and the introduction of the full disregard led to changes in their maintenance arrangements (Section 3.6)?

When making comparisons between the situations of single parents on benefit in 2007 and 2012, we are *not* measuring the impact of the removal of the obligation to use the CSA, nor of the introduction of the full disregard. Other factors may have had an effect on the numbers of single parents receiving maintenance and the amount of maintenance received. These include improvements in CSA performance over that period, and the gradual decline in the proportion of cases assessed under the pre-2003 rules (when, as discussed in Chapter 2, most single parents on benefit received no maintenance, because amounts collected from a non-resident parent were paid by the CSA directly to the state, and where, due to the child support formula in place under the 'old scheme', a higher proportion of non-resident parents had a nil assessment due to the absence of a minimum flat rate maintenance contribution – something introduced from 2003 onwards<sup>80</sup>). The data which would have facilitated a formal impact assessment of the policy changes are not available.

<sup>79</sup> Differences in the sample design between the two surveys limit the robust comparisons that can be made over time. In the Survey of Relationship Breakdown, the single parents on benefit sample consisted of CSA customers with positive assessments sampled from DWP records and others (with private or no arrangements) who were identified from a household screen. CSA cases with nil assessments were excluded from the survey, but we have imputed their maintenance information (ie CSA customer, 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 had (with a series of prompts to try to ensure that we differentiated between no arrangements and nil assessments). There is a risk that respondents who had an arrangement that had never resulted in the receipt of any maintenance (ie nil assessed or non-working arrangements) reported having no arrangement. We therefore limit our comparisons over time to the receipt, level of maintenance received and the use of private arrangements. More information is provided in Appendix C.

<sup>80</sup> In June 2007, 'nil liability' cases made up 34 per cent of all assessed CSA cases. Five years later, in June 2012, 'nil liability' cases made up 23 per cent of all assessed cases. At both dates, 'nil liability' cases made up 47 per cent of all 'old scheme' assessed cases (DWP, Child Support Agency Quarterly Statistics, September 2012. [http://statistics.dwp.gov.uk/asd/asd1/child\\_support/2012/csa\\_qtr\\_summ\\_stats\\_sep2012.pdf](http://statistics.dwp.gov.uk/asd/asd1/child_support/2012/csa_qtr_summ_stats_sep2012.pdf). Accessed 5 March 2013).

### 3.2 The situation in 2007

The Survey of Relationship Breakdown, conducted in 2007, provides evidence which highlights the shortcomings of the Section 6 compulsion to use the CSA. At that time, only six in ten (58 per cent) single parents on benefit had a CSA arrangement: 38 per cent had an arrangement stipulating that the non-resident parent should be paying maintenance; and 20 per cent had a nil assessment exempting the non-resident parent from payment (Table 3.1). As all single parents on benefit at this point were supposed to be referred on to the CSA for their child maintenance arrangement, the fact that 41 per cent were not within the system at all seems somewhat surprising. This group was likely to include those who claimed 'good cause' and those whose cases were pending, for example, as discussed in Chapter 2. The vast majority of those outside of the CSA system had no arrangement at all: only four per cent overall reported having a private arrangement.

Table 3.1 - Maintenance arrangements, 2007

Base: All single parents on benefit	
	%
CSA arrangement, positive assessment	38
CSA arrangement, nil assessment	20
Private arrangement	4
Court arrangement	+
No arrangement	37
Unweighted base <sup>81</sup>	398

However, having an arrangement for payment in place, even when using the statutory child maintenance service, did not guarantee payments were received. In 2007, only just over half (55 per cent) of single parents on benefit with a positive CSA assessment reported actually receiving any maintenance payments (Table 3.2).

Table 3.2 - Whether CSA arrangements resulted in maintenance in 2007

Base: Single parents on benefit with positive CSA assessments	
	%
Has a CSA arrangement and has received maintenance	55
Has a CSA arrangement and has not received maintenance	45
Unweighted base	227

<sup>81</sup> The weighted bases for the 2007 analysis are not shown in this report though all data presented has been weighted. The weighting of the 2007 dataset is fully outlined in the technical appendix.

### 3.3 Changes in the proportion of single parents on benefit receiving maintenance

Between 2007 and 2012, the proportion of all single parents on benefit receiving any maintenance<sup>82</sup> increased significantly, from 24 per cent in 2007 to 36 per cent in 2012 (a 12 percentage point increase, Table 3.3)<sup>83</sup>. To reiterate, this increase is **not** a formal measure of the impact of the removal of the obligation to use the CSA, nor of the introduction of the full disregard. Rather, it simply describes an overall improvement in the maintenance situations of single parents on benefit between 2007 and 2012.

Table 3.3 - Whether single parent has received any maintenance from the non-resident parent, 2007 and 2012

2012 base: All single parents on benefit for whom amount of maintenance data was available <sup>84</sup>		
2007 base: All single parents on benefit		
	2007	2012
	%	%
Has an arrangement and has received maintenance	24	36
Has not received maintenance (no arrangement, nil assessed, arrangement resulting in no payment)	76	64
Unweighted base	398	730
Weighted base	-	730

### 3.4 Changes in the amount of maintenance received

With the introduction of the full disregard in 2010, we would expect the household incomes of single parents on benefit receiving maintenance to have risen since 2007<sup>85</sup>, reflecting the fact that they now receive both their state benefits and all of the maintenance paid by the non-resident parent. Our survey findings confirm that this is indeed the case among single parents on benefit receiving maintenance<sup>86</sup>.

In 2007 single parents using the CSA could be divided into two groups: those whose cases had been determined under the pre-April 2003 'old rules' who received no financial advantage from any maintenance paid; and those whose cases had been determined under the post-April 2003 'current rules', who got up to £10 of any maintenance paid. Under these latter rules, in 2007 a single parent on £100 benefits for whom £20 in maintenance was being paid, for example, would have a total net weekly income of £110, £20 in maintenance and £90 in benefits. In 2012, the same single parent would have a total net weekly income of £120. Table 3.4 shows how much **additional** money single parents on benefit received as a result of getting

82 That is the single parent on benefit has stated that they have a CSA positive arrangement, a private arrangement or a court arrangement and they usually receive at least 1p per week from the non-resident parent.

83 In the Survey of Relationship Breakdown, the parent with care sample consisted of CSA customers (either positive or nil assessments) sampled from DWP records and other parents with care (with private or no arrangements) identified from a household screen. In the 2012 survey, we rely solely on respondent report as to whether and what type of arrangement they had (with a series of prompts to try to ensure that we differentiated between no arrangements and nil assessments). There is a risk that respondents who had an arrangement that had never resulted in the receipt of any maintenance reported having no arrangement. Thus, rather than attempting to report on the proportion of non-compliant arrangements, we concentrate on the proportion of single parents on benefit in receipt of maintenance.

84 Respondents who did not know the amount of maintenance they were supposed to receive, or refused to answer the question, are not included in the base.

85 In addition to inflationary rises and increases in benefit levels.

86 But we need to remember that only 36 per cent of single parents on benefit receive any maintenance.

child maintenance, in 2007 and 2012<sup>87</sup>. That is, in 2007, how much more money they got beyond what they would have received solely with state benefits, and in 2012, how much child maintenance they received (given that they now keep all maintenance and all benefits)<sup>88</sup>.

In 2012, the median amount of maintenance received by single parents on benefit (who received any maintenance) was double that received (and kept) in 2007 prior to the introduction of the full disregard. In 2007, the median amount was £9.86 (equating to £11.71 in 2012, allowing for inflation), compared to £23.01 in 2012. The proportions receiving £5 a week or less did not change significantly, from 32 per cent in 2007 to 27 per cent in 2012<sup>89</sup>. However, while the maximum amount that maintenance could impact on the incomes of CSA customers in 2007 was £10, in 2012 two thirds (66 per cent) of single parents on benefit receiving any maintenance received more than £10 per week.

Table 3.4 - Amount of maintenance received by single parents per week,<sup>90</sup> 2007 and 2012

2007 and 2012 base: All single parents on benefit who received some maintenance		
	2007	2012
	£	£
Median	£9.86	£23.01
Median (adjusted for RPI)	£11.71	£23.01
	%	%
£0.01 to £5	32	27
£5.01 to £10	68	7
£10.01 to £20	0	14
£20.01 to £30	0	17
£30.01 to £40	0	11
£40.01 to £50	0	11
£50.01 to £60	0	6
£60+	0	6
Unweighted base	126	263
Weighted base	-	258

87 Appendix table A.4 shows the actual amounts (prior to the disregard calculation). However, in 2007, maintenance and benefit payments were shown by the DWP as single statements, and there may be a degree of inaccuracy about the actual level of maintenance. In 2007 46 per cent of those receiving any maintenance were receiving more than £10 a week and would have had a deduction in their payments as a result.

88 For the purposes of the 2007 calculation, we have had to assume that all respondents were receiving the £10 disregard although a minority, still assessed on the old system, would have had their benefit reduced in full in respect of any maintenance they received. In May 2007, 47 per cent of assessed cases where the parent with care was on income-related income support or jobseeker's allowance were 'old system' cases (DWP, Child Support Agency Quarterly Statistics, December 2007, Table 13. [http://statistics.dwp.gov.uk/asd/asd1/child\\_support/index.php?page=cса\\_quarterly\\_dec07](http://statistics.dwp.gov.uk/asd/asd1/child_support/index.php?page=cса_quarterly_dec07). Accessed 5 March 2013). A number of outliers (for the reasons given in footnote 7) have been removed from the calculations.

89 The greater proportion receiving £5 rather than a lesser amount reflects the introduction of a minimum flat rate contribution of £5 in 2003, replacing a previous 'nil rate' which had applied to non-resident parents receiving certain benefits under the 'old rules'. The proportion of CSA cases being assessed under the old rules had fallen from around 58 per cent in 2007 to 28 per cent by 2012.

90 Cases where the respondent was nil assessed, had no arrangement, was unsure or refused information on maintenance amount have been excluded from this analysis.

### 3.5 Changes in the proportion of single parents on benefit with private arrangements

In 2012, just over half (57 per cent) of single parents on benefit had some type of maintenance arrangement in place (irrespective of whether or not they received payment). **CSA arrangements were still more common than private arrangements:** 37 per cent had a CSA arrangement (28 per cent had a positive assessment, nine per cent had a nil assessment), while 20 per cent had a private arrangement (Table 3.5).

Table 3.5 - Maintenance arrangements, 2012<sup>91</sup>, by whether single parent on benefit in 2008

Base: All single parents on benefit <sup>92</sup>			
Type of arrangement single parent has currently	Single parent on benefit in 2008	Single parent on benefit after 2008	Total
CSA positive assessment	34	24	28
CSA nil assessment	13	6	9
Private arrangement	11	25	20
Court arrangement	+	1	+
No arrangement	42	44	43
Unweighted base	309	419	752
Weighted base	286	443	752

Between 2007 and 2012 there was a five-fold rise, from four per cent to 20 per cent, in the proportion of single parents on benefit with private arrangements (see Tables 3.1 and 3.5)<sup>93</sup>. Within the 2012 survey, those who had become single parents on benefit *after* the removal of compulsion to use the CSA in 2008<sup>94</sup> were more likely to have a private arrangement in place now than those who had been single parents on benefit in September 2008 (25 per cent, compared with 11 per cent, Table 3.5). While we are aware that this pre-post 2008 comparison will to some extent reflect the length of time since separation (with those more recently separating more able to make private arrangements work, see Table 5.1)<sup>95</sup>, the size of the difference suggests a real shift towards private arrangements among the cohort of single parents on benefit never compelled to use the CSA.

91 This categorisation of arrangements is based on the reports of the respondents. As a result, it may over-represent the proportions with no arrangements. Although we took every effort to probe respondents about the presence of nil assessment arrangements and arrangements in place which do not result in the receipt of maintenance because of non-compliance, there is a risk that some respondents reported having no arrangement when, in fact, they had a nil assessed or non-compliant arrangement (either CSA or private). Because of the differences in sampling methodology between the Survey of Relationship Breakdown and the 2012 survey, we cannot make direct comparisons about the breakdown of arrangement type.

92 Where we were unable to categorise whether or not a respondent was a single parent on benefit in 2008, they are excluded from the pre and post 2008 columns, but are included in the total column.

93 We are confident in making comparisons in the proportion of single parents on benefit with private arrangements, as both rely on self-report. As discussed in later chapters, the vast majority of those saying they have private arrangements receive at least some maintenance (on the basis that private arrangements resulting in no maintenance are reported as 'no arrangement').

94 We have categorised the survey respondents into those who were single parents on benefit pre and post the changes in 2008 based on what the respondents reported in the interview.

95 While private arrangements are as common as CSA positive assessments among the post 2008 cohort, therefore, this may not remain the case over a longer time frame.

### 3.6 Single parents' awareness of the policy changes

In both the survey and qualitative interviews in 2012, those who had been single parents on benefit prior to the policy changes were, in the main, unaware of the policy changes. There was a lack of awareness that the policies ever existed or that they had been removed, and a general lack of understanding of the policies and their implications. We conclude that few single parents on benefit made a conscious decision to change their arrangement (start or stop an arrangement, change type, change specific elements of the arrangement, etc) as a result of the policy changes. Changes in the types of maintenance arrangements and in the levels of maintenance received were largely as a result of becoming a single parent on benefit after the policy changes, or as a result of automatic changes (ie around the disregard) instigated by the DWP.

In the following subsections, we draw mainly on the qualitative interviews to report on what respondents who were single parents on benefit prior to 2008 reported to us about the policy changes – both the compulsion to use the CSA and the disregard.

#### 3.6.1 Compulsion

Awareness and understanding of the prior policy of compulsion and its removal were patchy, and very few single parents on benefit reported in the survey that they changed their arrangements as a result of the policy change<sup>96</sup>. When those who were single parents on benefit prior to 2008 were asked in the qualitative interviews about their understanding of the *previous* compulsion to use the CSA, there was a four-way split in their responses -

- Some did not question the process they had gone through: it had just been another form to fill in at the time. They had assumed that it was an automatic part of the whole 'benefits' process to be referred to the CSA.

*"I think that was just the standard thing you did, wasn't it? I think it was just a requirement. At the time I'd just split up so I was applying for benefits, so income support, child tax credits, it was just part of the process"* (separated 2004, received calculation from CSA but established private arrangement)

- Others felt that they had been 'forced' down the CSA route, despite reservations or wanting to have a different arrangement type.

*"We had a very good relationship actually. I was more or less told to [use the CSA] otherwise they would sanction my benefits"* (separated 1990 and had no arrangement by mutual consent; then instructed by CSA to claim maintenance when child was doing A-levels (c.2006/7))

- Some single parents on benefit who should have faced compulsion to arrange their child maintenance through the CSA did not, and this was not pursued with them. In many cases they had explained to the "benefits office" that they had an arrangement already in place, or gave details about their former relationship which meant they would prefer not to set up an arrangement through the statutory service, and the issue was taken no further. This suggests the 'good cause' rule was applied quite loosely and left to the parent with care to self-define. These parents reported being content with having another arrangement type or having no arrangement.

96 Of course, retrospective questioning of this kind is difficult and, to a certain degree, this lack of awareness may be a function of not remembering. Because of our concerns about the data, we report the survey findings in general, rather than percentage, terms. However, our findings are also in line with the fact that, apart from individual notification by letter to parents on benefit in receipt of maintenance via the CSA, there was no wider publicity or communications strategy to ensure all parents potentially affected fully understood the changes and their implications.



*“When we did split up and I went onto benefits I did have some phone calls to say that, you know, the CSA would be involved and I said no because it would cause more problems and that a private arrangement would be made”* (separated 2006, private arrangement)

- Some had no recollection of being informed about the policy or expectation that they would use the CSA to arrange their maintenance. They did not know what support they could be getting with regards to setting up any child maintenance arrangements or what their options entailed.

*“At the time, in 2001, I’d just started having benefits and obviously my solicitor just did the CSA as no one had informed me that I could do it”* (separated 2000, CSA and benefit arrangements set up by divorce solicitor)

**Any recollection of being informed about the removal of compulsion was rare.** This lack of awareness chimes with the fact that there was minimal promotion of the policy change from the CSA at that time. In one case a single parent on benefit had been contacted by the non-resident parent when he had found out that they no longer had to use the CSA. He had wanted her to set up a private arrangement but she had refused, as she felt it would be unreliable and for a reduced amount.

### 3.6.2 The disregard

There was greater awareness among single parents on benefit of the introduction of the full disregard. Even so, only a minority of the single parents on benefit affected at the time reported in the survey that they were aware of the policy change. In the qualitative interviews, any awareness was couched in terms of a knowledge that, prior to 2010, the money they received was less than it “should have been”. Single parents on benefit had different understandings of how this policy had worked or what it had actually meant for them.

In terms of the introduction of the full disregard, some clearly remembered being informed that this policy had changed – normally during their contact with JobCentre Plus –

*“It was then [when I rang benefit people to notify them of my move back onto benefit] I was worried that the CSA were going to contact [NRP]. They said ‘Oh no, we don’t do that anymore, you keep whatever money it is for your children and you get your benefits separate”* (separated 2005; initially had private arrangement as not on benefit at that time, but after 3 years non-resident parent made redundant and stopped paying; went to CSA twice, most recently after 2010 when on benefit)

*“I think I was getting £20 a week and they were taking £6 out of that from me when I was getting £26 a week. They did write and let me know or it could have been told to me in one of the jobcentre interview things”* (separated 2008, chose to go to CSA when attempt at private arrangement failed after a couple of months)

Others had not necessarily been informed that the policy had changed but had simply noticed a difference in their payments –

*“It wasn’t much at first but I never received it because of us being on benefits, I never received it. It hasn’t been until the last four years I’ve been receiving CSA myself. If I received another £40 that would have been classed as an income and I would have had to pay more rent, more poll tax, and I wouldn’t have been entitled to keep my nursery places, things like that. So basically they kept the money to substitute everything”* (separated 2000, chose to go to CSA because non-resident parent was already paying for a child from a previous relationship through CSA)

*“I used to have the money taken off my income support, it must have been a few years ago now and they said this is because you’re getting maintenance off [NRP] but this money is coming off your income support. I think that’s stopped now. I think I get all the amount now. When I get the yearly letters saying that your money is going to be this, I noticed that it had jumped up by the money that was taken off. I thought ‘oh, maybe they’re not taking it anymore”* (separated 2006, couldn’t remember whether felt compelled to go to CSA)

Where there had been a lack of awareness of the previous policy to reduce benefits, this was sometimes put down to the CSA having got their calculations or payments wrong during that time –

*“Sometimes it was short, but I didn’t take much notice. I didn’t query it. I thought they just made a mistake”* (separated 2000, CSA and benefit arrangements set up by divorce solicitor)

Some single parents were quite clear that they had not been informed of any change in policy and neither had they noticed any changes in the amounts they were receiving even if they felt they should have done –

*“They took a bit off my benefit, then they worked out what I’m entitled to live on. I was getting £50 a week to begin with and they turned round and said “We can take £20 off”. I said “Well why? This has got nothing to do with my benefits, this is to do with the kids, it’s all separate”. I haven’t had no letter saying anything about that and my money’s not changed. But don’t worry, next time I go in I’m going to say it to them”* (separated 2009, since then had good private arrangement)

## 3.7 Summary

In 2012, a greater proportion of single parents on benefit received payments through a child maintenance arrangement than they had prior to the policy changes in 2007 (36 per cent compared to 24 per cent previously). However it was still the case in 2012 that only a minority (a third) of this entire population received any maintenance. Among those receiving maintenance, single parents on benefit received more than double the amount they did in 2007 (an equivalised average of £23 per week compared to £12 per week previously).

Fewer than six in ten (57 per cent) single parents on benefit had a maintenance arrangement in place in 2012 (note that having an arrangement does not equate to receiving maintenance). Although CSA arrangements were far more common (37 per cent) than private arrangements (20 per cent), the proportion of single parents on benefit with private arrangements had risen significantly since the removal of the obligation to use the CSA (from four to 20 per cent).

Among the 2012 cohort of single parents on benefit who were single parents on benefit prior to 2008, there was very little awareness or understanding of the policy changes made to the child maintenance system in both 2008 and 2010. This may have led to the ‘free to choose’ policy having very little effect on those single parents already in the system at the time of implementation, and to them continuing with the arrangement they already had in place.

# 4

## Maintenance levels and the effect on income

4.1 Introduction

In Chapter 3 we showed that, in 2012, a higher proportion of single parents on benefit received maintenance than had been the case in 2007; and, on average, those who received maintenance got more than they did in 2007. In this chapter, we focus on 2012. We report on how much maintenance single parents on benefit received under different types of maintenance arrangements. We also **show the effect of the introduction of the full disregard on the household incomes of single parents on benefit – in particular its impact on raising some families above the poverty line.** Using data from 2012, we answer the following questions –

- How much maintenance did single parents receive under different types of arrangements (Section 4.2)?
- What difference did maintenance make to the financial situations of current single parents on benefit (Section 4.3)?
- How did single parents on benefit talk about the effects of not receiving maintenance and, among maintenance recipients, how they used the child maintenance they received (Section 4.4)?
- What proportion of single parents on benefit received informal financial support from the non-resident parent, either in addition to or in the absence of formal maintenance payments, and how were these payments viewed (Section 4.5)?

4.2 Receipt of maintenance across different arrangement types

Eight in ten (77 per cent) single parents on benefit with a maintenance arrangement (excluding those with nil assessments) received maintenance from the non-resident parent, on at least some occasions. A higher proportion of private than CSA arrangements had resulted in payments. (However, as discussed in Section 7.2, private arrangements tend only to be counted as such if they result in at least some maintenance being paid). Maintenance receipt was more likely if the non-resident parent was in paid work. Among those with private arrangements, 95 per cent of those where the non-resident parent was working had received maintenance compared to 83 per cent where the non-resident parent was not working or his work status was not known. While there was a similar pattern with CSA arrangements, the difference was not statistically significant (Table 4.1).

Table 4.1 - Whether single parent ever received any maintenance from non-resident parent<sup>97</sup>, by type of maintenance arrangement and non-resident parent's work status

Base: All single parents on benefit who have CSA positive or private arrangements							
	CSA positive assessment (all)	CSA positive assessment, NRP working	CSA positive assessment, NRP not working/ unknown status	Private arrangement (all)	Private arrangement NRP working	Private arrangement NRP not working/ unknown status	Total
	%	%	%	%	%	%	%
Yes – received maintenance	68	72	65	91	95	[83]	77
No – does not receive any maintenance	32	28	35	9	5	[17]	23
<i>Unweighted base</i>	209	92	117	138	97	41	347
<i>Weighted base</i>	197	83	114	139	95	44	336

Table 4.2 shows the weekly amount of maintenance that single parents on benefit reported receiving, and includes all single parents on benefit who reported getting at least some maintenance. The amount of maintenance received was strongly related to whether or not the non-resident parent was in paid work, rather than whether the arrangement was made privately or via the CSA. **On average, when the non-resident parent was in paid work, there was no significant difference in the amount of maintenance received via private or CSA arrangements** (weekly medians of £30 and £33 respectively). (The similarity in amounts paid under the two arrangement types reflects a finding from the qualitative work that parents setting up private arrangements tend to turn to the CSA online calculation service to get an idea of 'the sort of amounts' that should be paid). The vast majority of single parents on benefit with private arrangements (92 per cent) or CSA arrangements (79 per cent) where non-resident parents were working were receiving over what had been the £10 level of the disregard. That is, **when non-resident parents were working, the single parents on benefit were better off in 2012 than they would have been under the previous policy.**

Where the non-resident parent was unemployed or their employment status was not known, the median amount of maintenance received by CSA customers was only £5, reflecting the amount set by the CSA for low income or unemployed non-resident parents. Clearly, with the statutory stipulation for low income non-resident parents to pay a maximum of £5 maintenance each week, the full disregard will have made no difference to these families<sup>98</sup>. Only 19 per cent of single parents on benefit who were receiving maintenance under a CSA arrangement from a non-working non-resident parent, or where his employment status was unknown, received more than £10 per week<sup>99</sup>.

97 Cases where the respondent had a court arrangement, was nil assessed, had no arrangement, was unsure or refused information on maintenance receipt have been excluded from this analysis.

98 Prior to the introduction of the full disregard there had been a £20, and previously £10, disregard.

99 In the vast majority of these cases the employment status of the non-resident parent was unknown.

Table 4.2 - Amount of maintenance received per week<sup>100</sup>, by type of maintenance arrangement and non-resident parent's work status

Base: All single parents on benefit who received some maintenance

	CSA positive assessment, NRP working	CSA positive assessment, NRP not working/unknown status	Private arrangement, NRP working	Private arrangement, NRP not working/unknown status	Total <sup>101</sup>
Median	£33	£5	£30	[£25]	£23.01
					%
£0.01 to £5	17	68	4	[12]	27
£5.01 to £10	4	13	5	[8]	7
£10.01 to £20	11	8	19	[23]	14
£20.01 to £30	19	4	27	[17]	17
£30.01 to £40	17	2	12	[21]	11
£40.01 to £50	16	1	17	[12]	11
£50.01 to £60	12	2	8	[0]	6
£60+	5	3	9	[7]	6
Unweighted base	66	76	89	31	262
Weighted base	59	77	87	34	257

### 4.3 The effect of maintenance on household income<sup>102</sup>

Although we cannot attribute all of the increase in the average amount of maintenance received by single parents on benefit to the introduction of the full disregard in 2010, we are confident that it accounted for at least some of the change. Given that it was hoped that the introduction of the full disregard would have a positive impact on child poverty levels, this is a key finding from our project.

Using the survey data, we have measured the difference that maintenance makes to the household incomes of those receiving it, and calculated the proportion of single parents on benefit who are lifted above the poverty line as a result of the maintenance they receive. We also look at the effect of the full disregard by comparing the numbers lifted out of poverty.

**Overall, we show the substantial effect that maintenance has on the incomes of single parents on benefit receiving it.** This is in line with previous research<sup>103</sup> which has shown the significant effect that the receipt of maintenance can have across the entire single parent population. In the following subsections we report on –

- When single parents on benefit receive maintenance, the difference it makes to their household incomes (Section 4.3.1)
- What effect maintenance has on lifting single parents on benefit out of poverty (Section 4.3.2)
- What difference the introduction of the full disregard has made to the number of single parents on benefit living in poverty (Section 4.3.3).

#### 4.3.1 Maintenance and household incomes

Before their maintenance, the average (median) household income<sup>104</sup> of all single parents on benefit who received any maintenance was £202 per week after housing costs (Table 4.3)<sup>105</sup>. Including their maintenance (irrespective of arrangement type), their median weekly income was £229. In other words, their maintenance accounted for 12 per cent of their total weekly income (including maintenance). Among those receiving maintenance under private arrangements, maintenance accounted for 17 per cent of their total weekly income (with pre- and post-maintenance median incomes of £197 and £237 per week)<sup>106</sup>. In comparison, maintenance accounted for 10 per cent of the income of single parents on benefit receiving maintenance via the CSA (with pre and post-maintenance median incomes of £203 and £225 per week).

Table 4.3 - Median equivalised household income of single parents on benefit who receive some maintenance per week, by type of maintenance arrangement

Base: All single parents on benefit who received some maintenance per week and gave full income details and who were claiming housing benefit or support for mortgage interest

	CSA	Private	Total
Median without maintenance	£203.07	£196.54	£202.21
Median with maintenance	£225.06	£237.44	£228.91
% of post-maintenance income from maintenance	10	17	12
Unweighted base	91	90	182
Weighted base	89	91	181

<sup>100</sup> Cases where the respondent had a court arrangement, was nil assessed, had no arrangement, was unsure or refused information on maintenance amount have been excluded from this analysis.

<sup>101</sup> The total includes those excluded from the subgroup columns.

<sup>102</sup> This section does not include informal financial support, and measures the impact of formal maintenance payments only. The survey did not collect data on the amount of money received informally.

<sup>103</sup> Skinner, C. and Main, G. 'The Contribution of Child Maintenance Payments to The Income Packages of Lone Mothers', *The Journal of Poverty and Social Justice* Vol 21 (1) 2013

<sup>104</sup> We use equivalised household income, that is household income was adjusted to take account of the number of people living in the household. Incomes cited are incomes after housing costs (AHC). For a full account of the measures used, see Appendix C.

<sup>105</sup> There were no significant differences in the pre-maintenance household income levels of those who did and did not receive maintenance, nor in the pre-maintenance household income levels of those with CSA, private or no arrangements.

<sup>106</sup> Comparing those with CSA and private arrangements, the difference in the pre-maintenance incomes was not significant at a ten per cent level, but the difference in the incomes including maintenance was significant at a ten per cent level.



4.3.2 Effect of maintenance on living under or over the poverty line

Without maintenance, six in ten (57 per cent) of all of the single parents on benefit who received maintenance would have been living below the poverty line – that is, they would have had an income of less than 60 per cent of the median equivalised household income of the UK population (Table 4.4). A third (34 per cent) had a pre-maintenance income of less than 50 per cent of the median<sup>107</sup>.

Taking into account the maintenance received, 38 per cent of all single parents on benefit receiving some maintenance were living below the poverty line, and only 14 per cent had a household income of below 50 per cent of the median. **Our research therefore demonstrates that maintenance results in a 19 percentage point reduction in the proportion of single parents on benefit receiving maintenance living in poverty.** This is a clear indication of the effect of maintenance on the household income of single parents on benefit who receive it.

Table 4.4 - Whether single parents on benefit who receive maintenance are or would be living below or above the poverty line with and without maintenance			
<i>Base: All single parents on benefit receiving maintenance who gave full income details and who were claiming housing benefit or support for mortgage interest</i>			
	Without maintenance	With maintenance	Percentage point difference
	%	%	
Below 50% of median equivalised income (ie under the poverty line)	34	14	-20
50% to 59% of median equivalised income (ie under the poverty line)	23	24	+1
60% or above of median equivalised income (ie above the poverty line)	43	62	+19
<i>Unweighted base</i>	<i>182</i>	<i>182</i>	
<i>Weighted base</i>	<i>181</i>	<i>181</i>	

The effects were greater among single parents on benefit receiving maintenance through private arrangements, reflecting the higher average maintenance levels received compared to CSA customers<sup>108</sup>. As the higher levels of maintenance are likely to reflect known differences in the working circumstances of non-resident parents involved in CSA or private arrangements, we focus below on the overall effect of maintenance among the whole population in receipt of maintenance.

107 These proportions are not significantly different to those among all single parents on benefit, among whom 62 per cent would be living below the poverty line without maintenance.

108 Although this difference was not statistically significant.

4.3.3 Effect of introducing the full disregard

Sections 4.3.1 and 4.3.2 compared the financial situations of single parents on benefit with and without the maintenance they received. They showed the clear effect of maintenance on the incomes of those who receive it. Among those receiving maintenance, the proportion living below the poverty line falls from 57 per cent to 38 per cent as a result of the maintenance received. Given this report focuses on the situations of single parents on benefit since the introduction of the full disregard, we were also interested in the effect of moving from a £10 disregard to a full disregard. Again, our analysis concentrates on those in receipt of maintenance, and does not take into account the potential effect of the introduction of the full disregard on (a) the number of single parents on benefit receiving, or reporting receiving, maintenance or (b) any decisions between parents to change the maintenance level as a result of the fact that the parent with care would get to keep the full amount.

Table 4.5 replicates Table 4.4 above, but also shows the proportion of single parents on benefit receiving maintenance who would have been living above and below the poverty line if the £10 was still in place now. **It shows a clear impact of the introduction of the full disregard: while under the £10 disregard policy 54 per cent of single parents on benefit receiving maintenance would have been in poverty, this proportion falls to 38 per cent given there is now the full disregard in place. The full disregard has therefore led to a 16 percentage point drop in poverty for single parents on benefit.**

Table 4.5 - Whether single parents on benefit are living below or above the poverty line without and with maintenance			
<i>Base: All single parents on benefit receiving maintenance who gave full income details and who were claiming housing benefit or support for mortgage interest</i>			
	Without maintenance	With up to £10 maintenance (if £10 disregard was still in place)	With maintenance (full disregard)
	%	%	%
Below 50% of median equivalised income	34	19	14
50% to 59% of median equivalised income	23	35	24
60% or above of median equivalised income (ie above the poverty line)	43	46	62
<i>Unweighted base</i>	<i>182</i>	<i>182</i>	<i>182</i>
<i>Weighted base</i>	<i>181</i>	<i>181</i>	<i>181</i>

## 4.4 The financial implications of receiving or not receiving maintenance

The qualitative interviews provided an insight into the lived experiences of single parents on benefit, and the difference that maintenance can make to their lives. In the subsections below, we first discuss their reports of how they used the maintenance they received, and the integral role it can play in the household's finances. In Section 4.4.2, we use the reports of single parents on benefit who did not receive maintenance to reflect on the differences that maintenance could make to these families' lives.

## 4.4.1 Use of maintenance

Some parents put their maintenance into the **general household pot**, to cover their general family costs, such as household bills and food –

*“(I use it for) bills, – electric, gas. I put sometimes £40 a week in in gas”* (separated in 2008, has three children and patchy CSA arrangement).

Others were more likely to use it towards **particular** items for their children such as clothes, shoes, and school costs –

*“It makes a big difference because it means I can buy [my daughter] clothes as and when she needs them, without having to pull it out of somewhere else, without having to rob Peter to pay Paul”* (CSA arrangement with a patchy payment history, now has a deduction from earnings order (DEO) which is currently working well)

Those parents who did not receive regular payments, but rather more ad hoc or sporadic support, tended to use it more to pay for treats or one off higher price items -

*“It means that the kids can go on school trips, whereas if he didn't give it to me then there's a possibility they wouldn't be able to go”* (private arrangement, working well)

Across single parents on benefit with both CSA and private arrangements, there was talk of the importance of maintenance as a regular reliable additional income source to their household. This included the way in which maintenance allows for some level of planning and budgeting (for covering overheads and regular costs); but 'saving' towards children's futures was also seen as important in some cases.

Irrespective of what single parents on benefit were using the money for, or in fact whether or not they currently had a compliant arrangement in place, there was discussion about the difference that receiving regular financial payments could make to them and their children. Even receiving small amounts could enable single parents on benefit to afford to cover costs for their children without having to make cuts elsewhere -

*“It would help me out. It would take me from the breadline to just, sort of, comfortable. It would just mean I could take her out on a whim without thinking ‘well, I've got this, this and this, can I afford it?’”* (separated 2010, never received any maintenance)

These discussions were about how maintenance could benefit children and provide a better life for the family. However there were also cases where single parents on benefit felt that the amount would be too small to make any real difference, and/or that any benefit would potentially be outweighed by the difficulties of securing it.

When child maintenance was seen quite simply as the transfer of cash from one household to another (ie excluding any wider issues taken into account) its benefits were generally perceived as positive, even when the amounts involved were relatively small. In cases where no maintenance was paid it tended to be seen as the child who was missing out, not the parent with care.

## 4.4.2 Not receiving maintenance

The qualitative interviews provide an insight into the financial constraints of single parents on benefit and make clear the realities of raising a family when reliant on state benefits. They emphasise the importance of maintenance receipt among this population. Single parents on benefit talked about how much they were struggling financially, how every penny counted, and the effect of this on them and their children. They spoke about how even relatively small costs were difficult to afford and how spending in one area meant they had to cut back in another -

*“I've got £6 until Monday which is not going to happen. I'm going to have to end up asking to borrow off family, but it's just like a vicious circle, you know, you borrow, you pay it back and then you're back to square one again”* (on-off relationship with non-resident parent recently ended for good, never received maintenance)

*“My son's at senior school and if there's trips that they go on, obviously I can't afford it. He had to give up a rugby trip last year because it was £900 and I can't fork out £900. I can do it if you want to go but there's going to be no gas, no electric, no rent, no TV licence, no internet so you can't do your school work and no food”* (CSA arrangement with patchy payment history)

Parents spoke strongly about really wanting to be able to afford items for their children, how this was not always possible and the effect this had on them and their children -

*“I feel guilty that I can't provide everything for my children. They're great children and know that I've always been short of money and they're not saying 'I need this'. But they say 'I need this for school mum, but it doesn't have to be right now and it doesn't have to be a brand name”* (CSA arrangement with patchy payment history)

There was an acknowledgement of the impact child maintenance had on the overall household income for those who received any -

*“It really does help because sometimes I do really struggle and then I feel bad that I can't give it them. And so when they've got that bit of extra money that they know is off their dad it's a bit easier all round.”* (Private arrangement, working well)

These findings highlight the effect on families' lives that maintenance can have in raising the household incomes of single parents on benefit<sup>109</sup>.

<sup>109</sup> Our findings chime with other research in the area (eg Ridge, T. and Millar, J. (2011) 'Following families: Working lone-mother families and their children', *Social Policy & Administration*, 45 (1), pp. 85-97.

### 4.5 Informal payments

All of the findings so far have focused on formal maintenance payments – that is, set agreed amounts to be paid at set intervals. However, our survey and previous studies<sup>110,111</sup> highlight the role of other, more informal, financial support from non-resident parents – that is, irregular or one-off payments given to the children, or to the parent with care to help towards costs. In the context of child maintenance policy – which under the Child Support Act is concerned with regular periodical payments at set amounts and intervals as agreed privately or via the statutory scheme – these informal payments do not ‘count’ as maintenance. However, in the reality of the lives of some single parents on benefit and their children, informal payments do play a role in either supplementing or replacing child maintenance. In this section, we quantify the role of informal payments, and provide qualitative insight into how these payments come about, what effect they have on the income of the household, and how they are associated with the relationship with the non-resident parent.

In the survey, informal financial support from the non-resident parent was defined as have ‘helped’ in any of the following ways (beyond paying any formal maintenance) in the previous six months period (Table 4.6) –

- buying or paying for anything for the child(ren)
- payments to the child(ren)
- payments directly to the single parent on benefit
- buying or paying for anything for the single parent on benefit’s household (such as paying bills or the rent).

Half (47 per cent) of single parents on benefit reported getting some kind of informal financial support from the non-resident parent in the previous six months. So, a greater proportion of single parents on benefit receive informal financial support than maintenance (36 per cent, Table 3.3). Informal support was much more common when the children and non-resident parents were in contact and where relations between the single parent on benefit and the non-resident parent were more friendly (Appendix Table A.3 and Table A.4). The qualitative interviews highlighted how contact between the non-resident parent and the children facilitated these payments, especially where the money was being spent directly on the child during contact. This seemed to make the payments more about a parent providing for his child than making a general contribution towards day to day household costs.

*“He’ll purchase clothing or shoes for them. If he thinks that they need some, then he’ll do it off his own back anyway. So he will provide things for them as well as myself. I’m not asking him to”* (private maintenance arrangement, working well)

Most (80 per cent) of those with private arrangements said that the non-resident parent made additional financial contributions (Table 4.6). Although this support usually involved giving money directly to the children or paying for things for the children, single parents on benefit with private arrangements were more likely than those with other arrangements to report that the non-resident parent also helped out towards the costs of the household or gave money directly to them. So, among this group, getting additional financial help from non-resident parents was commonplace. In fact, when discussing financial arrangements in the qualitative interviews, for those with private arrangements it was more difficult to unpick what were formal and informal payments, and where one finished and the other began. This can be seen as one of the benefits of private arrangements, that they allow for this level of variation and/or that additional payments can be implicitly expected.

Among CSA customers and those with no maintenance arrangements, informal financial support was much less common in general (with around four in ten receiving any in the last six months), and rarely involved giving money directly to the parent with care or helping out towards household costs. Where non-resident parents did pay for things (beyond any maintenance they may or may not have been paying), it was largely focused on paying for things directly to or for the children. However, it is important to note that four in ten (40 per cent) single parents on benefit without a maintenance arrangement reported that the non-resident parent was paying something, albeit informal payments or purchases usually directly for the child.

Table 4.6 - Whether single parent or child received any informal financial support in the last six months, by type of maintenance arrangement

<i>Base: All single parents on benefit</i>					
	CSA positive	CSA nil	Private	No arrangement	Total
	%				
No informal support received	65	52	20	60	53
Informal support received	35	48	80	40	47
<b>Types of informal support:</b>					
Payments to single parent on benefit	4	13	30	8	12
Payments to child/ren	18	32	50	19	27
Bought or paid for things for child/ren	25	25	64	32	36
Bought or paid for things for household	1	5	15	6	7
<i>Unweighted base</i>	221	70	148	310	760
<i>Weighted base</i>	209	66	149	326	760

NB: Respondents can give more than one response

110 Nepomnyaschy, L. and Garfinkel, I. (2010) ‘Child support enforcement and fathers’ contributions to their non-marital children’, *Social Service Review*, 84(3), pp. 341-380.

111 Wikeley, N., Ireland, E., Bryson, C., and Smith, R. (2008). *Relationship separation and child support study*, DWP Research Report 503, London: HMSO

We know from Table 4.1 that while the vast majority of those with private arrangements received maintenance (91 per cent), the proportion receiving maintenance among those with a positive CSA assessment was lower (68 per cent). Table 4.7 highlights the ways in which **those with private arrangements often benefit from the non-resident parent both paying maintenance and contributing informally**: three quarters (73 per cent) received both formal and informal payments. Even among the eight per cent of those with private arrangements receiving no maintenance, most received some informal financial support. Conversely, **those with a positive CSA assessment were less likely to have received informal support**, either to supplement (25 per cent) or instead of (10 per cent) formal maintenance payments.

Table 4.7 - Informal payments, by type of maintenance arrangement

Base: All single parents on benefit<sup>112</sup>

	CSA positive	CSA nil assessed	Private	No arrangement	Total
					%
Receives maintenance only	43	n/a	18	n/a	15
Receives maintenance plus informal support	25	n/a	73	n/a	21
Receives informal only	10	48	7	40	26
Receives nothing	22	52	2	60	38
Unweighted base	209	70	138	310	730
Weighted base	197	66	139	326	730

There were examples in the qualitative interviews where non-resident parents were not paying the maintenance payments due via the CSA, but sent money directly to the child –

**“He does provide for his son now. He sent him money for his college and stuff like that, buys some of his clothes. If he asks for something he normally does send it to him”** (separated 2001, never received any maintenance, informal payments began when child got in touch with non-resident parent having not had contact since separation c. 2010)

There was also evidence of the ways in which informal financial support was used in lieu of maintenance, where there was no agreement, and where ad hoc contributions were made to the children directly amongst those where there was contact –

**“He doesn’t give me money. We’ve always had the understanding that if my child needs anything he will get it for him”** (separated 1999, never had any maintenance arrangement but non-resident parent has always bought things for child and parent with care is happy with that)

These examples show how, in line with previous research (Bell et al., 2006<sup>113</sup>) some non-resident parents were more willing to provide financial support when they knew it was going to benefit their child directly, for named specifics rather than regular cash contributions. Single parents could see this as non-resident parents ‘allocating’ how the money was spent –

**“He wouldn’t give me the money. For uniform I would put school jumpers away in a shop and he would go and buy them and then leave them there for me to pick them up”** (CSA arrangement with patchy payment history)

In some cases, the less money single parents were getting via formal maintenance payments the more they considered any informal contributions as valuable. Those getting higher levels of maintenance payments tended only to mention large payments when asked about informal financial support, with smaller amounts spent on children, for example during contact, apparently just considered to be normal ‘dad costs’. In contrast, those who got less or nothing through formal routes were more likely to cite smaller contributions as ‘support’. They counted pocket money, or buying drinks on a day out, for example, as informal contributions from the non-resident parent.

#### 4.6 Summary

In 2012, fewer than six in ten (57 per cent) single parents on benefit had a maintenance arrangement in place, and only a third (36 per cent) ever received maintenance. Although CSA arrangements were far more common (37 per cent) than private arrangements (20 per cent), the proportion of single parents on benefit with private arrangements had risen significantly since the removal of the obligation to use the CSA. When non-resident parents were in paid work, the average weekly amount of maintenance received was £30 to £33, and this amount was not significantly different between CSA and private arrangements. However, those with private arrangements were far more likely than others to receive informal payments on top of their maintenance. The £5 flat rate applicable when non-resident parents are out of work or on very low incomes was more common among CSA customers.

Among single parents on benefit receiving maintenance, maintenance accounted for 12 per cent of their household income (an after housing costs average of £229 per week compared to £202 per week without maintenance). Without maintenance, six in ten (57 per cent) of all of the single parents on benefit who received maintenance would have been living below the poverty line – that is, they would have had an income of less than 60 per cent of the median equivalised household income of the UK population. Taking into account the maintenance received, 38 per cent of all single parents on benefit receiving some maintenance were living below the poverty line, so maintenance results in a 19 percentage point reduction in the proportion of single parents on benefit receiving maintenance living in poverty. If the £10 disregard was still in place, 54 per cent of single parents on benefit in receipt of maintenance would have remained living below the poverty line. The qualitative interviews highlighted the effects of receiving, or not receiving, maintenance among this group of low income families.

<sup>112</sup> Single parents on benefit with court arrangements are included in the total column, but are not shown in a separate column due to the small base size.

<sup>113</sup> Bell, A., Kazimirski, A. and La Valle, I. (2006) *An investigation of CSA maintenance direct payments: qualitative study*, DWP Research Report 327, Leeds: Corporate Document Services.



# 5

## Profile of single parents on benefit

## 5.1 Introduction

The previous two chapters provided topline findings on the proportion of single parents on benefit receiving maintenance in 2012, what types of arrangements they had and how much they received. Chapters 6 to 8 articulate more fully how different maintenance arrangements (CSA, private or having none) work for single parents on benefit, why these arrangements are (or are not) made, and how maintenance is associated with family relationships and well-being. These chapters need to be read in the context of who single parents on benefit are, and in what ways this affects what child maintenance arrangements they do or do not have in place: the foci of this chapter.

Single parents on benefit are a very particular subgroup of the parent with care population, experiencing a greater degree of economic vulnerability (both in terms of their income sources and their ability to find paid work). They are parents at a particular life stage – and, given benefit eligibility rules, often with young children – and they do not necessarily remain ‘single parents on benefit’ for lengthy periods of time, because they may enter paid work and/or new relationships. Moreover, there are among this group additional factors that predict whether a parent has a CSA or private maintenance arrangement, or no arrangement at all, and these need to be understood when reading about the different experiences and decision making processes of single parents on benefit with different arrangement types. To this end, this chapter provides the context for reading chapters 6 to 8 and covers –

- The socio-demographic profile of single parents on benefit, and how it differs from the profiles of the wider single parent and parent populations as a whole (Section 5.2)
- Their relationship histories, and insights into the complexity of their current situations and relationships with the non-resident parent (Section 5.3)
- A profile of single parents on benefit who are most likely to have a maintenance arrangement in place (Section 5.4)
- A profile of those most likely to use the CSA and those more likely to make private arrangements (Section 5.5)
- A description of the stability of maintenance arrangements over time (Section 5.6).

## 5.2 Socio-demographics

Our study highlights the heterogeneity of single parents on benefit, and the importance of *not* treating them as a homogeneous group assuming similar demographic profiles and – in turn – similar needs from the state maintenance system. Of course, single parents on benefit all have in common their low incomes and current reliance on state benefits. The vast majority (95 per cent, Appendix Table A.5) of single parents on benefit in our survey were mothers, in line with the wider single parent population. Beyond these two factors, we found variation in their socio-demographic profile, which is crucial to consider when drawing conclusions from this study about how single parents on benefit fare within the maintenance system.

However, it *is* true that single parents on benefit are, on average, among the most vulnerable families, both economically and in terms of the stability of their living circumstances. The profile of single parents on benefit differs from the profile of parents as a whole (see below), and from the wider set of single parents. Compared to other parents, including other single parents, on average single parents on benefit were younger, less well-educated, and more likely to be living in rented housing. As a result of benefit rules whereby until 2012 single parents were able to claim

income support until their youngest child was seven years old<sup>114</sup> (and 82 per cent of our survey respondents were income support claimants, Appendix Table A.10), they were also more likely to have younger children and unlikely to be doing any paid work. So, any maintenance was likely to account for a larger proportion of their household income, given their reliance on state benefits.

The sections below briefly summarise the socio-demographic profile of single parents on benefit using our survey data. Where possible, we compare their circumstances to those of the wider single parent population and to parents as a whole, using findings from the Family Resources Study (FRS) in 2009/2010 for demographic factors, and the Survey of Relationship Breakdown (SRB) for relationship factors.

### 5.2.1 Age profile of the families

- **Parent Age:** The age profile of single parents on benefit is younger than the parent and single parent population as a whole: 26 per cent of single parents on benefit in our survey were aged under 25, compared to 13 per cent of single parents and 7 per cent of all parents (Appendix Table A.6). A quarter (26 per cent) of our sample had their first child when they were under 20 years of age (Appendix Table A.7). But, key to note is that single parents on benefit still span the full age range – both in terms of their current age, with a median age of 31, and the age at which they became parents.
- **Age and number of children:** Again, differences between the age profile of the children of single parents on benefit and other parents reflect the benefit stipulations. Three quarters (76 per cent) of single parents on benefit had a youngest child aged seven or under, compared to 48 per cent of single parents and 55 per cent of the parent population as a whole (Appendix Table A.8). The key point here in terms of the children's age is the limited capacity for single parents on benefit to be doing paid work and, as a result, the potential for maintenance to have a significant effect on their household income levels. Most single parents on benefit (44 per cent) had only one child, although almost a quarter (24 per cent) had three or more (Appendix Table A.9).

### 5.2.2 Economic profile

- **State benefits:** Eight in ten (82 per cent) single parents on benefit reported receiving income support; one in ten (11 per cent) received jobseeker's allowance and seven per cent received employment and support allowance (Appendix Table A.10). As we would expect from this population, very few (four per cent) were engaged in any paid work (Appendix Table A.11). (Single parents are allowed to work up to 15 hours per week and retain their eligibility for benefits.) The qualitative interviews highlighted how some single parents had moved out of work and onto benefits when they separated – often as they felt unable to continue in work due to financial or sole parenting pressures; others had not been in work prior to the separation because they were ‘stay at home’ parents, relying on their partner's income; and in some cases they had been on benefits within workless households prior to separation. Many of them had not been single parents on benefit for long periods, as they had had periods where they had moved into work.
- **Educational attainment:** single parents on benefit were less well qualified than either the wider single parent population or the parent population as a whole (Appendix Table A.12). Only eight per cent were educated to A level compared to 24 per cent of the wider single parent population and 45 per cent of the wider parent population. They were twice as likely as the parent population as a whole to have no qualifications higher than GCSEs or O levels (72 per cent compared to 36 per cent). This will have a direct impact on their earnings potential and, thus, on the potential significance of receiving regular maintenance.

<sup>114</sup> This changed in May 2012 when entitlement to income support became limited to single parents with children up to the age of five years. Single parents whose youngest child was aged 5 or above are now entitled to jobseeker's allowance and must look for work.

- **Housing tenure:** The vast majority (93 per cent) of single parents on benefit were renting their accommodation (either privately or social renting) (Appendix Table A.13). They were six times less likely than single parents as a whole and 13 times less likely than parents as a whole to own their own home (either outright or with a mortgage). In the qualitative interviews we heard how some single parents on benefit had had to move areas upon separating, often to move away from their child's other parent, and this had resulted in them living in refuges or moving back in with their parents. Separation often involved moving into less expensive accommodation, and for some meant they had left their support networks and were living away from family and friends in areas they did not know.
- **Disability:** three in ten (31 per cent) single parents on benefit reported either receiving disability living allowance (seven per cent) or having a disability or illness which affected the work they could do (24 per cent) (Appendix Table A.14); this proportion is no higher than among the general parent population.
- The combination of the limited levels of education of some single parents on benefit, and the young age of their children, serve to make single parents on benefit potentially more vulnerable in terms of their employment prospects.

### 5.2.3 Relationship with the non-resident parent

- **Previous relationship:** Most single parents on benefit had come out of a relationship with the non-resident parent, which had often lasted a good number of years. While one in five (19 per cent) single parents on benefit had been in a relationship with the non-resident parent for less than two years, four in ten (39 per cent) had been with the non-resident parent for five years or more (Appendix Table A.16). Two thirds of single parents on benefit had been living with the non-resident parent prior to separation, either as a married couple (28 per cent) or cohabiting (39 per cent) (Appendix Table A.15). A further two in ten (23 per cent) were not cohabiting but had regarded themselves as a couple, with only one in ten (11 per cent) single parents on benefit stating that they had not been in a relationship with the non-resident parent. Comparing single parents on benefit with the wider population of single parents in the Survey of Relationship Breakdown in 2007, this cohort was less likely to have been married previously, and twice as likely to have been in a relationship where they were not living together. The average (median) length of their relationship was, at four years, approximately half that of other parents with care (Appendix Table A.16).
- **Relationship quality at the point of separation:** Two thirds (64 per cent) of single parents on benefit who had been in a relationship with the non-resident parent said that their relationship at the point of separation had not been friendly (Appendix Table A.17). Four in ten (39 per cent) reported that they had had concerns about a risk of harm from the non-resident parent, either towards themselves or their child (Appendix Table A.18).
- **Length of time since separation:** At the time of interview, there was a large range in terms of time since separation, with 15 per cent of single parents on benefit who had been in a relationship having been separated for less than a year, and 18 per cent for more than 10 years (Appendix Table A.19). We return to the relationship between the length of time since separation and the propensity to have a maintenance arrangement in Section 5.6.

Twenty-five per cent of single parents on benefit in the survey had children with one or more partner<sup>115</sup>. The qualitative interviews also highlighted a diversity and complexity in the prior relationships that single parents on benefit had had with the non-resident parents: some had been in and out of relationships with the same partner and many had experienced domestic violence (aimed at both them and their children) – in some cases, this had been prolonged and severe.

There was no 'typical' situation for single parents on benefit in terms of the quality of the **current** relationship between themselves or their children and the non-resident parent. They reported a wide range of experiences which are very important in the context of whether or not they have a maintenance arrangement. Key factors include –

- **Current contact with the non-resident parent:** Seven in ten of all single parents on benefit (70 per cent) and their children (72 per cent) had been in contact with the non-resident parent in the past year (Appendix Table A.20 and Table A.21). Where there was contact, for many it was frequent: four in ten (39 per cent) single parents on benefit and almost half of children (48 per cent) had weekly contact with the non-resident parent, while 52 per cent of children who had contact with the non-resident parent sometimes stayed with him overnight, and 33 per cent did so weekly (Appendix Table A.22, Table A.23 and Table A.24).
- **Current relationship quality:** Among the 170 per cent of single parents on benefit in contact with the non-resident parent, half (51 per cent) reported that they were very or fairly friendly, while a quarter (23 per cent) said that the relationship was not very or not at all friendly (Appendix Table A.25).
- **Current ability to discuss financial matters:** Four in ten (39 per cent) single parents in contact with the non-resident parent said they found or would find it easy to discuss financial matters with the non-resident parent (although only two in ten (22 per cent) had done so) (Appendix Table A.27 and Table A.26).
- **Working status of the non-resident parents:** Just under half (45 per cent) of single parents on benefit reported that the non-resident parent was in paid work. While ten per cent knew that the non-resident parent was not working, the remainder (44 per cent) did not know either way (Appendix Table A.28). This latter finding highlights the real difficulty for many single parents on benefit in deciding what would be a realistic amount of child maintenance to expect in terms of the non-resident parent's ability to pay.

### 5.3 Factors associated with having a maintenance arrangement in place

Previous sections have highlighted the diversity of single parents on benefit, both in terms of their socio-demographic profiles and their past and current relationships with the non-resident parent. We have shown them to be, on average, among the more economically vulnerable families and, thus, highlighted the potential financial importance of any maintenance received. In this section, we report on the socio-demographic and circumstantial factors which are most associated with having a maintenance arrangement in place (either through the CSA or privately).

In order to identify the **key** underlying factors which predict whether a single parent on benefit has or does not have a maintenance arrangement, we used a logistic regression<sup>116</sup>. The analysis looked at the **independent** association between each individual factor and whether or not the single parent on benefit had a maintenance arrangement, including all the potential demographic and circumstantial factors discussed in Sections 5.2 and 5.3 (Appendix Table A.29 shows the

<sup>115</sup> However, in the survey interview, we focused on one (randomly selected) non-resident parent.

<sup>116</sup> See Appendix C for a description of this analysis technique.

statistically significant factors<sup>117</sup>). Controlling for all the other factors, the two factors significantly associated with having or not having a maintenance arrangement were –

- Whether the non-resident parent was currently in paid work: single parents on benefit were only half as likely to have an arrangement if the non-resident parent was unemployed.
- The prior relationship between the single parent on benefit and the non-resident parent: those who had not lived together were significantly less likely to have a maintenance arrangement compared to those who had been married.

Having a maintenance arrangement in place is therefore most closely related both to the level of commitment in the prior relationship and to the non-resident parent's current ability to pay. There are a wider range of predictors of whether a single parent on benefit will have a maintenance arrangement or not. Because these factors are often associated with each other (eg level of contact is related to the length of time since separation), some do not show up as being statistically significant predictors once other factors are taken into account. Nonetheless they provide a useful picture of which single parents on benefit are more or less likely to have a maintenance arrangement, and provide context for the findings in Chapters 6 to 8 which describe how maintenance arrangements – or having no arrangements – work for single parents on benefit. In summary, single parents on benefit are more likely to have any type of maintenance arrangement in place if –

- They have educational qualifications (Appendix Table A.32)
- They have older children (Appendix Table A.33)
- They were previously married or in a relationship (Appendix Table A.30)
- They have contact with the non-resident parent (Appendix Table A.34 and Appendix Table A.35)
- They are friendly with the non-resident parent and discuss financial matters with them (Appendix Table A.36 and Table A.37).

Those without maintenance arrangements are skewed towards those in more vulnerable economic circumstances (eg with poor qualifications, young children and weak employment prospects), and those with less stable relationships prior to separation. Additionally, the high likelihood that this group has no contact or an acrimonious relationship with the non-resident parent provides further barriers to these single parents on benefit setting up maintenance arrangements.

#### 5.4 Factors associated with having a CSA or a private maintenance arrangement

Having established the factors which are most associated with single parents on benefit having a maintenance arrangement or not, further analysis highlights the relationship between the demographics and circumstances of single parents on benefit and whether they have a CSA or private maintenance arrangement. Again, we identify the key underlying characteristics, using a logistic regression model, as well as reporting on factors most associated with CSA and private arrangements.

Comparing single parents on benefit with CSA and private arrangements, the importance of the relationship between the two parents is clear. Those with private arrangements have, on average, better relationships than those with CSA arrangements; and the non-resident parent is more likely to be in paid work. Looking at the independent association between the type of maintenance and each factor (controlling for other factors, Appendix Table A.38<sup>118</sup>), private arrangements were significantly more likely if –

- The child and non-resident parent had been in contact within the past year
- The parents had been separated within the past five years
- There had been no concerns about a risk of harm from the non-resident parent to the single parent on benefit or their children
- The current relationship between the parents was friendly
- The single parent discussed financial matters with the non-resident parent
- The non-resident parent was working.

Among the wider set of factors predicting whether a single parent on benefit had a CSA or private arrangement were their educational qualifications and whether or not they had a disability or illness (Appendix Table A.39 and Table A.40). On both counts, 'vulnerability' (ie low or no qualifications and illness/disability) was associated with having a CSA rather than private arrangement.

From the qualitative work it was most notable that, for the most part, single parents on benefit who had private arrangements had better quality relationships with the non-resident parents after separation. These parents spoke of their relatively amicable separations from the non-resident parent and higher levels of trust than those with other types of maintenance arrangements. In most cases the agreements had been made jointly about their payments, as well as about the care of their children and contact. It appeared to be the good quality of these relationships which allowed private arrangements to be set up. The key factors identified by single parents on benefit as supporting private arrangements were –

- The quality of the relationship between the parents (being friendly and able to talk, having trust) –  
*“It was me and him arranged it. I didn't have nothing against him or anything, and all that. We were on, like, friendly terms anyway so we'll just do it that way”* (separated 2009, private maintenance arrangement has always worked well)
- The non-resident parent's love for his children and desire/willingness to support them –  
*“Because they're his children and he loves them. It's just the best thing to do. It's the love for his children that's kept him that way. We try and make it as friendly as we possibly can, as adults”* (separated 2002, private maintenance arrangement has always worked well)
- The non-resident parent's recognition that it costs money to look after children –  
*“What allows private? Because he's a good dad and he knows that kids aren't free”* (separated 2010, private maintenance arrangement has always worked well)

The non-resident parent's recognition that maintenance is for the children rather than for the single parent on benefit –

<sup>117</sup> Appendix Tables A.30 and A.31 show the relationship between maintenance and these factors without taking into account the effect of other variables.

<sup>118</sup> Tables A.41 and A.44 to 50 show the relationship between maintenance and these factors without taking into account the effect of other variables.



*“We’ve had an agreement saying he knows, he understands that this money is for the children only; it’s not for my benefit”* (separated 2006, private maintenance arrangement has always worked well)

There were cases though where parents had set up a private arrangement despite not having a good relationship. In these cases the single parents on benefit had come to this arrangement in order to “keep the peace” with the other parent, sometimes involving settling for a lower than ideal amount, or because the non-resident parent insisted on such an arrangement and they did not feel able to challenge this. There was a sense from these single parents on benefit that some arrangement was better than no arrangement.

For some, the decision to use the CSA was made from the point of separation. This included situations where they had a bad relationship or feared the non-resident parent’s behaviour; or it was clear that the non-resident parent would not pay –

*“He took all the money out of the bank...and just upped and left. I said ‘I need some maintenance money, obviously I’ve got no money’ and he was just like laughing at me and saying that he didn’t think he had to pay it. He wasn’t happy setting an agreement up. So I went to them [the CSA] as a last resort”* (separated 2009, payment patchy at first but then settled down, single parent thinks CSA had given a final warning before setting up a deduction from earnings order (DEO) )

For others, they turned to the CSA later on in their ‘journey’ after attempting other arrangements –

*“He did say he’d pay me money but then getting it out of him was a different story because he wouldn’t pay anything [so] we went through the CSA. I gave him a little chance to try and pay”* (separated 2008, patchy payment history due to non-resident parent moving in and out of work)

*“I tried quite hard to set up private arrangements with her but it just seemed to like, fall on deaf ears – it’s like one minute she paid £10 then I wouldn’t get any money off her for quite a while”* (separated 2008, went to CSA in 2011, CSA arrangement has worked well so far)

Some single parents on benefit with relatively good relationships and frequent contact with the non-resident parent chose the CSA in order to keep finances outside of their relationship: they wanted to attempt to maintain a level of harmony. Decisions on the type of maintenance arrangement were informed by a varied range of factors, with single parents on benefit weighing up their knowledge of the non-resident parent and his previous behaviour, the type of relationship they wanted their children to have with their other parent, and how they felt it was best to manage their future relationship with the non-resident parent.

### 5.5 Stability of maintenance arrangements over time

Section 5.5 highlighted that there was a relationship between the length of time since a single parent on benefit had separated from the non-resident parent and the type of arrangement she had in 2012: those separated longer ago were more likely to have a CSA arrangement. To some extent, this will be explained by the obligation to use the CSA prior to 2008 (although, as we have shown in Chapters 2 and 3, this obligation was often not adhered to). However, the survey data also show a clear deterioration in the amount of contact that single parents on benefit and their children have with the non-resident parent over time. Given the known relationship

between having contact and making private arrangements work<sup>119</sup>, it does appear that the ability to make and sustain private arrangements reduces as the time since separation increases.

Table 5.1 divides single parents on benefit according to the length of time since they separated from the non-resident parent. It shows how maintenance arrangements and levels of contact between the child and non-resident parent varied across the different cohorts<sup>120</sup>. Private arrangements were five times as common among single parents on benefit who had separated in the past two years than among those who had separated more than 10 years ago (30 per cent compared to six per cent). Likewise, far fewer single parents on benefit with recent separations used the CSA than those who separated more than ten years ago (23 per cent compared to 61 per cent). And the proportion of children in contact with the non-resident parent decreased from nine in ten (89 per cent) among those who had separated in the last two years to half (52 per cent) amongst those who separated more than ten years ago. The proportion of children having **weekly** contact dropped by over half (from 70 per cent to 28 per cent) over the same time span.

**Table 5.1 - Type of maintenance arrangement, by time since single parent’s separation from non-resident parent**

Base: All single parents on benefit, where the time since separation is known <sup>121</sup>					
	<2 years	2 to 5 years	5 to 10 years	>10 years	Never together
Type of maintenance arrangement	%	%	%	%	%
CSA	23	33	50	61	28
Private	30	25	16	6	9
Court	0	1	0	1	0
No arrangement	47	41	34	33	63
Contact between child and non-resident parent	%	%	%	%	%
Weekly	70	52	41	28	21
Less often	19	28	26	25	32
None	11	21	33	48	47
Unweighted base – type of maintenance	169	179	145	122	83
Unweighted base – contact	193	183	129	111	76
Weighted base – type of maintenance	171	179	143	121	83
Weighted base – contact	194	183	127	111	76

This finding highlights that the relationships between single parents on benefit, their children and non-resident parents can alter over time (potentially affected by changes in the choices that children make as they get older), which seems to have some effect on their willingness or ability to sustain the private arrangements they made as time goes on.

<sup>119</sup> See for example Morris, S. (2007) ‘Mothers’ child support arrangements: a comparison of routes through which mothers obtain awards for maintenance in Britain’, *Benefits*, 15(1), pp.17-31 and Morris, S. (2007) ‘Child support awards in Britain: An analysis of data from the Families and Children Study’, LSE STICERD Research Paper No. CASE119.

<sup>120</sup> The pattern for contact between the single parent on benefit and the non-resident parent is similar to that of non-resident parent contact with the child.

<sup>121</sup> There are 58 cases where the respondent did not know the date when the relationship with the non-resident parent ended, which have therefore have been excluded from this analysis.

## 5.6 Summary

Our study highlights the heterogeneity of single parents on benefit, and the importance of **not** treating them as a homogeneous group. While single parents on benefit all have in common their low incomes and current reliance on state benefits, as well as the fact that they are nearly all mothers, beyond these factors we found wide variation in their socio-demographic profile. That said, it **is** true that single parents on benefit are, on average, among the most vulnerable families, both economically and in terms of the stability of their living circumstances. This means that any maintenance received is likely to account for a larger proportion of their household income, given their reliance on state benefits.

When attempting to predict which single parents on benefit will use the CSA, have a private maintenance arrangement or have no arrangement, there is a clear 'hierarchy' (from private arrangements to use of the CSA to having no arrangement). Those parents with private arrangements have, on average, better relationships than those with CSA arrangements, and the non-resident parent is more likely to be in paid work. When looking at those with private and CSA arrangements, the importance of the relationship between the two parents is clear. Conversely, where there is no contact or an acrimonious relationship with the non-resident parent, single parents are less likely to have maintenance arrangements. In addition, single parents on benefit who do not have any maintenance arrangements are skewed towards those in more vulnerable economic circumstances (eg poor qualifications, young children), and those with less stable relationships prior to separation. Having a maintenance arrangement in place is therefore related to the level of commitment in the prior relationship, the quality of the current relationship, and also the non-resident parent's current ability to pay.

However, analysis of the relationship between the type of maintenance arrangement and the length of time since parents separated highlights the fluidity, or instability, of relationships between some single parents on benefit and non-resident parents, and their resulting ability to sustain private arrangements over an extended period. This is a particularly important point when considering the role of the state: separated parents who are able to set up private arrangements may not always be able to sustain them over the longer term and so may need assistance further down the line, although clearly others will be successful in making private arrangements work for much longer.

# 6

## Using the CSA

## 6.1 Introduction

In Chapter 3 we presented evidence which showed that, four years after the compulsion for single parents to use the CSA was removed, single parents on benefit were nearly twice as likely to have a CSA arrangement as a private one (Table 3.5). Thirty-seven per cent of single parents on benefit had a maintenance arrangement organised through the CSA: 28 per cent had a positive assessment and nine per cent were nil assessed. In Chapter 5, we reported on the fact that many single parents on benefit who were using the CSA had demographic or circumstantial factors which reduced the likelihood of them being able to make their own arrangements. There are other single parents on benefit using the CSA who, on face value looking at their circumstances, could potentially opt for an alternative arrangement. However, greater examination showed the complexity behind their decisions.

This chapter provides evidence on why these single parents on benefit have a CSA arrangement: whether it is a positive choice or default position, whether the arrangement works (both objectively and from the perspective of the single parent on benefit), and whether the arrangement they have is what they would ideally choose. It provides the depth of information to explain why the CSA remained the most likely arrangement type for single parents on benefit in 2012. The following sections cover -

- The reliability of CSA arrangements (Section 6.2)
- Happiness with the CSA, and preferred arrangements (Section 6.3)
- The effects of non-compliance (Section 6.4)
- Routes to using the CSA (Section 6.5)
- CSA users' ideal maintenance arrangements (Section 6.6).

Issues around the reliability of CSA arrangements discussed in the earlier sections of the chapter are pertinent only to single parents on benefit who have a positive CSA assessment, excluding those with a nil assessment. Other parts of the chapter also cover the views and experiences of those with nil assessments. We are careful to highlight where survey findings include or exclude single parents on benefit with a nil assessment from the CSA. In this chapter and the next (on private arrangements) we discuss the overall maintenance compliance of non-resident parents relative to the arrangements set or agreed. In defining arrangements as largely, partially or non-compliant, we look both at the regularity of payments and at the amounts usually received as reported by the parent with care. For CSA cases, this compares to a narrower definition used by the CSA in compiling statistics on its own administrative performance, where a case is counted as compliant if at least one payment (regardless of amount) has been received via the Agency's collection service in the previous three months, or a 'maintenance direct' arrangement is in place. In the latter case (where the parents have settled to make their own payment arrangements regarding the amount set by the CSA) the Agency assumes that these arrangements are 100% compliant.<sup>122</sup>

## 6.2 The reliability of CSA arrangements

There are a number of ways to assess objectively whether a maintenance arrangement results in the reliable payment of maintenance –

- Whether any maintenance is received and, if so, whether the payments are regular, or received only intermittently
- Whether the payments are made on time (ie the ability to rely on receiving money on the dates due)
- Whether the full or only a partial amount is received.

In the survey, single parents on benefit with a positive (ie not nil assessed) CSA arrangement were asked about all three elements of reliability. **A substantial proportion of these single parents on benefit reported shortcomings in the reliability of their current arrangements, particularly around the frequency and timeliness of receipt. Compliance in paying the level of maintenance set was high: mostly, when non-resident parents paid, they paid the agreed amount.**

### 6.2.1 Frequency of receipt

The primary measure of whether an arrangement is working (from a financial stability perspective – see later sections for a broader perspective) is whether a parent with care can rely on receiving the maintenance – whether they usually receive money from the non-resident parent. However, only half (52 per cent) of single parents on benefit with a positive CSA assessment received maintenance on anything like a regular basis: a third (31 per cent) said they received every payment (and this was usually paid to the amount agreed – see 6.2.3), and a further one in five received it on almost every occasion (nine per cent) or on most occasions (11 per cent). However, for one in five (22 per cent) single parents on benefit with a positive CSA assessment, the arrangement **never** led to a maintenance payment (Table 6.1).

<sup>122</sup> We consider that the definition used in this report gives a more accurate picture of overall maintenance compliance as understood by most people.

Table 6.1 Reliability of CSA maintenance arrangements

*Base (how often parent received maintenance payments): All single parents on benefit with a positive CSA assessment*

*Base (whether payments are on time or late, how much maintenance usually received): All single parents on benefit with a positive CSA assessment who have ever received a maintenance payment*

	%
How often the parent receives maintenance payments	
On every occasion	31
On almost every occasion	9
On most occasions	11
On some occasions	27
Never	22
Whether payments are on time or late	
Always on time	50
Sometimes on time	40
Always late	9
How much maintenance usually received	
All of it	80
Some of it	11
None of it	9
<i>Unweighted base (how often parent receives maintenance)</i>	<i>210</i>
<i>Unweighted base (whether payments are on time or late)</i>	<i>146</i>
<i>Unweighted base (how much maintenance usually received)</i>	<i>159</i>
<i>Weighted base (how often parent receives maintenance)</i>	<i>198</i>
<i>Weighted base (whether payments are on time or late)</i>	<i>140</i>
<i>Weighted base (how much maintenance usually received)</i>	<i>153</i>

## 6.2.2 Timeliness of payments

Timeliness of the payments was also an issue, with half of parents (50 per cent) who ever received payments reporting that, when the payments came, they were sometimes (40 per cent) or always (nine per cent) at a later date than agreed (Table 6.1). An inability to rely on maintenance arriving on time can be an issue for parents otherwise living off limited funds available from state benefits.

## 6.2.3 Receiving the amount of maintenance set by CSA

In the main, when maintenance payments were made, they were usually paid at the set level. Eight in ten (80 per cent) single parents on benefit with a positive CSA assessment who ever received maintenance said that payments were usually made in full: only one in five reported usually getting only some of it (11 per cent) or none of it (nine per cent) (Table 6.1). Those who received maintenance less often (ie those who said they received it on 'some occasions') were also those least likely to get the correct amount when it was received<sup>123</sup>.

Table 6.2 shows the breakdown of the level of maintenance set and the amount usually received. Reflecting the statutorily set £5 per week maintenance payment for non-resident parents out of work, a substantial proportion (46 per cent) of maintenance arrangements were set at no more than £5 per week. The average (median) amount set was £7.30 per week. Three in ten (30 per cent) of these single parents reported usually receiving nothing in maintenance. Among those who did, the median amount received was £9.20.

Table 6.2 - Weekly amount of maintenance set by CSA and received by single parent

*Base for columns 1 and 2: All single parents on benefit with a positive CSA assessment<sup>124</sup>*

*Base for column 3: All single parents on benefit with a positive CSA assessment who have ever received a maintenance payment*

	Maintenance level agreed	Amount usually received (including £0)	Amount usually received (excluding £0)
Median	£7.30	£5.00	£9.20
	%	%	%
£0.00	n/a	30	n/a
£0.01-£5.00	46	32	46
£5.01-£10.00	7	6	9
£10.01-£20.00	8	6	9
£20.01-£30.00	7	7	11
£30.01-£40.00	9	6	9
£40.01-£50.00	8	5	7
£50.01-£60.00	7	4	6
£60.01 and above	7	3	4
<i>Unweighted base</i>	<i>187</i>	<i>207</i>	<i>142</i>
<i>Weighted base</i>	<i>178</i>	<i>195</i>	<i>136</i>

<sup>123</sup> Note - table not shown and percentages not given due to small base size.

<sup>124</sup> Cases where the respondent refused to answer or did not know how much maintenance they were supposed to receive, or how much they received, are not included in the base.



## 6.2.4 Overall compliance

To better understand which arrangements were working, and which not, we took account of the regularity of the payments and whether a full or a partial amount was received to categorise arrangements into those which were –

- 'largely compliant' (maintenance was received on every occasion or almost every occasion, when all or some maintenance was received). This accounted for four in ten (40 per cent) single parents on benefit with a positively assessed CSA arrangement (Table 6.3). A third (31 per cent) of arrangements were totally compliant.
- 'partially or non-compliant' (all other arrangements – payment received on most or some occasions, regardless of the proportion received, or payment never received), accounting for the remaining 60 per cent, see Table 6.3). They represent a range of reliability in arrangements, from those received 'most of the time' to 'never'.

Table 6.3 - Non-resident parent's compliance with maintenance arrangement

Base: All single parents on benefit with a positive CSA assessment, where compliance information is available	
	%
<b>Largely compliant</b>	<b>40</b>
Every occasion, full amount	31
Every occasion, some maintenance	+
Almost every occasion, full amount	9
Almost every occasion, some maintenance	0
<b>Partial or non-compliant</b>	<b>60</b>
Most occasions, full amount	9
Most occasions, some maintenance	1
Most occasions, no maintenance	+
Some occasions, full amount	14
Some occasions, some maintenance	7
Some occasions, no maintenance	6
Never	23
Unweighted base	208
Weighted base	196

**Those with largely compliant arrangements tended to be those with better relationships with the non-resident parents.** They were more likely than those with partially or non-compliant arrangements to have contact and to have a more friendly relationship with the non-resident parent. In largely compliant arrangements it was also more likely that the children had contact with the non-resident parent and/or stayed with him overnight, and for there to be no fear of harm from the non-resident parent (Appendix Table A.55 to Appendix Table A.60). Logistic regression<sup>125</sup> highlighted that the biggest predictors of compliance were that the children had overnight stays with the non-resident parent and that there was no fear of harm (Appendix Table A.6261). These findings highlight the fact that – despite the enforcement measures available to the CSA – it is still the case that the greatest influence on non-resident parents' compliance is their relationship with the single parent and their children.

However, this does not reflect the whole story, as amongst the single parents on benefit interviewed there was also a group who were (or certainly had been) highly conflicted, and yet the non-resident parent now **appeared** relatively compliant with the CSA arrangement. From the qualitative interviews, it appears that some of these cases had involved the CSA having enacted enforcement measures due to the non-resident parents' reticence to pay. These measures – mainly involving deduction from earnings orders (DEOs) – took the responsibility of paying away from the non-resident parent and instead took the money due directly from his wages before he received it. As long as the non-resident parent remained in employment (and there certainly were issues around him leaving work or switching between employers) these measures seemed to lead to, albeit enforced, regular receipt of payments by the parents with care.

## 6.3 Happiness with CSA arrangements and experience of the CSA

## 6.3.1 Happiness

From an objective perspective, the maintenance arrangements of over half of the single parents on benefit using the CSA were not working well. This appears to be reflected in the views of single parents on benefit with a positive CSA assessment about their happiness with their current arrangement. Using a four-point rating scale (from 'very happy' to 'not at all happy') nearly half (47 per cent) positioned themselves as 'not at all happy'. Only one in seven (14 per cent) were 'very happy' and one in five (21 per cent) were 'fairly happy' (Table 6.4).

Table 6.4 - Single parent's happiness with current maintenance arrangement

Base: All single parents on benefit with a positive CSA assessment	
	%
Very happy	14
Fairly happy	21
Not very happy	17
Not at all happy	47
Unweighted base	217
Weighted base	205

Single parents on benefit were more likely to say they were happy with their CSA arrangement if it was more reliable and they received higher amounts of maintenance: 55 per cent with a largely compliant CSA arrangement were (very or fairly) happy with their arrangement, compared to two in ten (22 per cent) of those with a partially or non-compliant arrangement. And half (48 per cent) of those with a payment of over £5 per week were happy with the arrangement compared to a quarter (23 per cent) of those paid £5 or less (Table 6.5).

However, the reliability of the arrangement and maintenance received were clearly not the only factors being taken into consideration when single parents on benefit assessed their happiness with the arrangement: in the survey, four in ten (45 per cent) single parents on benefit with a largely compliant CSA arrangement were nonetheless unhappy with their arrangement; and 22 per cent of those with a partial or non-compliant relationship still rated themselves as happy. Similarly, a quarter (23 per cent) of those receiving £5 or less were happy with their arrangement (Table 6.5).

<sup>125</sup> See Appendix C for an explanation of the regression analysis used in the report.

Table 6.5 - Single parent's happiness with CSA maintenance arrangement, by non-resident parent's compliance

Base: All single parents on benefit with a positive CSA assessment				
	Compliance with arrangement			Total
	Largely compliant	Partially/not compliant	No compliance information	
	%	%	%	%
Happy	55	22	[46]	36
Unhappy	45	78	[54]	64
Amount of maintenance received per week				
	£0.01 to £5	£5.01+	Unknown	Total
Happy	23	48	[23]	36
Unhappy	77	52	[77]	64
Unweighted base (compliance)	83	123	11	217
Unweighted base (amount of maintenance)	83	100	34	217
Weighted base (compliance)	78	117	11	205
Weighted base (amount of maintenance)	82	92	31	205

## 6.3.2 Reasons for unhappiness

Logistic regression analysis highlights the fact that the happiness of single parents on benefit with their positive CSA assessments was associated with their overall feelings about their relationship with the non-resident parent, as well as with the compliance with the arrangement and the level of maintenance received. They were less likely to be happy with their CSA arrangement if the separation had been unfriendly or if they had or would have difficulty discussing financial matters (Appendix Table A.63).

The qualitative interviews highlighted how difficulties in the separated families' relationships were compounded by a perceived ineffectiveness on the part of the CSA in handling the case, resulting in non-compliance and/or low levels of maintenance. Single parents on benefit who had issues with the CSA's handling of their case cited –

- **Lack of enforcement:** Having determined that they would be unable to achieve compliance themselves with a private arrangement, some single parents were disappointed in the lack of apparent power that the CSA had to make non-resident parents make payments, or the lack of implementation of enforcement measures, especially the speed at which cases were escalated to more punitive measures.

*“They don’t chase enough. They just do not listen or chase”* (separated 2004, private arrangement set up by divorce solicitor never complied with, went to CSA in 2005, patchy payments since then)

*“Even though I say to them ‘Can’t you, you know, push it?’ They say ‘We don’t, we can just ask and that’s it. We’ll do this and we’ll do that’ but then they never do it”* (separated 2004, went to CSA as had no trust in non-resident parent to pay maintenance, patchy payments due to non-resident parent’s numerous job changes)

- **Shortfalls in the assessment of the maintenance level:** There were complaints about the CSA not being able to ascertain the non-resident parents' true earnings. Single parents were frustrated by the reliance on non-resident parents' self-reported income figures, especially for those who were self-employed or working more than one job, to calculate their maintenance payments. There was a view that these were inaccurately reported, did not account for any 'cash in hand' work or did not reflect the lifestyle that non-resident parents were leading -

*“I just know that people tell me that he’s got more than one job – he’s got two maybe three jobs. It’s common knowledge and when I report it to the CSA, it doesn’t come back that he’s got two jobs. And I know he does so many hours and it doesn’t come back that he does as many hours as he does”* (separated in 2007, went to CSA as history of domestic violence and non-resident parent refused to pay, has received payments through CSA but amount has varied)

There was also a feeling that the CSA did not do enough to overcome what single parents on benefit saw as the tactics employed by non-resident parents to avoid making payments (eg regularly changing jobs, or moving onto benefit).

- **Communication/transparency:** Poor communication was a part of poor customer service from the CSA that single parents spoke about. There was a lack of transparency in terms of how calculations were made, what stage claims were at, why payments had changed or been missed and what action the CSA was taking. Single parents felt it was difficult to deal with the CSA as it was hard to obtain information, the information they were given was inconsistent, and different contacts would tell them different things. There was a frustration about not receiving payments which were expected and then further annoyance about poor handling by the CSA, and a perceived lack of action or understanding of the impact this had -

*“Talking to the CSA and everybody else came up with nothing”* (separated 2001, had private arrangement initially but non-resident parent stopped paying, five years passed before CSA managed to get maintenance paid again)

There were discussions about how much it had cost to call the CSA regularly, just to try and secure much-needed money. Some had had to stop chasing their claim as they could not afford to keep ringing –

*“Because I’m on benefits I don’t always have the money to ring up so I’m, sort of, stuck between the devil and the deep blue sea. Someone said you need to [call them] every week and I can’t afford it. I just can’t afford it”* (separated 2004, private arrangement set up by divorce solicitor never complied with, went to CSA in 2005, patchy payments since then)

- **Stress of dealing with the CSA**

There were references to how being in contact with the statutory service was in itself 'stressful' and caused the single parents a significant amount of hassle. This was related to chasing up claims, feeling that they were repeatedly starting discussions about their claims from scratch, and not being told what the state of their claim was -

*“I don’t feel I should have to put pressure on them. I think if their service is supposed to be doing that then they should be doing that. If that’s what they’re being paid for then they should damn well do it. I would end up having another nervous breakdown, basically”* (never in a relationship with non-resident parent, child born 1995, compelled to use CSA as on income support, has hardly received any payments)

*“That’s the thing with the CSA, for them to actually do anything, for me, this is what experience I’ve had with them, 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”* (separated 2006, went to CSA as non-resident parent did not comply with initial private arrangement, payments very patchy due to non-resident parent’s job changes)

#### 6.4 The effects of non-compliance

The qualitative interviews articulated both the reactions of single parents on benefit to non-compliance and the perceived effect that it had on their day-to-day living. These reflected initial expectations that making arrangements through the CSA **would** ensure that payments were made regularly and in full –

*“I presumed that when the CSA are involved, obviously you would get regular money from the ...ex-husband. That’s what I was expecting, you would get regular money”* (separated 2000, CSA and benefit arrangements set up by divorce solicitor after non-resident parent stopped complying with private arrangement after a couple of months)

Single parents on benefit spoke of their frustration at payments being missed when they were using the statutory service, especially if enforcement had been a strong reason for using the CSA. There was anger or disbelief that even when payments were meant to be taken directly from the non-resident parent they could still be missed. There were feelings that using the CSA should have ensured that non-resident parents were made to stick to their payment schedules. This included where arrears had accrued and they too needed collecting –

*“Whenever I’ve asked the CSA ‘Surely you must be able to find out more now?’ they say ‘Well, we’ve done our checks and we’re not able to find anything’. And that baffles me. If this man is working and paying taxes, why can’t they trace him? But they’ve never been able to”* (acrimonious split in 2008, non-resident parent refused to pay maintenance, amount received through CSA has always been the same – single parent thinks it’s a default amount due to lack of information on non-resident parent’s income)

Poor compliance had a substantial impact on many single parent families as they were reliant on the payments, either to cover the costs of specific items for the children, or to pay towards the families’ living costs –

*“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”* (separated 2008, went to CSA when non-resident parent did not comply with private arrangement, payments patchy due to non-resident parent being in and out of work)

Some had experienced such patchy payment that they had come not to expect payment at all, and therefore did not account for or rely on their child maintenance money.

However not all single parents were clear what level of payments they were meant to be receiving, or what led to changes in amounts received or lack of payment, so it was difficult for them to pinpoint exactly what was non-compliance.

#### 6.5 Routes to using the CSA

A third (35 per cent) of all single parents with a CSA arrangement in 2012 reported having had or tried to arrange another arrangement before approaching the CSA (Appendix Table A.64 and Appendix Table A.65). Due to the obligation prior to 2008 to use the CSA when claiming benefits some single parents may have had a different arrangement (which may or may not have been working) before they moved onto benefits, which they were then compelled to change. When we look at those parents who say they became single parents on benefit post 2008, 47 per cent of them had previously had or had tried a private arrangement prior to their current CSA arrangement (table A.64). The insight provided by the qualitative data suggests that single parents on benefit tended to see the CSA as a ‘last resort’ and therefore, if they thought there was any chance that private arrangements might work, they would try to set something up privately in the first instance. In this section, we attempt to unpick the amount of choice that single parents on benefit had about using the CSA, the reasons behind the decision to use the CSA, and any advice or information used during the process.

##### 6.5.1 Decisions to use the CSA

In the survey, we asked whether the decision to use the CSA was made by the single parent on benefit themselves. In the main, it does appear to have been their choice to do so: among CSA customers who became single parents on benefit since the removal of the obligation to use the CSA in 2008, two thirds (66 per cent) said that the decision had been theirs, either alone (63 per cent) or with the non-resident parent (four per cent) (Table 6.6). One in twelve (seven per cent) said that the decision had been made mainly by the non-resident parent and a quarter (26 per cent) said they were told that they had to use the CSA to set up an arrangement because they were claiming a low income benefit. This is despite being after the removal of the obligation to do so, and may reflect misunderstanding, misinformation or a lack of information available.

The removal of the obligation to use the CSA has led to a greater proportion of CSA arrangements being set up as a result of the single parent on benefit deciding to approach the CSA (62 per cent compared to 36 per cent of arrangements set up prior to 2008). There has been little change in the proportion of non-resident parents choosing to use the CSA.

Table 6.6 - Who made the decision to use the CSA, by whether pre-2008 or post-2008 case

Base: All single parents on benefit with a positive or nil assessed CSA arrangement			
	Pre 2008	Post 2008	Total
Who decided to use the CSA	%	%	%
Mainly single parent	36	63	49
Mainly non-resident parent	3	7	5
Decision made together	4	4	5
Told to use the CSA as claiming benefit or contacted by the CSA directly	57	26	40
Unweighted base	143	132	280
Weighted base	130	131	265



## 6.5.2 Reasons for choosing the CSA

The qualitative interviews provided a depth of information about why some single parents on benefit made a choice to use the CSA and, to some extent, helped to explain the continued use of the CSA even when arrangements were not working as well as they could. For some, their circumstances meant that (in the absence of the feasibility of a court arrangement) the CSA was a better option than private arrangements. We broadly categorise the perceived benefits of the CSA into three categories: tracing, enforcement and acting as an intermediary. All three focus on the fact that the service is “official”, as well as “someone outside” of the parents’ relationship.

- Tracing

Some single parents on benefit did not know the whereabouts of their child’s other parent. This was not only in cases where they did not know the identity of the father, but more often where they had lost contact since separating (either because they had not been in a relationship with the other parent or because of the circumstances of the separation), or no longer knew where they lived or worked. In these cases the CSA was being used to locate the non-resident parent so that a child maintenance arrangement could then be established. Without a service to find the non-resident parent and gather the necessary data from them, these single parents on benefit felt they would not be able to have any type of arrangement and would not be receiving child maintenance –

**“I didn’t get nothing for 5 or 6 years from him and then I get two months and then he disappears until they retrace him again. It’s just like as though he’s done a Houdini trick”** (separated 2000, CSA arrangement set up by divorce solicitor after non-resident parent stopped complying with private arrangement, patchy payment history since then)

- Intermediary

Another reason for using the CSA was that the statutory service could act as an impartial third party to child maintenance arrangements. They were thought to make a fair calculation of the level of maintenance required and to act as a ‘go between’ for parents. There were two separate reasons why single parents saw this as a reason for their use.

For one group of single parents on benefit the relationship with the non-resident parent was so conflicted that they wanted someone else to step in and oversee any dealings between them. Where parents had failed to agree on what level of payment should be made, had fallen out over the non-resident parent’s non- or incomplete/irregular payment, or where they were in no position to speak to each other post separation (eg because of their reasons for separating, including domestic violence), the CSA was seen as their only option to arrange their child maintenance –

**“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 be faithful to me and he wouldn’t tell me the truth”** (separated 2005, set up CSA arrangement immediately)

**“If the relationship is not too harmonious between the parents, it does come in handy. I mean, they deal with it for you; you don’t have to actually speak directly to the person that you don’t want to”** (acrimonious separation 2004, history of domestic violence, compelled to use CSA as went on to income support after split)

The other group of parents was using the CSA to **prevent** this type of conflict. These single parents on benefit did not want to have conversations with the non-resident parent about finances and payment of maintenance as they feared this could damage their relationship –

**“It takes out the arguments like I have with my son’s father, ‘so that’s the money, that’s what you’ve got to pay’ It’s in black and white, that’s what happens”** (separated 1998, compelled to use CSA as went on to income support after split, both parents preferred that method anyway, arrangement has always worked well)

These were single parents on benefit who got on relatively well with the non-resident parent (and may explain the survey finding that a substantial minority of those relatively friendly at the point of separation nonetheless chose to use the CSA). They wanted a third party, unconnected to their relationship, to decide what payments should be made and to ensure payment so that the parents did not have to manage this themselves. They saw the option of agreeing and managing this privately as potentially leading to increased stress and tension between them, and as a possible trigger for more arguments and deterioration in the relationship.

Some single parents on benefit spoke about not wanting to be in a position of having to ask the non-resident parent for money, to remind him constantly to pay, or to explain why they needed a certain amount of money or what they were spending it on –

**“We don’t talk about it. I won’t talk money with him, I can’t talk money with him. He’s a bit of a temper. He’s put his fist through walls and things like that. I tried to sort of have no hassle with the children and that. I don’t like the hassle and everything. I don’t like the arguments so I just keep it peaceful and so there are no problems here”** (separated 2004, went to CSA immediately, patchy payment history)

- Enforcement

A further key reason that single parents on benefit cited for using the CSA, as previously discussed, was to ensure full regular payment of child maintenance by the non-resident parent. In contrast to private arrangements, which are agreed between parents and reliant on a degree of trust that the arrangement will be adhered to, the CSA was seen as being able to set out a payment schedule and then oblige the non-resident parents to make those payments. By simply being a government agency, the single parents on benefit felt that the non-resident parent would be more likely to make payments required by the CSA than if they were to try and ask for payments privately. In some cases this was based on anticipation of the non-resident parents’ behaviour –

**“I set it up through them [the CSA] because I couldn’t trust him to give me any money or whatever. So I just wanted everything to go through them. He wouldn’t have paid if it was between us. I definitely knew he wouldn’t”** (separated 2004, went to CSA immediately, patchy payment history)

In other cases these single parents had previously had a private arrangement but it had broken down –

**“He did say he’d pay me money but then getting it out of him was a different story because he wouldn’t pay anything [so] we went through the CSA. I gave him a little chance to try and pay out the money to help look after her”** (separated 2008, patchy payment history due to non-resident parent moving in and out of work)

If single parents had concerns about non-resident parents being able to manage their finances or make full regular payments willingly by themselves, they were drawn by the fact that the CSA had the powers to enforce payment. The enforcement measure they considered the most helpful was that child maintenance payments could be taken directly from the non-resident parents’ income – either from their benefits or straight from their employers. Single parents spoke of their need for the maintenance payments to be made



regularly, and so the CSA's authority to set out and require regular payments was also a strong motivation for using the service.

*"I prefer using the CSA because I feel that if I didn't have the CSA, he'd cut it off when he feels like it and I'd never get any money"* (separated 2009, went to CSA after a few months because non-resident payment refused to pay maintenance privately)

### 6.5.3 Information and advice

In the main, single parents on benefit using the CSA had set up a CSA arrangement without seeking prior advice (among those setting up an arrangement since the removal of obligation). Eight in ten (78 per cent) had not discussed it with anyone other than family or friends, while six per cent had talked to Jobcentre Plus, two per cent to the CSA and three per cent to a solicitor or lawyer (Appendix Table A.66 and Table A.67). Only one in ten (nine per cent) had referred to a website, most often the Child Maintenance Options website (Appendix Table A.68 and Table A.69).

## 6.6 Ideal arrangements

The findings in the preceding sections raise the question of why some single parents on benefit, whilst either dealing with a non-compliant arrangement or feeling unhappy with their arrangement, continue to stay with the CSA. What is more, only half (49 per cent) of single parents on benefit with a CSA arrangement said that a CSA arrangement would be what they would ideally choose 'given how things are' with the non-resident parent (Table 6.7 and Appendix Table A.71). One in five (19 per cent) would prefer a private arrangement; 14 per cent would prefer a court arrangement; and a further one in six (17 per cent) would choose to have no arrangement at all.

Table 6.7 - Single parent's ideal maintenance arrangement

Base: All single parents on benefit with a positive or nil assessed CSA arrangement	
	%
CSA arrangement	49
Court arrangement	14
Private arrangement	19
No arrangement	17
Unweighted base	286
Weighted base	270

Although the picture is complex, we have unpicked some of the reasons why some single parents on benefit continue to use the CSA despite saying their preference would be to have a court arrangement, a private arrangement or, indeed, no arrangement at all. The factors associated with **why** single parents on benefit use the CSA shed some light on the reason why single parents on benefit often remain with the CSA despite shortcomings in their arrangements.

Single parents on benefit using the CSA were more likely to say that the CSA was their ideal arrangement if relations were unfriendly at the time of separation and there was a lack of contact with the non-resident parent (Appendix Table A.72 and Table A.73). For those becoming single parents on benefit since the removal of the obligation to use the CSA, these may have been reasons for using the CSA in the first place. In these cases, single parents on benefit appeared to judge the CSA to be the 'best bet' compared to the other options available –

*"She's a liar. She'd come up with some excuse and say 'Oh, I can't give you this'. At this rate at least I know it does come straight out of her money"* (separated 2008, set up CSA arrangement immediately, has worked well)

Where single parents on benefit had turned to the CSA because the non-resident parent had refused to pay any money towards the children, remaining with the CSA was often seen as the only viable option. Similarly, a lack of trust that the non-resident parent would stick to a private arrangement at an acceptable level or frequency (either because they were bad with money management, because of new personal circumstances or because of the quality of the relationship) led to a perceived need to use the CSA –

*"I don't think I would receive it if it was up to him to give it, because it comes out of his wages before. So he doesn't miss it. Now he's married with.. a family of his own again.. so .. things cost, don't they?"* (separated 2000, non-resident parent was already paying maintenance for a child from a previous relationship via a deduction from earnings order (DEO), single parent thinks that's why the CSA set up a DEO for her case straight away, has always worked well)

*"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"* (separated 2003, using CSA)

There were also 'positive' reasons for wanting to stay with the CSA. Even when single parents were on friendly terms with their child's other parent they explained how they wanted the security of payments being overseen (so it was not left to the non-resident parent alone) and also for the service to act as an intermediary – taking discussions about financial arrangements out of the relationship, in an attempt to keep it more harmonious.

The option of making a court-based child maintenance arrangement is one which, in practice, is only available to parents who can agree their financial arrangements and then seek to obtain a 'consent order' from the court as a form of legal endorsement; or in cases outside the CSA's jurisdiction; or where maintenance is sought for specific additional expenses, such as the costs of disability. In the survey, for the minority (14 per cent, Appendix Table A.70) of single parents on benefit with a CSA arrangement who said they would choose a court arrangement as their ideal, this seemed to be more an expression of their dissatisfaction with current arrangements and a desire to find a more effective alternative, rather than an option realistically available to them. Twenty-four per cent of those unhappy with their current arrangement would choose court compared to two per cent of those happy with their current arrangement, Appendix Table A.71). In the qualitative interviews, single parents on benefit reported seeing the courts as having greater enforcement powers, with a belief that non-resident parents would be more respectful of or "intimidated by" the courts. Those who had difficulties securing regular full payments and had large arrears built up were among those who would have preferred a court arrangement. However, there was a clear lack of understanding of the limited circumstances in which the courts are now available for child maintenance proceedings.

We are perhaps less clear about why some single parents on benefit say they would ideally have a private arrangement, but do not choose to do so. One in five (19 per cent) of those using the CSA would prefer a private arrangement (28 per cent of those happy with their current arrangement and 13 per cent of those unhappy) (Appendix Table A.71). Those who say they would prefer a private arrangement were more likely to be those with a friendly or neutral relationship with the non-resident parent at the time of separation (35 per cent compared to 14 per cent with an unfriendly relationship, Appendix Table A.72) and where there is contact between the child and non-resident parent (26 per cent compared to 5 per cent where there is no contact (Appendix Table A.73).

In the qualitative interviews, some single parents on benefit said they would opt for a private arrangement *in an ideal world*, although this would not be possible with their current relations with the non-resident parent. It was not that they were resistant to the idea of a private arrangement per se, but that the parents had concerns about maintaining private payments at a decent level over the longer term, so remained instead with the CSA.

This was reflected in mentions of how single parents would have preferred the maintenance payments to have been made voluntarily instead of the non-resident parents having to be “forced” to pay by a statutory service. Their preference for a private arrangement was in order to allow the non-resident parent to show that he chooses to abide by his obligations –

*“I think it would be nice to know that it’s actually coming out of his dad’s hand, rather than, sort of, it having to be taken. It might make him [child] feel a little bit more that, you know, his dad wants him, to be honest, rather than being forced to give it to him because CSA is a kind of a way of forcing it out of them”* (separated 2003, compelled to use CSA, has always worked well)

The reasons are potentially complex for single parents on benefit with a CSA arrangement to say that they would prefer *no* arrangement (23 per cent of those happy with their arrangement and 13 per cent of those less happy, Appendix Table A.71). Some single parents on benefit with a CSA arrangement said they would prefer to have a good relationship between the non-resident parent and their child, including regular contact, over getting any financial support. However, this was often from those who currently had no involvement from the other parent. So although these kinds of situations could sound like a trade-off, they may simply be reflecting an aspiration to have the non-resident parent involved in some way in their child’s life. Sometimes, those who had a positive relationship with their child’s other parent hoped that the non-resident parent might become so involved in their child’s life that sufficient financial help might flow by other means eg. buying items for a child directly. In the qualitative interviews, where single parents on benefit spoke of the difficulties in their dealings with the CSA (often accompanying poor compliance), this sometimes led to saying that their ideal arrangement would be to go without any type of maintenance arrangement. This was because they were not getting any payments with the arrangement they had (and so would not be losing anything) or wanted to rid themselves of the stress they were experiencing with the CSA or with the non-resident parent. For them the benefits of using the CSA (which were often non-existent or very small) did not outweigh the costs (emotional, time and financial), and so they considered themselves “better off” without any type of maintenance arrangement.

## 6.7 Summary

Although more single parents on benefit have CSA arrangements than private arrangements, their maintenance situations are often far from ideal. One in five (22 per cent) single parents on benefit with a positive CSA assessment (ie not nil assessed) received no maintenance at all. And only four in ten (40 per cent) had an arrangement where the non-resident parent was always or largely compliant (regularly sending the agreed amount of maintenance). This may go some way to explaining why only 36 per cent of CSA users said they were happy with their arrangement. CSA arrangements worked best where there were better relationships between the parents and regular contact. Others continued with the CSA despite non-compliance: where relations with the non-resident parent were poor, conflicted or non-existent; where he had refused to pay privately or they could not reach an agreement; or where the single parent on benefit required help in finding the non-resident parent. For 35 per cent, using the CSA was a decision made having previously set up or tried to set up their child maintenance another way and not having been successful. Among those whose use of the CSA began after compulsion was abolished, almost half (47 per cent) were in this position. While some are not resistant to the idea of having a private arrangement (19 per cent would choose this ‘in an ideal world given how things are’), they have not been able to secure this with the non-resident parent.

While many of the shortcomings in the maintenance arrangements of single parents on benefit stemmed from the non-compliance of the non-resident parent, these were exacerbated by the perceived ineffectiveness of the CSA. There were concerns about the CSA’s lack of enforcement activity, errors in calculating maintenance and poor communication and transparency, which all increased the stress that many felt in using the statutory system.

In common with findings from other studies<sup>126</sup> we found that many parents on benefit within the CSA system had either previously tried other arrangements or did not have family circumstances which allowed them to put other maintenance arrangements in place. Additionally some were making the conscious decision to use the CSA to avoid further conflict between them and the non-resident parent for the benefit of their children. For these parents the CSA was perceived as the only, or at least the best, option for them and their family.

<sup>126</sup> The DWP carried out two large scale surveys of parents with care using the CSA in summer 2011 which similarly indicated the barriers to co-operation in reaching a private maintenance agreement faced by many (not just those on benefits) currently using the Agency. A survey of 986 new CSA applicants found that almost six in ten (59 per cent) had either no current contact with the non-resident parent or were ‘not at all friendly’. A survey of 1,527 existing CSA parents with care found that 55 per cent were in the same position. A third of new CSA applicants were turning to the Agency because a previous private arrangement had broken down. Half of new CSA applicants and 45 per cent of existing CSA parents with care said they had suffered domestic violence or abuse in their previous relationship. Given a free choice, only nine per cent of existing CSA parents with care on benefit said they would prefer a private, ‘family-based’ maintenance arrangement. See *CSA case closure and charging client surveys - tabulation of results* [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/176960/csa-client-surveys-results.xls.xls](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/176960/csa-client-surveys-results.xls.xls) Accessed 23 April 2013.

# 7

## Private arrangements

## 7.1 Introduction

Four years since the removal of the obligation for single parents on benefit to use the CSA, one in five (20 per cent) single parents on benefit reported having a private arrangement (Table 3.5). Among single parents on benefit, private arrangements accounted for 41 per cent of all arrangements with a positive assessment (ie excluding CSA nil assessments). Private arrangements were more prevalent among the cohort who had become single parents on benefit *since* 2008: of whom one in four (25 per cent) had private arrangements, compared to 11 per cent of those who were single parents on benefit prior to the removal of compulsion. Although to some extent this will reflect the fact that those in this new cohort have, on average, separated from the non-resident parent more recently and are therefore more likely to be able to make private arrangements work, we are confident that this also represents a real shift towards more single parents on benefit making private arrangements instead of going to the CSA.

The foci of this chapter are the experiences of single parents on benefit of making and maintaining private arrangements post compulsion to use the CSA. The structure of the chapter largely mirrors Chapter 6 on CSA arrangements -

- Categorising private arrangements (Section 7.2)
- The reliability of private arrangements (Section 7.3)
- Happiness with the arrangement, and preferred arrangements (Section 7.4)
- Routes into private arrangements (Section 7.5)
- When private arrangements do not work (Section 7.6)

Given only 148 respondents out of our survey sample of 760 single parents on benefit reported having a private arrangement, we are limited in the amount we are able to report on particular subgroups (eg those happy or unhappy with arrangements, those with more or less reliable payments). However, we draw on the qualitative interviews to provide further depth and understanding of the experiences of single parents on benefit with private arrangements.

## 7.2 Categorising private arrangements

A key point to highlight is that very low numbers of single parents on benefit with a private arrangement said that their arrangement resulted in *no* maintenance. Virtually everyone with a private arrangement reported at least some degree of reliability (see Section 7.3). This is in stark contrast to the reports of those with CSA arrangements, which makes it seem unlikely that all private arrangements which are set up do actually result in such high levels of compliance.

Our working hypothesis is therefore that single parents on benefit with private arrangements which are *not* working reported in the survey that they had *no* arrangement<sup>127</sup>. This is supported by the fact that 20 per cent of those with no current private arrangement had previously had or tried to have a private arrangement (see Section 7.6).

The absence of many 'non-working private arrangements' in our sample reflects differences in the concept (and indeed practicalities) of 'having a private arrangement' versus 'having a CSA arrangement'. With a private arrangement, the decision or view as to when the arrangement ceases is made by the individuals concerned – based either on a conscious decision by one or other party, or by default when the arrangement is not upheld. It is easy for a parent with care to re-categorise a private arrangement as 'no arrangement' when things go badly, and broken commitments are not necessarily viewed as being ongoing arrangements –

*“I’d asked and we agreed he would try and pay something. But he has to think of himself, so I never get nothing now. When we were married he didn’t pay for his other child, so I’d just rather not bother”* (separated 2008, never received any maintenance)

This is in contrast to a CSA arrangement where there is a legal liability, and an arrangement (whether compliant or not) is held open by a third party. As a result, in our survey 22 per cent of those saying they had a positively assessed CSA arrangement never received any of the payments to which they were due – but still viewed themselves as 'having an arrangement'.

There are a number of implications of this in the way we report and compare private arrangements with CSA arrangements and having no arrangements. Those reporting having private arrangements are a very particular group, virtually all having arrangements functioning at some level (although far from all completely compliant, see Section 7.3). We also reported in Chapter 5 how those with private arrangements were more likely than those with a CSA or no arrangement to have a relationship with the non-resident parent conducive to being able to agree upon and expect compliance with an arrangement made between the two parents. This compares to a much broader cross-section of relationship types among single parents on benefit with (working *and* non-working) CSA arrangements. Therefore, we cannot make meaningful comparisons between, say, the reliability overall of the two types of arrangements. When considering how private arrangements work for single parents on benefit, we also need to look beyond simply those with current private arrangements to the subsets of single parents on benefit who currently have no arrangements but who had previously tried private arrangements, and those who switched to a CSA arrangement, to understand more about why private arrangements may not work for some. We do this in Section 7.6.

## 7.3 The reliability of private arrangements

Although all but four per cent of the single parents on benefit with a private arrangement reported receiving maintenance on at least 'some occasions', there was still a relatively wide set of experiences reported by single parents on benefit about the reliability of private arrangements. We assessed the reliability of private arrangements on the same measures as the CSA arrangements –

- Whether any maintenance is received and, if so, whether the payments are regular, or received only intermittently
- Whether the full or only a partial amount agreed is received
- Whether the payments are made on time (ie the ability to rely on receiving money on the dates due).

<sup>127</sup> Although we did stress in the interview that we wanted to know about arrangements even if they were not working.



As with the CSA arrangements, when the non-resident parent paid, in the main, they paid at the agreed level: 84 per cent of those with a private arrangement said that they received the agreed amount of maintenance (Table 7.1). The median weekly amount received was £30 among single parents on benefit receiving maintenance via a private arrangement (Table 7.2). Where arrangements were less reliable, it was in terms of the regularity of payment and the timeliness of those payments. Three quarters of single parents with a private arrangement received their maintenance on every (66 per cent) or almost every (seven per cent) occasion. For one in ten (1 per cent) their private arrangement only resulted in relatively infrequent payments, received 'on some occasions'. Two thirds (66 per cent) could rely on receiving the payments on time, but a third reported that they were sometimes (31 per cent) or always (three per cent) late (Table 7.1).

Table 7.1 - Reliability of private maintenance arrangements

<i>Base (how often parent received maintenance payments): All single parents on benefit with a private arrangement</i>	
<i>Base (whether payments are on time or late, how much maintenance usually received): All single parents on benefit with a private arrangement who have ever received a maintenance payment</i>	
	%
<b>How often the parent receives maintenance payments</b>	
On every occasion	66
On almost every occasion	7
On most occasions	12
On some occasions	11
Never	4
<b>Whether payments are on time or late</b>	
Always on time	66
Sometimes on time	31
Always late	3
<b>How much maintenance payments usually receive</b>	
All of it	84
Some of it	11
None of it	4
<i>Unweighted base (how often parent receives maintenance)</i>	<i>137</i>
<i>Unweighted base (whether payments are on time)</i>	<i>125</i>
<i>Unweighted base (how much maintenance received)</i>	<i>132</i>
<i>Weighted base (how often parent receives maintenance)</i>	<i>137</i>
<i>Weighted base (whether payments are on time)</i>	<i>125</i>
<i>Weighted base (how much maintenance received)</i>	<i>133</i>

Table 7.2 - Weekly amount of maintenance agreed between the parents and received by the single parent

<i>Base for columns 1 and 2: All single parents on benefit with a private arrangement<sup>128</sup></i>			
<i>Base for column 3: All single parents on benefit with a private arrangement who ever receive any maintenance</i>			
	Maintenance level agreed	Amount usually received (all single parents on benefit with private arrangement)	Amount usually received (all single parents on benefit with private arrangement receiving maintenance)
Median	£28.20	£25	£30
	%	%	%
£0	1	10	n/a
£0.01-£5.00	3	5	6
£5.01-£10.00	7	5	6
£10.01-£20.00	21	18	20
£20.01-£30.00	23	22	24
£30.01-£40.00	16	13	15
£40.01-£50.00	13	14	16
£50.01-£60.00	5	5	5
£60.01+	10	8	9
<i>Unweighted base</i>	<i>128</i>	<i>133</i>	<i>120</i>
<i>Weighted base</i>	<i>129</i>	<i>133</i>	<i>121</i>

Taking account of both the regularity of payments and whether a full or a partial amount was received, private arrangements were categorised into –

- 'largely compliant' cases (maintenance was received on every occasion or almost every occasion, when all or some maintenance was received). This accounted for three quarters (73 per cent) of single parents on benefit with a private arrangement. Most of these were totally compliant, with the single parents on benefit always receiving the payment and always receiving the full amount (Table 7.3).
- 'partially or non-compliant' cases (all other arrangements – payment received on most or some occasions, regardless of the proportion received, or the payment was never received), accounting for the remaining 27 per cent (Table 7.3)<sup>129</sup>.

<sup>128</sup> Cases where the respondent refused to answer or did not know how much maintenance they were supposed to receive, or how much they received, are not included in the base.

<sup>129</sup> The sample size of the 'partially or non-compliant' group is too small to test for factors predicting compliance among private arrangements. The more meaningful comparison is between those with private and no arrangements, in Chapter 5.

Table 7.3 - Non-resident parent's compliance with maintenance arrangement

<i>Base: All single parents on benefit with a private arrangement, where compliance information is available</i>	
	%
<b>Largely compliant</b>	<b>73</b>
Every occasion, full amount	63
Every occasion, some maintenance	2
Almost every occasion, full amount	6
Almost every occasion, some maintenance	1
<b>Partial or non-compliant</b>	<b>27</b>
Most occasions, full amount	8
Most occasions, some maintenance	4
Most occasions, no maintenance	0
Some occasions, full amount	4
Some occasions, some maintenance	3
Some occasions, no maintenance	4
Never	4
<i>Unweighted base</i>	<i>137</i>
<i>Weighted base</i>	<i>137</i>

From the qualitative interviews there was evidence that some single parents on benefit agreed to private arrangements in order to allow the non-resident parent some flexibility in payment level and frequency. This was to help the non-resident parent, as well as to maintain good relationships between the parents. In essence, these single parents on benefit accepted some degree of irregularity or lower payments than they could receive under the CSA in order to make the arrangement 'work' on a range of levels – both for them and for the non-resident parent.

Some single parents on benefit said they were relatively happy with private arrangements which seemed only partially compliant on paper, because the non-resident parent paid for items for the children as and when they were needed, or paid additional money to the children directly. However this still does not constitute regular payment of maintenance, and in our analyses would be considered 'informal support' (see Chapter 4).

#### 7.4 Happiness with private arrangements

In Chapter 6, we reported a relatively complex picture for single parents on benefit with CSA arrangements, where many continued to use this type of arrangement despite not being happy with it, or it not being the arrangement they would ideally choose.

The picture among single parents on benefit with private arrangements is more straightforward, probably reflecting both the fact that the majority of arrangements were reliable and that, unlike CSA arrangements, single parents on benefit seem unlikely to stick with private arrangements if they are not working for them. Eight in ten (82 per cent) single parents on benefit with a private

arrangement felt very or fairly happy with their arrangement (Table 7.4). That said, the quality of the relationship with the non-resident parent did appear to play some part: greater levels of happiness were associated with contact with the non-resident parent and the friendliness of the relationship at the point of separation and currently. In a logistic regression taking into account a range of socio-demographic factors and circumstances<sup>130</sup>, there was no significant difference in the level of happiness reported by single parents on benefit receiving maintenance under a private arrangement versus under a CSA arrangement. So, provided an arrangement provides some maintenance, the type of arrangement does not seem to affect levels of happiness. Rather, the level of maintenance, the relationship with the non-resident parent at the point of separation, and the parents' ability to discuss financial matters are associated with levels of happiness with arrangements which result in the payment of maintenance (Appendix Table A.74).

Table 7.4 - Single parent's happiness with current maintenance arrangement

<i>Base: All single parents on benefit with a private arrangement</i>	
	%
Very happy	47
Fairly happy	35
Not very happy	9
Not at all happy	9
<i>Unweighted base</i>	<i>147</i>
<i>Weighted base</i>	<i>148</i>

The vast majority (82 per cent) of those with private arrangements said that private arrangements were their preferred choice (when asked for their ideal arrangement given their current circumstances) (Table 7.5). One in seven (14 per cent) would have preferred a CSA arrangement. Although the sample size is very small, the pattern of results implies that those with less compliant arrangements were more likely to want to switch to the CSA, presumably to benefit from the greater powers of enforcement it offers.

Table 7.5 - Single parent's ideal maintenance arrangement

<i>Base: All single parents on benefit with a private arrangement</i>	
	%
CSA arrangement	14
Court arrangement	2
Private arrangement	82
No arrangement	2
<i>Unweighted base</i>	<i>146</i>
<i>Weighted base</i>	<i>147</i>

The qualitative interviews highlighted that even when payments were not necessarily made in full and on time, provided they were happy with the 'composite package' which included the ongoing relationship they had with the non-resident parent and the level of involvement between the non-resident parent and their child (including informal financial support), the arrangement was seen as working for the single parents on benefit.

<sup>130</sup> See Appendix C for explanation of regression analysis.

## 7.5 Routes into private arrangements

When asked in the survey who made the decision to have a private maintenance arrangement, 71 per cent of single parents on benefit with a private arrangement said that it had been a joint decision between themselves and the non-resident parent (Table 7.6). For one in five (18 per cent), the decision was theirs alone and a minority (11 per cent) reported that the non-resident parent was the key decider. So, the process of deciding to enter into a private arrangement stands in stark contrast to the reports of single parents on benefit using the CSA: five in ten (49 per cent) of whom had mainly made the decision themselves and only one in 20 (five per cent) of whom felt it had been a joint decision between themselves and the non-resident parent (Table 6.6).

**Table 7.6 - Who made the decision to make a private maintenance arrangement**

Base: All single parents on benefit with a private arrangement			
Who decided to make a private arrangement	Pre 2008	Post 2008	Total
Mainly single parent	[25]	17	18
Mainly non-resident parent	[18]	9	11
Decision made together	[58]	74	71
Unweighted base	34	108	145
Weighted base	30	112	145

The qualitative interviews confirmed occasions where private arrangements reflected a genuinely mutual agreement between the parents. However, they also shed light on the decisions of some single parents on benefit to accept a degree of compromise in the private arrangement, either in terms of the amount of maintenance received, or the regularity of payments, or both. In Section 7.5.1, we describe the reasons given by single parents for why those chose to have a private child maintenance arrangement, rather than use the statutory system or go without. In Sections 7.5.2 and 7.5.3 we expand on the issue further, describing how the relationship dynamic between the single parent on benefit and the non-resident parent can affect or be affected by the decision to have a private arrangement, and the integral link between maintaining a private arrangement and maintaining contact between the non-resident parent and their child.

## 7.5.1 Reasons given for having a private arrangement

The rationale for having a private arrangement was expressed in the following ways -

- **Avoiding use of the statutory service:** One of the drivers for having a private arrangement was so that the parents did not have to use the statutory service. This was generally because of a feeling that involving the CSA might be difficult, and an extra burden on the parents, or might possibly lead to conflict in the relationship –

*“Because it’s just between me and him, no one else is involved in it. If the money wasn’t there one week it would be him that I would go to and I’d say ‘listen the money wasn’t in there. I want the money’. But if it’s like the child agency then you have got to phone them up, wait for them to get in touch with you, they’ve got to see what’s going on, why it wasn’t in and everything like that. So I think the private one is a lot better because it’s just between me and the kids’ dad”* (separated 2009, private arrangement has always worked well)

There were cases where non-resident parents had made it quite clear that they would be resistant to making payments via the statutory service and so to ensure some level of payment single parents on benefit had agreed to private arrangements instead –

*“He didn’t want to go through the CSA because he knew that he would have to pay the full amount”* (separated 2005, parent with care agreed to lower maintenance so that non-resident parent could afford to travel for regular contact with child)

*“I had heard about it [CSA] but I just didn’t want to go down that route. He just kept threatening that if I did go down that route then he would quit his job and all this, that and the other so I just left it and carried on”* (separated 2010, agreed payment level slightly lower than CSA recommendation, private arrangement worked well until recently when non-resident parent reduced amount without discussing it with parent with care)

- **To improve relationships:** Clearly, not all of the single parents on benefit had private arrangements just because they already had very good quality relationships with the non-resident parent. For some, agreeing child maintenance payments between themselves and without involving a third party was to try to prevent problems and arguments and maintain a better relationship between parents and their children. They spoke of wanting to ‘keep the peace’ and ‘not rock the boat’ with the non-resident parent, suggesting that involving the statutory service would upset him –

*“I did have some phone calls to say that, you know, the CSA would be involved and I said no because it would cause more problems and that a private arrangement would be made”* (separated 2005, parent with care agreed to lower maintenance so that non-resident parent could afford to travel for regular contact with child)

*“It’s nothing to do with other people really. People hassling some money off him. If he was forced to pay money for him that he didn’t have then obviously he’s going to resent me and his son in the future because he’s obviously losing out on things that he’s got to pay for to pay for [his son]”* (separated 2010, private arrangement has worked well)

- **They had a ‘fall back’ option:** For some, private arrangements seemed to be functioning with the CSA in the background. Some single parents spoke about doing the non-resident parent a favour by not agreeing their arrangement through the CSA, which possibly allowed for better negotiations between them. Some single parents were more explicit about knowing that if their private arrangement failed, or there was non-compliance, they had another course of action that they could take – go to the statutory service –

*“If I don’t get the money or it stops then I will go to the child maintenance support”* (separated 2010, private arrangement has worked well)

In these cases they were willing to give the non-resident parent a chance, and they had the opportunity to try out a private arrangement to see if they could make it work, knowing that if it failed they would not have to settle for no arrangement, but could approach the statutory system.

- **Flexibility:** Private arrangements were seen to allow a level of flexibility, so that the non-resident parent could pay amounts that he could afford.

Single parents with private arrangements were in some cases amenable to receiving payments when it most suited the non-resident parent and not necessarily all in one go, but in parts, again when it was most convenient for the non-resident parent –

*“I’ve got it but I’ve not got it in one go, do you know what I mean? I’ve got like a hundred, then it might be fifty, then twenty”* (separated 2011, poor parental relationship but encouraged by CSA to try a private arrangement)

There was also evidence that single parents on benefit with private arrangements were taking into account the circumstances of the non-resident parent and were aware that by making maintenance contributions he should not be left unable to afford his living costs –

*“With little’un’s dad, if he doesn’t have the money, obviously he can just tell me that. Whereas if I was going to the CSA I wouldn’t know that he didn’t have that money until it didn’t go in my bank and then I’d have to phone the CSA and find out why I haven’t got my money”* (separated 1999, good parental relationship and regular contact between child and non-resident parent, only ever informal payments but parent with care happy with that)

Single parents in this situation considered the non-resident parent should be left with enough money to live on, so they agreed on an amount he could afford, when he could afford it –

*“[Why have private?] My mum she got the CSA with my dad, and I saw how badly my dad struggled to live. Because at that time he was only left with so much money to live on and he was struggling to pay his rent and obviously working and stuff”* (separated 2003, private arrangement has worked well, parent with care has allowed some flexibility with payment schedule)

There were references too to the other financial obligations the non-resident parent might have which would mean that regular child maintenance payments at a certain level might mean he was left with insufficient money.

This was especially the case if they thought his lack of funds might impact upon his contact with the children, such as not being able to have them for overnight stays, take them out for leisure activities, or afford to treat them when they spent time together. This could also be where he needed money to cover travel costs to enable contact, such as the petrol used in visiting the children –

*“What he said was that if he paid the full amount then he wouldn’t have the money to come and see her. So, basically, we came to an agreement. I think it worked out about £20 a month less than he should have been paying, according to the [CMEC] calculator”* (separated 2005, private arrangement worked well for six years, until non-resident parent lowered amount without consulting parent with care, so she went to CSA)

*“At the end of the day my son would be losing out, in essence, because he’d go to his dad’s, but obviously if his dad was paying money... he wouldn’t be able to take him out and then he’d lose out. I just thought [through the CSA] was a bit of a stupid way to do it, really”* (separated 1999, only ever informal payments but parent with care happy with that)

The money set by the CSA is, in contrast, supposed to be paid at a fixed level. In some cases this difference had determined which type of arrangement families had in place. Some single parents had wanted a private arrangement so as to allow this level of variation; some had agreed to this arrangement as suggested / requested by the non-resident parent. Others had moved to CSA arrangements to prevent this level of variance; but conversely there were examples of CSA clients who did not feel it was fair that the CSA did not allow for such changes (but did not realise they were no longer compelled to use the statutory service, or had overriding concerns about private arrangements) –

*“Because he lives in Scotland, you see, so he has to travel. So I think that when he travels to see the children, he takes them out, he buys them whatever they need so why should he pay as well? It doesn’t make sense”* (separated 2005, compelled to use CSA)

In the main, even when the arrangement involved a degree of compromise on the part of the single parent on benefit, negotiating a private arrangement required a certain ‘friendliness’ of relationship, reflected in the profile of single parents on benefit with private arrangements (see Chapter 5). Single parents on benefit pointed to the fact that they had a decent relationship with the non-resident parent as being a facilitator in being able to agree arrangements together. Discussions were often had in the context of trying to maintain a friendly relationship and always to try to prevent conflict for the children –

*“I think it’s something we both agreed really. I didn’t say ‘look I want this’. He said ‘I want to support the kids, how would you like me to do it?’ And I said ‘If we can keep to our arrangement and don’t mess me around then...’ We did it mutually by ourselves”* (separated 2006, private arrangement has worked well)

#### 7.5.2 Reasons for allowing some flexibility over maintenance payments

It was unclear to what extent the issue of ‘allowing flexibility’ and avoidance of the statutory system was in order to improve relations (between the non-resident parent and either themselves or their children) or to ensure at least some maintenance was paid rather than none. As raised above, although the single parent on benefit had often ‘chosen’ a private arrangement, this did not mean that she had been in control of the negotiation process or succeeded in obtaining an arrangement which was financially ideal. Compromises most often involved the level of payment – in cases where the decision to have a private arrangement was jointly made, this joint decision-making did not necessarily extend to how much was paid. There were certainly cases in the qualitative interviews where single parents seemed to be responding to the wants and needs of the non-resident parent so as not to upset him. Single parents on benefit spoke of setting up private arrangements so that they could set a payment level that the non-resident parent would find acceptable, to keep things amicable with him (as often non-resident parents were seen as resistant to using the CSA) and to ensure he kept a relationship with his children. There were cases where single parents on benefit had agreed that the non-resident parent would make payments well below the level calculated by the CSA, and accepted any payments that the non-resident parent offered or made. They also referred to how difficult they would find it to discuss financial issues with their ex-partner.

Although private arrangements seem to be based on a more friendly relationship between parents, there were references within this group to –

- not involving the CSA so as to avoid antagonising the non-resident parent
- accepting payment levels that he suggested, irrespective of how realistic (or close to the CSA calculation) these were
- having no power over when and how much the non-resident parent paid
- threats being made by the non-resident parent to stop contact between him and the children.

In these cases, it appeared that the single parents on benefit felt under pressure to settle for less (or just settle for whatever the non-resident parent would pay), so as to prevent conflict and arguments with him. There was very much the feeling that by setting up a private agreement, no matter how poor it was in monetary terms, this was the best option to try to maintain a more harmonious relationship between the parents, or between the non-resident parent and his child –

*“Sometimes if you rock the boat then you don’t get nothing; it falls back in your face, doesn’t it?”* (separated 2004, private arrangement for first year unsuccessful, patchy payment history with subsequent CSA arrangement)



## 7.5.3 Links between maintaining a private arrangement and maintaining contact

In cases where private arrangements involved 'cash in hand' payments, payment was dependent on the single parent or the child having contact with the non-resident parent. This may explain why compliant private arrangements were so closely linked with high levels of contact between members of separated families (see Section 6.2). This dependency can work in two ways. In some cases private arrangements meant that the non-resident parent maintained contact with their child (as they had to see them regularly to make payments), and this was a motivating factor for some single parents in putting these types of arrangements in place. However there was also concern that this could mean that if contact varied then payments would too. This became an issue if non-resident parents started to reduce their contact with the child (especially as their personal circumstances changed, and/or the length of time since separation increased), or the child wanted to reduce the level of contact they had with the non-resident parent. There were concerns that as children got older they may want less contact with their non-resident parent (as older children have more say in their contact arrangements, have other ways to spend their time and want to spend less time with their parents) and that this would lead to less child maintenance being paid –

*“If he doesn't pay me, he doesn't see the children. But I think once [daughter] starts saying that she doesn't want to go either, then I think it might change”* (separated 2010, private arrangement, eldest child currently aged 12)

There were some cases where contact with children was used as a bargaining tool in conjunction with maintenance arrangements, by both parents. A reported threat was around this perceived link: the non-resident parent said that if no contact was allowed he would not pay the agreed maintenance; or the single parent said that he could not have contact unless he paid the agreed maintenance.

In a slightly more nuanced way this link was also revealed in some of the negotiations taking place between parents agreeing child maintenance privately between them: discussions about amount of payment took place along with discussions about contact – often what was appropriate and affordable was dependent on what involvement the non-resident parent was having with the child. Single parents on benefit were often accepting lower payment levels to account for costs incurred during or his degree of contact with the child so as not to prevent, or be seen as creating a barrier to, contact between the non-resident parent and their child. In many cases single parents on benefit (who had had less conflicted relationships) did not want to do anything which could be, or be seen to be, denying their child a relationship with their father. This was a strong consideration in deciding what type of maintenance arrangement to have in place. There were concerns that conflict over arrangements, and especially compliance, could affect this ongoing relationship –

*“He kept phoning me up all the time, saying, ‘I don't want to do this, I don't want to do that’, and it was putting a lot of stress on me because I am not very well myself. And when you are getting stressed out like that over money, I just said yes to him because I didn't want to fall out over money. And then, it's his son as well”* (separated 2007, history of domestic violence, no maintenance paid until 2011, since then paid regularly directly to child)

## 7.5.4 Information and advice

Like those with CSA arrangements, only a small minority of single parents on benefit with private arrangements had sought advice when making the decision to make a private arrangement. One in six (17 per cent) had discussed it, most often with the CSA (seven per cent), the Citizen's Advice Bureau (two per cent) or JobCentre Plus (two per cent). One in ten (12 per cent) had consulted a website, usually the Child Maintenance Options Service (10 per cent) (Appendix Table A.75, Table A.76, Table A.77 and Table A.78.).

## 7.6 When private arrangements do not work

We started the chapter by highlighting that the single parents on benefit with private arrangements in our study provide a picture of arrangements which are functioning at least on some level (ie nearly all report that they at least sometimes receive the maintenance which they are due). **For the vast majority (94 per cent) of single parents in this group, private arrangements had been their first and, so far, only arrangement with the non-resident parent** (Appendix Table A.79 and Table A.80). It seems that private arrangements are most likely to be considered soon after separation, and unlikely to be chosen after other arrangements have broken down. Only six per cent had previously had a CSA arrangement and less than one per cent had had a court arrangement. From the pattern of previous arrangements among single parents on benefit with a CSA arrangement or without an arrangement, as well as from the qualitative interviews, we have evidence that those with poor or non-functioning private arrangements usually either make the decision to switch to a CSA or court arrangement, or move, either as a conscious decision or by default, to having no arrangement. As this is all part of the experience of having, or attempting to have, a private arrangement, this subsection focuses on the **breakdown** of private arrangements: whose arrangements tend to break down, how single parents on benefit deal with things going wrong, and what types of arrangements result.

The propensity for private arrangements to be unsustainable over time is highlighted by the numbers of single parents on benefit who had tried private arrangements in the past but had since moved to a CSA arrangement or having no arrangement at all. Table 7.7 shows the proportion of single parents on benefit with current and past private arrangements. One in ten (10 per cent) single parents on benefit reported having tried a private arrangement in the past. A further one in ten (10 per cent) reported having had a private arrangement in the past. In all, four in ten (40 per cent) of all single parents on benefit had tried a private arrangement at some point (either currently (20 per cent) or earlier), half of whom had since stopped. Among those who became single parents on benefit since the removal of compulsion to use the CSA, the proportion having tried a private arrangement is higher: half (49 per cent) had tried a private arrangement at some point (25 per cent currently, 24 per cent in the past). However, again, half of the private arrangements made by those becoming single parents on benefit since 2008 had not proved sustainable.

Table 7.7 - Whether single parent has or had a private maintenance arrangement, by whether pre-2008 or post-2008 case

Base: All single parents on benefit			
	Pre 2008	Post 2008	Total
Whether has or has had a private arrangement	%	%	%
Current private arrangement	11	25	20
Previously had a private arrangement	8	12	10
Previously tried a private arrangement	9	12	10
Never tried or had a private arrangement	72	51	60
Unweighted base	309	419	752
Weighted base	286	443	752

The majority of those who had previously had a private arrangement had since moved to arrangements with the CSA (69 per cent) and 31 per cent now had no arrangement at all. Of those who had previously **tried** to make a private arrangement, around half now had a CSA arrangement and half no arrangement (51 per cent and 49 per cent respectively, Table 7.8).

Table 7.8 - Whether single parent has or had a private maintenance arrangement, by current arrangement

Base: All single parents on benefit with a private, CSA or no arrangement					
	Type of private arrangement single parent has or had				Total
	Currently has	Previously made	Previously tried	Never tried or made	
Current arrangement	%	%	%	%	%
Private	100	0	0	0	20
CSA	0	69	51	41	37
No arrangement	0	31	49	59	43
Unweighted base	148	74	75	452	749
Weighted base	149	74	78	448	749

Using logistic regression to explore who manages to maintain a private arrangement and who fails, the success of private arrangements are associated with a good relationship with the non-resident parent, contact (specifically overnight stays) between the non-resident parent and the child, and an absence of fear of domestic violence (Appendix Table A.81). The non-resident parent being in employment is also a predictor of a private arrangement working. All of these factors are things that can, and we know do, change over time. If these factors are in place at the time that a private arrangement is set up, it may work well. However, if one or more of these factors change, with relationships becoming more difficult or changes in the non-resident parent's employment status, a private arrangement may move from being a reliable and working arrangement to one which is no longer sustainable.

Single parents had varying levels of confidence in the stability of their private arrangements, which likewise tended to reflect the quality of the relationship and level of trust between them and the non-resident parent. Of most concern, within the qualitative interviews, was that a change in the non-resident parent's circumstances might mean a change in what maintenance would be paid – change or loss of job and repartnering (with the possibility of having other children) were the most common worries; but there were also worries that if, as the children got older, they had less contact with their other parent the payments might also become less frequent.

There was a clear distinction between those single parents who were confident about making a private arrangement 'in the shadow of' the CSA, to whom they could turn if a private arrangement failed; and those who were less likely to risk turning to the CSA even if a private arrangement fell through. Those with more amicable relationships said they would try to sort out payment problems with the non-resident parent directly first, or just use the CSA as a threat to prompt action. However, there was some evidence that those with more difficult relationships with the non-resident parent would not turn to the CSA, amid concerns about the detrimental effect this could have on their relationship. Under such conditions, the single parent on benefit would accept having no arrangement if the private arrangement broke down.

## 7.7 Summary

Single parents on benefit who reported having private arrangements were those whose private arrangements were working well: three quarters (73 per cent) always or almost always received the full amount agreed. As such, they represent a very particular group, and are much narrower than the population of CSA users, who include both those with arrangements working well and a good proportion of non-compliant arrangements. This is reflected in the profile of single parents on benefit with private arrangements (who, on average, have better relations with the non-resident parent than those with other arrangements) and in their reported level of happiness with their arrangement. Compared to those using the CSA, single parents on benefit with a private arrangement were more likely to report having made a joint decision to do so with the non-resident parent. However, the decision-making processes which lead to single parents on benefit having private arrangements are by no means uniform or straightforward. The evidence, particularly from the qualitative interviews, is that, for some, it involves a complex balance of factors including the potential positive or negative impacts on family relationships, contact, and the potential reliability of the arrangement from their own perspective and the perspectives of the non-resident parent and/or their children.

8

Having no arrangement

## 8.1 Introduction

More than four in ten (43 per cent) single parents on benefit reported that they currently had **no** maintenance arrangement with the non-resident parent (Table 3.5). They did not receive any formal maintenance, nor did they feel that there was an agreement in place that the non-resident parent should be paying, but that he was not. Because we rely on the reports of single parents on benefit, it is quite likely that a proportion of these could have a nil assessment from the CSA. We also know from Chapter 7 that some of these single parents on benefit with no arrangements will be parents whose private arrangements are not working. But, in essence, our interest in this chapter is in the views of those who saw themselves as having no current commitment from the non-resident parent to pay maintenance.

Four in ten (40 per cent) single parents on benefit without a maintenance arrangement reported that the non-resident parent had provided some **informal** financial support in the past six months. However, this was usually in the form of giving money to the children (19 per cent) or paying for things for the children (32 per cent); it was rarely given directly to the single parents on benefit (eight per cent) or as a contribution to the running costs of the household (six per cent) (Table 4.6). So for single parents on benefit without maintenance arrangements, informal financial support was no substitute for formal maintenance (in the sense of it being regular payments at an agreed level to contribute towards the costs of raising the child).

This chapter needs to be read in the context of the characteristics of single parents on benefit who did not have maintenance arrangements, which are described in Section 5.4. Single parents on benefit were less likely to have a maintenance arrangement if either their economic circumstances or their past or current relationship with the non-resident parent was less stable. On average, these single parents on benefit were in a worse position than those with arrangements in terms of being able to negotiate an arrangement with the non-resident parent. However, it is important to emphasise that not all single parents on benefit without arrangements fitted this mould: some did not, having regular contact, more friendly relationships, and so on, yet still did not have a maintenance arrangement.

Given the potential positive effect of maintenance on the household income of these low income families, it is crucial to understand why four in ten single parents on benefit did not have an arrangement. The range and complex interplay of factors underlying the absence of arrangements means we cannot estimate the number of single parents on benefit who might be in a position to set up a maintenance arrangement. However, the purpose of this chapter is to tease out some of the reasons for not having arrangements: how this situation came about, how single parents felt about this, how much choice they saw themselves as having, and whether they anticipated this situation changing in future.

The following subsections discuss –

- The degree of choice about not having an arrangement (Section 8.2)
- Reasons for not having an arrangement (Section 8.3)
- Views on having no arrangement and what arrangements they might like (Section 8.4).

## 8.2 Degree of choice about not having a maintenance arrangement

When asked whether they wanted a child maintenance arrangement, six in ten (58 per cent) single parents on benefit without a maintenance arrangement said they did not<sup>131</sup>. They said this was a matter of choice (although the reasons behind that 'choice' are not necessarily straightforward). One in ten (nine per cent) were unsure, leaving only one in three (33 per cent) saying that they would like an arrangement (Table 8.1). Similarly, when asked what their **ideal** arrangement would be given their current circumstances, just under half (43 per cent) of those without an arrangement said that having no arrangement was best (Table 8.5). And when asked how happy they were with not having an arrangement, again, over half (59 per cent) said they were very or fairly happy with it (Table 8.4).

Table 8.1 - Whether single parent wants a child maintenance arrangement

<i>Base: All single parents on benefit without a maintenance arrangement, who were not single parents on benefit in or before September 2008</i>	
	%
Yes – wants an arrangement	33
Unsure	9
No – does not want an arrangement	58
<i>Unweighted base</i>	<i>171</i>
<i>Weighted base</i>	<i>192</i>

Clearly, we need to understand why such a high proportion of single parents on benefit end up without arrangements – and what differentiates those 'content' with having no arrangement and those who would ideally like an arrangement. In order to unpick this, we report on whether it was a conscious decision not to have an arrangement and, if so, whose decision this was. In Section 8.3 we talk about the reasons for having no arrangement, and how this differs between those wanting and not wanting a maintenance arrangement.

In only one in five (18 per cent) cases was it a **conscious** decision not to have a maintenance arrangement in place. On these occasions, the single parent on benefit was usually involved in making that decision: 9 per cent made the decision alone, 4 per cent made the decision together with the non-resident parent, and in 5 per cent of cases it was the decision of the non-resident parent alone<sup>132</sup>. But for half (48 per cent) of single parents on benefit without an arrangement, this is something which 'just happened'<sup>133</sup> (Table 8.2). Those who do not want a maintenance arrangement with the non-resident parent were more likely to have made a conscious decision against making an arrangement, either by themselves or in combination with the non-resident parent.

<sup>131</sup> This question was only asked of those who became single parents on benefit since 2008, on the assumption that virtually all single parents on benefit would have been using the CSA (although our survey findings highlight that this was not in fact the case).

<sup>132</sup> It is worth noting that, where there had been a conscious decision not to have a maintenance arrangement, only a small minority had taken advice other than from family or friends or looked at relevant websites when deciding not to make a maintenance arrangement.

<sup>133</sup> For the remaining three in ten there were a range of other reasons for not having an arrangement, often not captured in the survey responses. Again this question was just asked of single parents who had become single parents on benefit since 2008.



Table 8.2 - Whether a decision was made not to have an arrangement and who made the decision, by whether single parent wants an arrangement

Base: All single parents on benefit without a maintenance arrangement, who were not single parents on benefit in or before September 2008

	Wants	Doesn't want	Total <sup>134</sup>
	%	%	%
Single parent decided not to have an arrangement	2	14	9
Single parent and non-resident parent decided jointly not to have an arrangement	7	4	4
Non-resident parent decided not to have an arrangement	0	9	5
Single parent was advised not to make an arrangement	4	1	2
Things just turned out that way	55	43	48
Single parent is not able to contact non-resident parent	1	1	1
Single parent does not know where non-resident parent is	0	2	2
Another reason why single parent does not have an arrangement	32	25	28
Unweighted base	57	97	170
Weighted base	63	110	190

### 8.3 Reasons for not having an arrangement

It is hard to extrapolate from the survey findings whether, in situations when having no arrangement “just happens”, single parents on benefit felt that they were in control of this outcome. However, from the list of reasons that single parents on benefit without maintenance arrangements gave for not having an arrangement (Table 8.3), there seem to be four types of issues that are taken into account –

- **Equating maintenance with contact (35 per cent):** wanting to avoid contact and thus deciding against seeking maintenance
- **Making a positive choice not to receive any financial support from the non-resident parent (29 per cent)**
- **Balancing issues about trying to maintain an ongoing relationship with the non-resident parent with the effect that maintenance might have on this (51 per cent).** This includes taking account of informal financial or other support that the non-resident parent provides; a perception that the non-resident parent could not afford (and therefore should not be asked) to pay; and an avoidance of ‘rocking the boat’ if relationships are fragile.

<sup>134</sup> The total includes 29 single parents who were not sure if they wanted an arrangement.

- **The final set of issues cited were often of a more practical nature (53 per cent):** including feeling that there was no point in pursuing a maintenance claim either because of the failure of previous arrangements or not knowing how to get in contact with the non-resident parent; waiting to decide on the best course of action; or waiting for other issues to be resolved.

On face value, it is hard to tell whether many of these reasons constitute the single parent on benefit taking control of her situation and making what she sees as the best **decision** for her and the children – or whether they are explanations for why she does not receive the maintenance she would ideally like. However, it does appear that **single parents on benefit who would want an arrangement often felt a lack of power or control over their situation**. Substantial proportions cite the non-resident parents' inability (28 per cent) or unwillingness (34 per cent) to pay and the failure of arrangements in the past (30 per cent), all of which are issues beyond the single parent's control. A quarter (27 per cent) talked of wanting to avoid contact with the non-resident parent. **Conversely, single parents on benefit who did not want an arrangement appear more likely to have been in control of this decision. They split into two broad groups.** There are the parents who decided against a formal arrangement given the non-resident parents' involvement in other areas of the children's lives, either providing informal financial support (24 per cent) or being very involved in the children's upbringing (16 per cent)<sup>135</sup>. Then there were parents who decided against a maintenance arrangement because they wanted to avoid contact with the non-resident parent (40 per cent) or simply did not want to receive maintenance from them (48 per cent).

<sup>135</sup> Single parents on benefit who would want an arrangement were equally likely to receive informal financial payments from the non-resident parent (38 per cent compared to 43 per cent of those not wanting an arrangement, Appendix Table A.83). Clearly, they did not see these informal payments as negating the need for maintenance payments. We have no information on the level of informal financial support received by both groups.

Table 8.3 - Reasons why parents do not have maintenance arrangements, by whether or not single parent wants an arrangement

Base: All single parents on benefit without a maintenance arrangement			
	Wants	Doesn't want	Total <sup>136</sup>
	%	%	%
<b>Avoiding contact with non-resident parent</b>	<b>27</b>	<b>38</b>	<b>35</b>
Does not have/want to have contact non-resident parent	27	40	35
Domestic violence	1	3	2
<b>Choice not to receive maintenance</b>	<b>3</b>	<b>48</b>	<b>29</b>
Prefers not to receive child maintenance	1	40	24
Does not want to receive anything from other parent	3	21	14
<b>Trying to maintain a relationship with the non-resident parent/seeing things from the non-resident parent's perspective</b>	<b>46</b>	<b>53</b>	<b>51</b>
Does not want to cause friction with non-resident parent	24	2	23
Non-resident parent cannot afford to pay any maintenance	28	18	22
Non-resident parent helps in an informal way	8	24	19
Non-resident parent would react badly	13	11	12
Non-resident parent is equally involved in looking after the children	5	16	11
<b>Practical reasons; perceptions that an arrangement would not work</b>	<b>83</b>	<b>33</b>	<b>53</b>
Does not know where non-resident parent is	22	18	20
Non-resident parent would not pay/refused to pay maintenance	34	12	19
Plans to make an arrangement in the future, or hasn't decided what to do about maintenance yet	34	6	17
Has tried to make an arrangement in the past but it did not work	30	3	13
Waiting for an agreement from court or CSA	8	0	3
Issues over paternity	2	0	1
Other reason	5	6	5
<i>Unweighted base</i>	<i>97</i>	<i>164</i>	<i>290</i>
<i>Weighted base</i>	<i>104</i>	<i>164</i>	<i>290</i>

NB: Respondents could give more than one response

The qualitative data illustrates some of the motivations behind these reasons.

### 8.3.1 'Single-handed' parenting

Among parents not wanting an arrangement were those where there was no contact currently between the non-resident parent and the children: the single parents on benefit felt they had taken on the entire parenting role and that there would be no sense in the non-resident parent contributing financially as he was no longer anything to do with the family. Some single parents spoke of their pride in "doing it all by themselves" and raising their children single handedly –

*"I can hold my head up and say that I've done it all myself. Give myself a pat on the back"* (separated 1999 and 2008, never received any maintenance from either non-resident parent, neither have contact with children)

Some wanted to avoid having any contact with the non-resident parent in the future, including contact between their children and the non-resident parent. They spoke of not wanting the other parent to have any "hold" over the family (which they thought he would have if he gave any money to them), or have the "right" to have contact with the children –

*"He said he wasn't going to support her and in the end he got too abusive like, what he was saying, that I never wanted anything from him after that. It means he hasn't got no claims over her to hold over her, or me. He would automatically assume that he'd have rights to [daughter], like, to see her all the time if he paid"* (separated 1999, never any maintenance arrangement or contact between non-resident parent and child)

In several of these cases single parents reported having experienced domestic violence. They spoke about how they were in fear of the non-resident parent being violent towards them and their children. In these cases they not only wanted to ensure no contact with him but also wanted to avoid him having the chance to access any of their personal details – which they thought setting up any type of maintenance arrangement could lead to.

*"We split up just after I found out I was pregnant. It wasn't just like... he didn't beat on me all the time. He was really intimidating and his anger was a real big issue. I just wanted him to get away from me. I needed him gone. I had to have an injunction against him. It was really bad"* (separated 2010, never any maintenance arrangement or contact between non-resident parent and child)

Having an arrangement in place for these single parents would have represented the non-resident parent having some link to or role within the family that the single parents did not want. They did not want any financial contribution from someone who had no other involvement in their family, or who they considered as having 'damaged' their family in the past. Money was also felt to be a way for him to continue exerting power over the family, and single parents did not want to be dependent on the non-resident parent for their income.

### 8.3.2 Other non-resident parent support

There was another group of parents however who did not want a formal maintenance arrangement in place because they preferred to get support from the non-resident parent in other ways, including contact with the child and the costs associated with that. Some spoke of not wanting the non-resident parent to be left with insufficient money from paying maintenance (especially if he was not in work), as this may have led to him having insufficient funds to have meaningful contact with their child, such as taking the child out, buying things, or having them for regular overnight stays. This other involvement was seen as a substitute for, or in some cases more important than, formal maintenance payments –

<sup>136</sup> The total includes 29 single parents who were not sure if they wanted an arrangement.

**“He takes our son swimming or out for the day when he does have him, so my son has still got it in a roundabout way”** (separated 2009, some private payments when non-resident parent working, has regular contact with child)

Where single parents on benefit had quite ‘good’ relationships with the non-resident parent – ie regular involvement/contact – they sometimes had concerns about ‘rocking the boat’ and upsetting the fragile relationship they had by asking for a formal contribution. They did not want to do anything that may upset or anger the non-resident parent, which they thought requesting a formal arrangement could do, and they were forgoing money in an attempt to maintain better relationships with the non-resident parent. Some had not chased up the non-resident parent for payments because they were concerned about his behaviour – and that they would have risked an angry reaction by asking for payments –

**“I don’t know whether it would be worth it. 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”** (separated 2010, never any maintenance arrangement or contact between non-resident parent and child)

**“I know his mum would just get earache and there would be, you know, violence towards her because that’s what he’s like. He’d smash the house up so that’s another reason why I’ve never asked him either”** (separated 2002, never any maintenance arrangement, child regularly visits paternal grandmother and sometimes sees non-resident parent there)

These single parents were trading off financial payment either for other involvement (be it contact or informal support) or for not jeopardising their relationship with the other parent. They did not want to force the issue of money in case other input was withdrawn. They were ‘weighing up’ which they felt was more important, mostly for the benefit of their children.

### 8.3.3 Failure of previous attempts at arrangements

Single parents who had tried arrangements in the past which had failed talked about having run out of energy to keep pursuing maintenance, or that they just weren’t ‘that bothered’ about getting it (normally when they believed amounts would be low or inconsistent). They had ended up with no maintenance arrangement by default; circumstance had led to it, rather than them actively choosing to have no arrangement in place. In most cases, these single parents on benefit just seemed resigned to their situation and therefore not hopeful that any type of arrangement could be put in place. Normally the relationship with their child’s other parent had not been very good when they separated, or had deteriorated since, or they did not know how to contact him and so felt their chances of having a compliant arrangement were slim.

The likelihood of receiving regular maintenance payments was seen, in some cases, as very much linked to the work status of non-resident parents: when they were in work they might pay but when they were out of work the single parents did not expect to receive payments from them

**“We just, sort of, play it by ear because he’s been in and out of work since we split up. When he was working he did start paying, maybe, sort of, £40 a month. That lasted for about six months”** (separated 2009, never any formal maintenance arrangement, non-resident parent has regular contact with child)

Some thought that when they knew the non-resident parent was out of work the little they would receive would not be worth pursuing, so instead they went without –

**“I just figured it wouldn’t be worth it really for the little that I’d get. I figured he might as well have kept it”** (separated 2009, never any formal maintenance arrangement, non-resident parent has regular contact with child)

**“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 give you anything so it would only be a fiver. So I’d just rather not bother”** (separated 2008, never any maintenance arrangement, no contact between non-resident parent and child)

Within this group of single parents on benefit there was clearly no expectation of maintenance, with references to an implicit social norm that single parents just did not get any money towards their children from non-resident parents. One parent mentioned that a lot of her friends were single mums and none of them got any maintenance from the fathers either. Some single parents on benefit said that they had partly been put off pursuing maintenance by bad memories of their own fathers struggling to pay maintenance, or of their separated parents fighting over money, when they were children. Additionally the poor reputation of – or prior experience with – the CSA had deterred some of these single parents from pursuing their maintenance: it was seen as a lot of effort for little reward.

## 8.4 Views on having no arrangement and what arrangements single parents might like

Whether or not a single parent on benefit had no arrangement through circumstances beyond their control or their own choice (ie did or did not want an arrangement) differentiates those who were happy or not happy with their current situation, and what their ideal arrangement might be.

As we reported in Section 8.2, 59 per cent of single parents on benefit without a maintenance arrangement reported that they were happy with this: 29 per cent were very happy and 30 per cent were fairly happy. However, four in ten (41 per cent) were unhappy – including a quarter of parents saying they were not happy at all (25 per cent). Clearly, those who would have liked an arrangement were far less likely to be happy (15 per cent) than those who did not want an arrangement (88 per cent) (Table 8.4).

**Table 8.4 - Happiness with not having a maintenance arrangement, by whether single parent wants one**

Base: All single parents on benefit without a maintenance arrangement			
	Wants	Doesn’t want	Total <sup>137</sup>
Very happy	3	49	29
Fairly happy	12	39	30
Not very happy	27	6	16
Not happy at all	59	6	25
Unweighted base	100	165	294
Weighted base	108	171	311

Table 8.5 shows what single parents on benefit with no arrangements said when asked about their ‘ideal arrangement given their current circumstances’. Those who reported wanting an arrangement were split between wanting a CSA arrangement (47 per cent), private arrangement (34 per cent) or court arrangement (12 per cent). However, of particular interest is the third (32 per cent) of those who did not want an arrangement who said that, ideally given their current situation, they would have one. These are likely to represent the proportion of single parents on benefit who settle for having no arrangement given their circumstances, but would choose to receive maintenance if things were different.

<sup>137</sup> The total includes 29 single parents who were not sure if they wanted an arrangement.

Table 8.5 - Ideal maintenance arrangement, by whether single parent wants an arrangement

Base: All single parents on benefit without a maintenance arrangement			
	Wants	Doesn't want	Total <sup>138</sup>
	%	%	%
CSA	47	9	22
Court	12	2	7
Private	34	21	27
No arrangement	7	68	43
<i>Unweighted base</i>	<i>97</i>	<i>161</i>	<i>290</i>
<i>Weighted base</i>	<i>104</i>	<i>167</i>	<i>303</i>

Views varied among the single parents on benefit with no arrangement regarding the difference that maintenance might make to them and their children: this depended on their current circumstances (eg income, and the amount that they stood to gain, if known).

Whilst some single parents knew that the non-resident parent would only be eligible to pay the flat rate of £5 due to their work status and that they felt this would not make a noticeable difference to their household, others felt that even a small amount of money would make a significant difference, meaning that they could do something spontaneous or give their children treats.

## 8.5 Summary

For over half of single parents on benefit without a maintenance arrangement, this was a matter of choice (although the reasons behind that 'choice' are not necessarily straightforward). When asked if they would like an arrangement, over half of single parents on benefit with no arrangement said that they did not want one. Similarly, when asked what their *ideal* arrangement would be given their current circumstances, just under half of those without an arrangement said that having no arrangement was best for them. And, when asked how happy they were with not having an arrangement, again, around half said they were very or fairly happy with it.

Often this had not been a conscious decision at the time: half of those with no arrangements reported that it 'just ended up that way'. Only one in five reported that a firm decision was made by themselves or the non-resident parent.

Reasons for not having an arrangement fell into four broad groups:

- Equating maintenance with contact: wanting to avoid contact and thus deciding against seeking maintenance
- Making a positive choice not to receive any financial support from the non-resident parent
- Balancing issues about trying to maintain an ongoing relationship with the non-resident parent with the effect that maintenance might have on this
- Practical considerations: feeling that there was no point in pursuing a maintenance claim either because of the failure of previous arrangements or not knowing how to get in contact with the non-resident parent; waiting to decide on the best course of action or waiting for issues to be resolved.

It appears that single parents on benefit who would *want* an arrangement often felt a lack of power or control over their situation: substantial proportions cited the non-resident parents' inability or unwillingness to pay and the failure of arrangements in the past as reasons for not having a maintenance arrangement. Conversely, single parents on benefit who did not want an arrangement appeared more likely to be in control of this decision. There were the parents who decided against a formal arrangement given the non-resident parents' involvement in other areas of the children's lives, either providing informal financial support or being very involved in the children's upbringing; then there were parents who decided against a maintenance arrangement as they did not want to maintain contact with the non-resident parent, or did not want to feel they 'owed' the non-resident parent in any way.

<sup>138</sup> The total includes 29 single parents who were not sure if they wanted an arrangement.



# 9

## Conclusions

## 9.1 Introduction

From 1993, when compulsion to use the CSA for parents with care on benefit was introduced, to 2008 when it was abolished, claimants on out of work benefits made up the overwhelming majority of CSA applicants. Today they constitute 30 per cent of applicants to the Agency<sup>139</sup>.

The question of child maintenance for this group has long been a preoccupation of policy makers – keen both to reduce the costs of welfare and to reinforce societal norms of parental responsibility for children. Yet by 2006, there was widespread recognition that two successive governments' ambitious plans to improve the proportion of children in the poorest families in receipt of child maintenance through compulsory use of the CSA had failed.

Partly a pragmatic response to a costly system in the grip of administrative meltdown, the changes discussed in this study which took effect in 2008 and 2010 nevertheless represented a radical change of approach from what had gone before, and one which is still being worked through within the larger redesign of the whole child maintenance system, much of which has still to come into effect.

The abolition of compulsory applications for maintenance via the CSA if on out of work benefits heralded a new emphasis on encouraging private maintenance arrangements between parents as an alternative to the state maintenance system, seen for example in the launch of the Child Maintenance Options Service in 2008. At its start, this service was aimed largely at parents with care using Jobcentre Plus. However, under plans due to come into effect in 2013, it will become a compulsory part of the child maintenance landscape as a new 'Gateway' service for any parent thinking of approaching the statutory maintenance service.

The more generous maintenance 'disregard' introduced in 2008, culminating later in child maintenance payments being ignored altogether for benefits purposes from April 2010, represented the use of financial incentives to change behaviour – in this case, to encourage parents with main care of children to more actively seek child maintenance and co-operate with the statutory authorities, if necessary, to obtain it; and also to encourage non-resident parents to pay child maintenance because the money would now go to their children and not to the state. The use of such 'behaviour economics' is now being amplified and extended to all separated parents, with new government plans to introduce fees to discourage use of the statutory maintenance service, and, if used at all, to minimise its use by encouraging direct payment between parties.

Perhaps most radically, there was recognition that – rather than being used to reduce the costs of welfare (where the expected savings to the taxpayer had proved far less than anticipated) – child maintenance payments could potentially make a difference to the living standards of children growing up in separated households on the lowest incomes.

The findings from this study therefore have a number of lessons for future policy, and these are discussed further below.

Key findings suggest that policy makers' intentions have been realised, in that – compared to the pre-2008 position – significantly more single parents on benefit are now receiving payments of child maintenance, and the average amount received has doubled in real terms. There has also been a substantial (five-fold) increase in the proportion of parents with care on benefit making private maintenance arrangements, rather than using the CSA; arrangements with which the parents concerned are more satisfied (compared to those within the CSA) and with which non-resident parents are more compliant. But scratch beneath the surface and a more complicated picture emerges, around cause and effect; notions of 'choice'; and judging what are

'best' arrangements. These questions are played out most particularly when attention is turned to the large proportion missing from the positive headlines: the four in ten of parents with care on benefit who have no regular child maintenance arrangements at all.

## 9.2 The continued legacy of the past

Any examination and interpretation of the child maintenance positions and attitudes of single parents on benefit in 2012 must take on board that past policy and administrative failure continue to exert an influence. We conclude that since the lifting of compulsory use of the CSA in 2008 and the introduction of a full disregard in 2010 there has been an increase in the proportion of parents with care actually receiving child maintenance in addition to their benefits, as well as an increase in the amount received. While we think we can attribute at least some of these improvements to the policy changes, we also recognise that part of the improving picture reflects the long drawn out consequences of the IT debacle when the 2003 reformed child maintenance scheme was introduced, which led to a substantial proportion of CSA cases still having to be determined under the discredited 'old scheme' pre-2003 rules. Over time, the gradual diminution of the proportion of cases within the CSA determined under the old scheme has meant that – where a non-resident parent is on benefit – proportionately more parents with care are now eligible for a minimum £5 child maintenance payment under the current rules, as opposed to getting a 'nil' assessment as applied previously. Another consequence has been that those with old scheme CSA cases started to see a financial return from any child maintenance paid by non-resident parents for the first time only from October 2008, when an across-the-board £20 disregard came into effect, to be followed by the introduction of the full disregard in 2010<sup>140</sup>.

The three year 'Operational Improvement Programme' between 2006 and 2009 also undoubtedly played a role in increasing the proportion of parents within the Child Support Agency receiving child maintenance. Nevertheless, the poor image and continued patchy performance of the Child Support Agency – still struggling with the legacy of the past despite some improvement – continues to influence the choices of some single parents on benefit to do without an arrangement. In contrast, it is clear that many of those brought into the CSA system at the time when its use was compulsory, and who were already due some statutory child maintenance at the time compulsion was abolished, have proved far more likely to remain within the system than change to private arrangements, even though they now have the freedom to do so. We discuss below why this might be, and again, the possible lessons for the future as the government moves to close down all existing CSA cases from 2014 so that all existing parents within the statutory system will have to rethink their options.

139 Hansard, 26/11/2012, col. 136-137W. <http://www.publications.parliament.uk/pa/cm201213/cmhansrd/cm121126/text/121126w0005.htm>. Accessed 5 March 2013.

140 In Chapter 3, in calculating how much additional money on top of their benefits single parents received as a result of getting child maintenance, in 2007 and 2012, the decision was taken to assume that all respondents were receiving the £10 disregard, in the absence of data in the Survey of Relationship Breakdown which distinguished between 'old scheme' and 'new scheme' cases (see footnote 88). In reality, this has the effect of underestimating the actual increase in the amount of child maintenance (from zero) which would have been experienced by those parents with care on benefit whose cases were still being dealt with under the 'old scheme' at October 2008. According to official statistics, at that date, 38 per cent of assessed cases where parents with care were on benefits were 'old scheme' cases (See Table 13.1 of DWP, Child Support Agency Quarterly Statistics, March 2009). <http://webarchive.nationalarchives.gov.uk/20120504104607/http://www.childmaintenance.org/en/publications/stats0309.html>. Accessed 5 March 2013).

### 9.3 Why are only a minority of parents with care on benefit receiving child maintenance?

Despite the significant increase since 2008 in the proportion of single parents on benefit who are receiving some maintenance via a regular maintenance arrangement – from 24 per cent to 36 per cent – they still only represent a minority. Given the difference that receipt of child maintenance can make to family income, it would appear that the full potential of the policy changes in 2008 and 2010 to reduce child poverty levels is not yet being fully realised.

The profile of single parents on benefit partly explains the challenges for this group in securing child maintenance. Analysis indicates two significant factors influencing whether those on benefit have a maintenance arrangement or not: (a) whether the non-resident parent is in paid work – with this known to be the case in only half of cases (45 per cent); and (b) the nature of the prior relationship with the non-resident parent – with parents who had never lived together significantly less likely to have a maintenance arrangement compared to those who had been married. Whilst two-thirds of single parents on benefit had been living with the non-resident parent prior to separation (28 per cent married and 39 per cent cohabiting), compared to the wider population of single parents they were less likely to have been married previously and twice as likely to have been in a relationship where they did not live together.

### 9.4 The introduction of greater choice

The lifting of the requirement to use the CSA for those on benefit was presented as enabling a greater degree of personal responsibility and choice in making child maintenance arrangements. The proportion of parents on benefit with a private, as opposed to a statutory, child maintenance arrangement has increased five-fold since 2008. A successful private arrangement is associated for this group with the non-resident parent being in employment (and therefore in a better position to afford to pay); with the single parent having a good relationship with the non-resident parent, where there is no fear of domestic violence; and where the non-resident parent has regular contact with the children in the form of overnight stays. Yet it is still the case that only one in five of those on benefit have a private arrangement.

The research points to the fact that, for many single parents on benefit, there were constraints on the extent of choice available to them regarding their child maintenance arrangement. The means of the non-resident parent to pay may be an influence on their decision. Less money can lead to more issues and arguments over payments for children, and more difficulties in reaching agreement. Compared to those with private arrangements, there are more non-resident parents with lower incomes within the CSA, seen by the lower average level of maintenance due to single parents within the CSA (when all non-resident parents, and not just those known to be working, are included)<sup>141</sup>.

Child maintenance is a financial transaction which, for both parents, is loaded with other meanings, to do with the past nature of the relationship, current feelings towards each other; the extent to which the children have contact with the non-resident parent, new relationships and new children. It is also one where power relationships can be relevant and where the single parent, who is in the position of seeking and needing money for children, can find their 'choices' dependent on the situation, attitudes and behaviour of the non-resident parent regarding their ability and willingness to pay.

The research found, for example, that four in ten single parents reported that they had concerns about a risk of harm from the non-resident parent towards themselves or their child. In three in ten cases there had been no contact between the parent with care and the non-resident parent in the last year. Among the seven in ten who did have contact with the non-resident parent, half (49 per cent) said it would be very or fairly difficult to discuss financial matters. In such circumstances, it is likely to be much more difficult to negotiate and settle a satisfactory private maintenance arrangement.

Among those using the CSA, it was striking that – despite nearly half of parents (47 per cent) being not at all happy with the arrangement – they continued to use the Agency. The qualitative data suggests that, for some, this was because the Agency, despite poor performance, represented their optimum chance of receiving child maintenance – either because they did not know the whereabouts of the non-resident parent or they felt that use of the CSA was necessary to enforce the obligation to pay child maintenance. Three in ten single parents using the Agency had previously had other child maintenance arrangements. This rises to 47% of single parents on benefit who came into the CSA post 2008, indicating that 'choice' in this context is a consequence of the past failure of alternative methods of arranging child maintenance, and a lack of trust in the non-resident parent's ability to make payments without the Agency's oversight and intervention.

The issue of choice is perhaps seen most starkly when looking at the position of the more than four in ten with no maintenance arrangement. For around half of this group, their situation was something that 'just happened,' suggesting the lack of control or power these single parents had in the situation they found themselves in. Of those single parents who wanted a maintenance arrangement, around a third respectively cited the non-resident parent's inability or unwillingness to pay, or the failure of past arrangements, as reasons for deciding to go without. For many of these single parents, going without an arrangement was not a positive choice but represented a giving up or resignation to going without, in circumstances where they felt there was little they could do or the likely return simply was not worth the effort. Financial considerations regarding the costs of upkeep of a child could come second to keeping the peace with the non-resident parent, keeping a child happy, or a pessimistic view regarding alternatives.

Although the study did not investigate amounts paid in informal payments, it is noteworthy that, among single parents reporting no arrangement or a nil CSA arrangement, non-resident parents were making informal payments in over four in ten cases. Most payments went to, or were spent directly on children, with considerably less going direct to the single parent or paying towards household items. The qualitative evidence suggests that single parents in this situation were likely to count smaller sums such as pocket money or drinks on a day out as 'support'. Whilst parents seemed grateful for these small amounts, the lack of proper arrangements for regular amounts towards the costs of a child indicates a weaker bargaining position.

### 9.5 The monetary value of child maintenance to single parents on benefit

Our research confirms that single parents who are on out of work benefits are a diverse group in terms of their socio-demographic profiles, their past and current relationships with the non-resident parent, and the differing financial circumstances of the latter and hence their ability to pay child maintenance. But what is common to all is the financially precarious position they find themselves in whilst out of work and living on benefit income.

This study shows that when families on benefit receive regular payments of child maintenance, it can make a significant difference in their ability to provide for their children. Parents spoke highly of the value of having regular additional income coming in to the household, allowing for a level of planning and budgeting for future expenses. With payments averaging £23.01 a week, child maintenance makes up 12 per cent of total weekly income on average among families receiving

<sup>141</sup> See Table 4.2.

it. Parents told us they used the money to pay general family costs such as food, water, gas and electric bills or to buy specific essentials for their children such as shoes, clothing and school expenses. Six in ten families (57 per cent) who get child maintenance would be living below the poverty line<sup>142</sup> without it; receiving child maintenance lifts over a third of this group (19 per cent of those who get maintenance) out of poverty. The introduction of a full maintenance disregard in April 2010 has undoubtedly increased the proportion of families lifted out of poverty as a result of child maintenance receipt. Our calculations show that, were the pre-2008 position to apply and a £10 maintenance disregard still be in place, 54 per cent of parents receiving child maintenance would still be living in poverty. But with a full maintenance disregard, the proportion in poverty drops to 38 per cent.

## 9.6 Information and guidance to make the best decisions

A third strand of policy, developed to run alongside the removal of the requirement to use the CSA and greater financial incentives to make child maintenance arrangements for those on benefit, was to “**help parents ... by improving their access to, and the quality of, information and guidance so that they can make the best decisions and arrangements for themselves and their children**”<sup>143</sup>. As discussed in Chapter 2, the new Child Maintenance Options Service was established in July 2008, with the new service being flagged up by Jobcentre Plus to all new applicants for out of work benefits with a potential eligibility for child maintenance. According to the 2006 White Paper: “**It will... be essential for Jobcentre Plus to play a key and proactive role in ensuring that parents claiming benefit are directed to appropriate information and guidance about the child maintenance system, and that parents are fully informed about being able to keep significantly more of the maintenance paid to them**”.

One striking finding from the research is how few single parents on benefit with either a CSA arrangement or a private arrangement said they had spoken to any individual or organisation about child maintenance beyond family and friends, or had consulted a website prior to making their own arrangements. Jobcentre Plus and the Options Service were mentioned only by a small minority of parents, even among those who had claimed benefit since the creation of the Options service and the new ‘proactive’ role of Jobcentre Plus<sup>144</sup>. Among those with no arrangement, the numbers accessing information and advice outside of family and friends were also extremely low<sup>145</sup>.

Good information and guidance can be a form of empowerment, clarifying the different avenues open to a single parent in obtaining financial help from the other parent towards the costs of raising a child, and the implications of each, thus enabling clear choices to be made. Private negotiations between parents regarding amounts and the regularity of payments between them may be enhanced, and the position of the parent seeking maintenance strengthened, if parents fully understand what the statutory service would do if it intervened. Conversely, a lack of knowledge can make parents with precarious incomes hesitant about taking the risk of jeopardising the arrangement they have, however unsatisfactory it may be, by moving to another. Pessimism about the chances of obtaining maintenance, for example via the CSA, based on poor information from family and friends or warnings from a non-resident parent, can lead to children losing out on child maintenance unnecessarily. It is therefore disappointing that, for the overwhelming majority of single parents on benefit, such help had passed them by.

<sup>142</sup> Defined as 60 per cent of median income, the internationally recognised measure of poverty.

<sup>143</sup> DWP (2006c), op. cit.

<sup>144</sup> It may be that some parents in the post-2008 cohort did have contact with the Options Service but were only vaguely aware of this. This may explain the finding that, among those with a CSA arrangement, 26 per cent of single parents who had claimed benefit after the lifting of the obligation to use the Agency said that their reasons for doing so were that they had been told to use the CSA because they were claiming benefit, or had been contacted by the CSA directly.

<sup>145</sup> Among parents who had made a conscious decision to have no maintenance arrangement, only three in twenty had spoken to any individuals or organisations other than family and friends and only one in ten parents had looked at a website when making this decision. This was unreported due to the small baseline.

What comes across from the qualitative data is how poorly policy changes were understood by many of those on benefit who were the intended targets. Among those who had claimed benefit prior to the 2008 changes, this even extended in some cases to not realising that there had been a requirement to use the Agency in the first place<sup>146</sup>. Few in this pre-2008 group appeared to have taken on board that this requirement had now ended, or that all child maintenance paid was now ignored for benefits purposes. For example, those being paid over £20 per week did not typically understand why their benefit income had increased when the full maintenance disregard came into effect in 2010. This obviously limited the impact of the policy changes on behaviour, particularly in incentivising those without an arrangement, or who had settled for a low amount (on the basis that any higher sum would simply lead to less benefit), to seek to improve their position, and also in encouraging non-resident parents to pay more on the basis that the money would reach the children and not go to the government.

## 9.7 The ‘right’ child maintenance arrangement

Even though they were living on very low incomes, for many single parents on benefit the decisions they made about child maintenance (if they made them) were not based purely on the question of money, however large or small the amount might be, but also on the importance they attached to this when weighed against a range of other factors: the likelihood of obtaining the money; the effort and hassle involved in doing so; their relationship or lack of one with the other parent and the consequences of asking for money; and the effects – desired or undesired – on the engagement of the non-resident parent with the child. For different parents, the interplay between these factors led to very different outcomes in terms of the choices they made and what they regarded as the right choice for them and their children.

For example, for some single parents, balancing out maintaining an amicable relationship with the non-resident parent and keeping good contact arrangements for the children may lead to a decision to settle for a less regular or lower amount of maintenance via a private arrangement, compared to the amount which would be payable via the statutory scheme. In other cases, the same desire results in single parents choosing to use the CSA, in order to avoid damaging arguments about money getting in the way of maintaining good relations regarding the children. In still other cases, single parents had made a positive decision to go without any regular maintenance arrangement, perhaps because the likely amount due was minimal in any case and because the non-resident parent was very involved with the children’s upbringing or provided informal financial support.

The evidence appears to point to the obvious advantages of a private arrangement – where parents are most satisfied, compliance is high, and average amounts are far higher than through the CSA. But a closer look reveals that the one in five single parents who have these arrangements are a self-selecting group. Those with poor or non-functioning private arrangements tend to drop out of the picture, moving on either to a CSA arrangement or, through deliberate decision or by default, to having no arrangement.

One significant example of how private arrangements can cease to be the ‘right’ arrangement concerns the examination of types of arrangement over time. The study found that for the vast majority of parents who had a private arrangement, this was their first and, so far, only arrangement with the non-resident parent. Looking at the single parent group as a whole, however, four in ten of all single parents on benefit had actually tried a private arrangement at some point, half of whom had since stopped.

<sup>146</sup> This lack of awareness, as explained in Chapter 2, was partly as a result of the problems attached to implementation of the policy itself, which resulted in some falling outside its intended scope.



When examined by length of time since separation, analysis indicates a diminution in the proportion of parents with a private arrangement (from 30 per cent of those separated for less than two years to six per cent among those separated for over ten years), and a rise in the proportion of single parents on benefit with a CSA arrangement (from 23 per cent to 61 per cent) over the same interval. There are a range of possible explanations for this drop in the proportion of private arrangements. For example, a reduction in the willingness to pay voluntarily may be the result of weakening ties between parents and/or children, with one or both parents repartnering or, as children grow older and become more independent and socially active, them wanting to spend less time with the non-resident parent. These reasons might explain why, for the single parents concerned, getting child maintenance via a statutory arrangement becomes the 'right' arrangement in later years after separation.

One parent put it quite succinctly: "*kids aren't free*". Quite apart from parents' own views – non-resident parents as well as parents with care – regarding the 'right' child maintenance arrangements for them as parents at any point in time, there are wider public policy considerations regarding the interests of children and the need to ensure that children are properly financially supported by their parents to the extent they are able to do so. Thus, under the UN Convention on the Rights of the Child (to which the UK government is a signatory), the state has an obligation to ensure that parents meet their primary responsibility to secure an adequate standard of living for their children, by taking "*all appropriate measures to secure the recovery of maintenance for the child from the parents or other parents having financial responsibility for the child*"<sup>147</sup>. From this perspective, the right arrangement is the one that – in the particular circumstances of the case – results in the child having the best chance of being financially supported by both parents.

## 9.8 Lessons for the future

This study looked at child maintenance issues for just one particular group of parents: single parents on out of work benefits. Nevertheless, we consider there are possible lessons going forward for the wider separated parent population, which are set out below.

- Private child maintenance arrangements will only work for some

Like the last government, the current government is keen to encourage more parents to make their own child maintenance arrangements, rather than use the statutory child maintenance scheme. There are obvious reasons for doing so, given the greater levels of satisfaction if such arrangements are achieved and sustained, and the potential cost savings and efficiencies which could result from fewer users of the statutory child maintenance service. However, this study demonstrates that, due to the diversity of their circumstances, private arrangements – although good for many of those who have them – remain difficult, if not impossible, for many to achieve, and are therefore not the most appropriate method for everyone in ensuring that children are properly financially supported by both parents<sup>148</sup>.

- Behaviour economics has limits in the context of relationship breakdown

To divert parents away from use of the new statutory system, the government proposes to introduce a system of fees potentially affecting both parents who use the new statutory Child Maintenance Service. There will be a £20 application fee to obtain a statutory maintenance

calculation, and collection fees levied on both parents if the new Child Maintenance Service has to step in to collect the maintenance due<sup>149</sup>. It is planned to charge non-resident parents a 'collection surcharge' of 20 per cent in addition to the maintenance liability, and parents with care a charge worth four per cent of the maintenance liability, deducted from any maintenance paid. It is also planned to close down all existing CSA cases (starting in 2014), in order to force all parents currently within the statutory system to make a fresh choice regarding their child maintenance arrangements, in the context of fees to access the future new statutory system.

This will certainly require a conscious choice to be made regarding their maintenance arrangements by those single parents on benefit identified in this report, who were brought into the statutory system prior to 2008 and who have simply remained there – and who may not have fully engaged with the options which have been open to them since 2008. However, given the complexity of factors – financial, emotional, historical, and practical – which this study shows lie behind the decisions single parents make regarding child maintenance, and which equally apply to non-resident parents, there are obvious limits regarding the extent to which charging parents fees to use the statutory maintenance system will alter the choices open to them or enable them to make successful private 'family-based' agreements.

Although not the main focus of our research, we took the opportunity to ask the single parents in our survey what effect charges to use the statutory system might have on their future maintenance arrangements. The results are given in Appendix B. These show that, with the advent of both application and collection fees, six in ten existing CSA users thought they would be unlikely to continue to use the Agency (60 per cent, Appendix Table B.1). Yet of this group, four in ten said that, in future, they would have no maintenance arrangement, and this would not be out of choice but because they had no other option (41 per cent, Appendix Table B.2). A similar proportion (four in ten) of those unlikely to continue to use the CSA, said they would make a private arrangement instead (41 per cent). Overall, of all those parents without a private arrangement at the time of our survey, only a quarter (26 per cent) said they would be very or quite confident that they could make a private arrangement with the non-resident parent in future (Appendix Table B.3). The majority (74 per cent) were not very confident, not at all confident or thought that it would be impossible for them to make a private arrangement. The risk is that single parents simply become poorer, either by paying fees or by giving up on child maintenance altogether<sup>150</sup>.

- Child maintenance can significantly improve financial support for poor children

The full maintenance disregard introduced in 2010 has undoubtedly contributed to the higher amounts of child maintenance received by single parent families on out of work benefits.

<sup>149</sup> Almost all non-resident parents will be offered the opportunity to avoid collection fees, by paying the statutory amount of maintenance calculated by the Child Maintenance Service by themselves, directly to the parent with care. It is only if a 'Direct Pay' arrangement breaks down, that the CMS can step in to collect maintenance payments, and collection charges will then be levied on both parents. See (2012) *Supporting separated families, securing children's futures*, DWP, Cm 8399, and Ministerial written statement, House of Commons, 20/05/2013, cols 58-60 WS.

<sup>150</sup> DWP has published its own analysis of the impact of charging, based on survey evidence compiled in summer 2011. See DWP (2012) *Estimating the impacts of CSA case closure and charging*, DWP, August 2012 at [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/176959/estimating-impacts-csa-case-closure-and-charging.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/176959/estimating-impacts-csa-case-closure-and-charging.pdf). Accessed 23 April 2013. From the survey responses of new parent with care applicants on benefit, it calculated that 61 per cent would be willing to pay a £20 application fee. Among those on benefit unwilling to pay the application fee, four in ten said it was too expensive; four per cent thought it was not financially worth it; and the remainder were defined by the Department as 'principled objectors' – citing the application charge as 'not fair'; something the other parent should pay; or 'other'. From the survey responses of existing CSA parents with care on benefit, DWP calculated that 39 per cent would be willing to pay the application fee. It also calculated that, based on their circumstances, a further proportion of potential new applicants and existing CSA parents with care would 'relent' and pay the £20 fee to use the new statutory service. Among new applicants on benefit, DWP estimated that just over four in ten of the initial refusers would relent. Among all existing CSA parents with care, the Department estimated that 58 per cent of those who said they would not pay the application fee would relent (no breakdown was provided of benefit and non-benefit cases). The Department concluded that collection charges would be unlikely to have a significant impact on application levels by parents with care. Only limited questions were asked of parents with care concerning attitudes to collection charges in the DWP surveys. Analysts admitted they found it hard to gauge the overall impact of collection charges on application levels, but took the view that a significant impact was unlikely. This was on the basis that "behavioural economics suggest that upfront fees have more of an impact on applicant behaviour than ongoing fees for the use of a service."

<sup>147</sup> Article 27 of the UN Convention on the Rights of the Child.

<sup>148</sup> Footnote 126 in section 6.7 discusses recent DWP evidence from two out large-scale surveys of parents with care using the CSA carried out in summer 2011 which similarly indicated the barriers to co-operation in reaching a private maintenance agreement faced by many (not just those on benefits) currently using the Agency. See *CSA case closure and charging client surveys - tabulation of results* [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/176960/csa-client-surveys-results.xls](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/176960/csa-client-surveys-results.xls). Accessed 23 April 2013.

Our analysis indicates the significant impact that child maintenance can have in improving the incomes of the poorest families, and reducing the proportion living in poverty. This highlights the importance of maximising the numbers of single parents on benefit who get maintenance, and, in particular, paying special attention to the four in ten (43 per cent) of single parents on benefit who report having no arrangement in place. Our analysis gives an insight into the variety and complexity of this 'no arrangement' group, where (although not all want child maintenance) there is clearly scope to tailor more interventions to support and empower a greater number to achieve regular maintenance arrangements.

The role receipt of maintenance can play in reducing child poverty would undoubtedly be reduced if fees to use the statutory maintenance service are introduced, and the impact will be felt most keenly by the most disadvantaged families. When asked about the affordability of the £20 application fee, the majority of single parents in our survey (67 per cent) said they would find it not very or not at all easy to afford the fee (Appendix Table B.4). When asked about the affordability of an ongoing collection fee of just five per cent of their calculated maintenance, four in ten single parents with a maintenance arrangement said that they would find it 'not very' or 'not at all' easy to afford (41 per cent, Appendix Table B.5).

- Dissemination of information and guidance to single parents needs rethinking

This study concerned the poorest and most marginalised single parents – those not working and on benefit. 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 about the changes was limited, blunting the potential behavioural impact on all those who were the intended target. Despite the fact that single parents were a special focus of attention for Jobcentre Plus and the Child Maintenance Options Service, few parents recalled contact with either agency regarding their choice of child maintenance arrangement. Single parents' engagement with other potential outside sources of help and advice was very limited, as was the proportion who had used the internet to research their options, prior to making an arrangement.

These findings pose challenges for the future. The fact that, in future, use of the Options Service (to be re-named 'The Gateway Service') will be compulsory for all those wishing to use the statutory child maintenance scheme may assist in helping to link single parents into possible sources of help and information, whilst helping them think through their child maintenance choices. However, the evidence suggests that a more concerted and targeted communications strategy may well be needed to reach this group.

More widely, there are lessons for the government as it develops its plans for more co-ordinated family support services, aimed at helping parents to collaborate and work together to sort out the issues facing them during and after separation, including child maintenance. A new *Help and Support for Separated Families* initiative will operate initially via a web app and later in 2013 via a networked telephony service, signposting parents to organisations (many web-based) offering information and support. Thought needs to be given to how to communicate with and engage parents who may well not actively come forward to use such services, or who may not use internet services, yet whose children could be helped by additional financial support from their other parent.

- The longer parents are separated, the less likely they are to have a private arrangement

This finding potentially has a number of implications. The government plans to close down all existing CSA cases over three years, with a view to encouraging the parents involved to move to private 'family-based' arrangements instead. This is, of course, a much wider group than simply those on benefit. Many of these cases will involve parents who have been separated for a long time and who, as in the study, are within the CSA system because previous private arrangements failed. Our research suggests there may be a considerable proportion of parents in this position who will struggle to put in place workable private arrangements.

The finding is also relevant for the government's intention to require that parents use the 'Gateway' service before being allowed access to the statutory maintenance scheme, to help signpost them to a range of family support services intended to encourage collaborative family-based arrangements. Quite apart from parents affected by the 'case closure' programme, it is likely that a sizeable proportion of those coming to the new 'Gateway' service will be doing so some years after separation, at the point when a private arrangement has broken down and they therefore wish to use the statutory maintenance service instead. It will be important that family support services do not concentrate simply or mainly on parents who are just in the process of separating or who have recently separated, but take on board the realities of the situation of parents who are much further down the line.

- Improve the satisfaction of parents who use the statutory system

It is inevitable that many single parents who use the statutory child maintenance service will be dissatisfied; many are there because the non-resident parent is a reluctant or problematic payer, which the statutory service – however good – cannot always rectify. In future, the statutory collection service will only be open to cases where the non-resident parent is a poor payer. Even accounting for the 'inbuilt dissatisfaction quotient' however, it is clear from the study that current CSA administrative performance leaves much to be desired, with one in five (22 per cent) single parents with a positive assessment never receiving any maintenance and a further one in four (27 per cent) receiving it on only some occasions. Against this background and, given the importance of child maintenance to the finances of single parents raising children on benefit, the statutory service has a big task ahead in improving its performance – a task made more urgent by the fact that parents will be paying for the service in future.

- Engage non-resident parents in achieving the outcomes desired

One of the lessons from this study is that policy messages and interventions to inform and engage parents with their child maintenance options need to be stronger and more actively pursued.

The changes introduced in 2008 and 2010 which led to this study were aimed primarily at parents with care on benefit. But if the future changes are to work, they will rely for their success on a much greater engagement from non-resident parents, whose participation will be needed if more parents are to agree workable 'family-based' arrangements rather than use the statutory system, and who will need to respond correctly to the intended cues of the new charging regime.

A strategy is therefore needed both to engage and inform non-resident parents regarding the future changes and to provide advice and support services which meet their needs<sup>151</sup>. This is particularly the case for the almost one million non-resident parents whose CSA cases will be closed over the next few years.

<sup>151</sup> A recent DWP funded report, based on 55 participants in eight focus groups, examined the barriers to collaborative parenting faced by fathers mainly from younger, less affluent and black and minority ethnic backgrounds. Participants felt there was a lack of support services focused on fathers living apart from their children and their specific needs. There was a further problem to be overcome in that, for some men, seeking advice and support was itself seen as reflecting badly on them. See DWP (2012) *Collaborative parenting: Barriers faced by separated fathers*, Research Report No 815, London: TSO.

## Appendix A

Appendix A. TABLES

Table A.1 - Whether received any maintenance, by type of arrangement

Base: All single parents on benefit where the amount of maintenance received is known <sup>152</sup>

	CSA positive	CSA nil assessed	Private	None	Total
	%	%	%	%	%
Has an arrangement and has received maintenance	68	0	91	0	36
Has not received maintenance (no arrangement, nil assessed, arrangement resulting in no payment)	32	100	9	100	64
Unweighted base	209	70	138	310	730
Weighted base	197	66	139	326	730

Table A.2 - Amount of maintenance received per week<sup>153</sup>, 2007 and 2012

Base for SRB and 2012 SURVEY: All single parents on benefit who receive some maintenance

	SRB	2012 SURVEY
Median	£9.86	£23.01
Median (adjusted for RPI)	£11.71	£23.01
	%	%
£0.01 to £5	31	27
£5.01 to £10	23	7
£10.01 to £20	9	14
£20.01 to £30	12	17
£30.01 to £40	8	11
£40.01 to £50	7	11
£50.01 to £60	3	6
£60+	7	6
Unweighted base	138	263
Weighted base	150	258

<sup>152</sup> Only two cases had a court arrangement, these have been included in the total column.

<sup>153</sup> Cases where the respondent was nil assessed, had no arrangement, was unsure or refused information on maintenance amount have been excluded from this analysis.

Table A.3 - Whether single parent on benefit or child received any informal support in addition to child maintenance in the last six months, by contact in past year between non-resident parent and child

Base: All single parents on benefit

	Weekly contact	Less than weekly contact	No contact	Total
	%	%	%	%
Payments to single parent on benefit	20	6	+	12
Payments to child/ren	43	23	+	26
Bought or paid for things for child/ren	62	24	2	36
Bought or paid for things for household	13	1	0	7
No informal support	23	60	97	53
Unweighted base	333	176	205	751
Weighted base	338	174	199	751

NB: Respondents can give more than one response

Table A.4 - Whether single parent on benefit or child received any informal support in addition to child maintenance in the last six months, by friendliness of current parental relationship

Base: All single parents on benefit who have contact with non-resident parent

	Very or quite friendly	Neutral	Not very or not at all friendly	Total
	%	%	%	%
Payments to single parent on benefit	23	9	5	15
Payments to child/ren	44	34	18	35
Bought or paid for things for child/ren	61	48	25	49
Bought or paid for things for household	14	9	1	9
No informal support	25	38	60	37
Unweighted base	254	128	114	496
Weighted base	255	129	117	501



Table A.5 - Sex of single parent on benefit

<i>Base: All single parents on benefit</i>	
	%
Female	95
Male	5
<i>Unweighted base</i>	760
<i>Weighted base</i>	760

Table A.6 - Age of single parent on benefit, 2007 and 2012

2012 survey		FRS			
Median	31 years old	Median	-		
	Single parents on benefit		All families	All single parents	Single parents on IS or JSA
Age of parent	%	Age of parent	%	%	%
Age 16 to 19	5	-	-	-	-
Age 20 to 24	21	Age 16 to 24	7	13	24
Age 25 to 34	36	Age 25 to 34	26	29	33
Age 35 to 44	28	Age 35 to 44	43	37	30
Age 45 to 54	9	Age 45 to 54	22	20	11
Age 55 to 64	1	Age 55 to 64	3	2	1
Age 65 and over	0	Age 65 and over	+	+	24
<i>Unweighted base</i>	755	<i>Unweighted base</i>	7538	1839	711
<i>Weighted base</i>	755	<i>Weighted base</i>	7664793	1533794	551749

Table A.7 - Age when single parent on benefit became parent

<i>Base: All single parents on benefit</i>	
	%
Age 16 or under	3
Age 17 to 19	23
Age 20 to 24	34
Age 25 to 29	18
Age 30 to 34	12
Age 35 to 39	7
Age 40 to 44	2
Age 45 or more	+
<i>Unweighted base</i>	754
<i>Weighted base</i>	754

Table A.8 - Age of youngest child, 2012 survey and FRS

Median	2012 survey	FRS		
	4 years old	3 years old		
	Single parents on benefit	All families	All single parents	Single parents on IS or JSA
	%	%	%	%
0-2	38	29	21	31
3-4	19	12	12	17
5-7	19	14	16	18
8-11	11	18	22	17
12-16	11	22	23	14
17+	1	5	6	2
<i>Unweighted base</i>	756	7552	1845	713
<i>Weighted base</i>	755	7679139	1539870	553931

Table A.9 - Number of children, 2012 survey and FRS

	2012 survey	FRS		
	Single parents on benefit	All families	All single parents	Single parents on IS or JSA
	%	%	%	%
1 child	44	48	55	49
2 children	32	38	34	35
3 or more children	24	12	11	16
<i>Unweighted base</i>	760	7552	1845	713
<i>Weighted base</i>	760	7679139	1539870	553931

Table A.10 - Low income benefits received by single parents on benefit

<i>Base: All single parents on benefit</i>	
	%
Income support	82
Jobseekers allowance	11
Employment sand support allowance	7
<i>Unweighted base</i>	760
<i>Weighted base</i>	760

Table A.11 - Working status of single parent on benefit

<i>Base: All single parents on benefit</i>	
	%
In paid employment	4
Not in paid employment	96
<i>Unweighted base</i>	718
<i>Weighted base</i>	713

Table A.12 - Highest educational qualification, 2012 survey and FRS

	2012 survey		FRS	
	Single parents on benefit	All families	All single parents	Single parents on IS or JSA
	%	%	%	%
Above A-level	8	45	23	10
A-level or equivalent	20	19	17	13
GCSE, other or no qualifications <sup>154</sup>	72	36	59	77
<i>Unweighted base</i>	715	6968	1492	502
<i>Weighted base</i>	710	7217775	1276283	399343

Table A.13 - Housing tenure, 2012 survey and FRS

	2012 survey		FRS	
	Single parents on benefit	All families	All single parents	Single parents on IS or JSA
	%	%	%	%
Own property outright	1	11	6	+
Owns property with mortgage	3	54	27	4
Renting	93	33	66	94
Other housing tenure	3	2	2	1
<i>Unweighted base</i>	715	7552	1845	713
<i>Weighted base</i>	710	7679139	1539870	553931

Table A.14 - Disability, 2012 survey and FRS

	2012 survey		FRS		
	Single parents on benefit	Whether any disabled parent in household (DDA defined)	All families	All single parents	Single parents on IS or JSA
Disability	%	%	%	%	%
Self defined disability	24	-	-	-	-
DLA claimant	7	Yes	30	27	32
No disability	69	No	70	73	68
<i>Unweighted base</i>	716		7552	1845	713
<i>Weighted base</i>	711	<i>Weighted base</i>	7679139	1539870	553931

Table A.15 - Single parent's previous relationship status with non-resident parent, 2012 survey and SRB

	2012 survey		SRB		
	Single parents on benefit	Non-CSA PWCs	CSA PWCs	CSA benefit PWCs	CSA non-benefit PWCs
	%	%	%	%	%
Married/civil partnership	28	47	39	30	45
Cohabiting	39	28	36	38	35
Non-cohabiting couple	23	15	20	28	14
Not in a relationship	11	10	5	4	5
<i>Unweighted base</i>	720	614	629	234	395
<i>Weighted base</i>	715	614	627	257	370

<sup>154</sup> Due to differences in how this information was collected between the two surveys, it has been necessary to combine no qualifications and qualifications obtained below A-level to allow for comparisons between the surveys.

Table A.16 - Length of single parent's relationship with non-resident parent, 2012 survey and SRB

	2012 survey		SRB		
	Single parents on benefit	Non-CSA PWCs	CSA PWCs	CSA benefit PWCs	CSA non-benefit PWCs
Median	4 years	8 years	5 years	3 years	7 years
	%	%	%	%	%
Never in a relationship	11	11	5	4	6
Less than 2 years	19	12	16	20	13
2 to 5 years	32	16	27	32	23
5 to 10 years	22	22	23	25	22
10 to 15 years	11	20	16	13	18
15 years or more	6	19	13	5	18
Median unweighted base	629	568	583	214	374
Median weighted base	627	568	583	234	349
Frequency unweighted base	712	568	583	214	374
Frequency weighted base	707	568	583	234	349

Table A.17 - Friendliness of single parent's separation from non-resident parent

Base: All single parents on benefit who were in a relationship	
	%
Very friendly or quite friendly	22
Neither friendly nor unfriendly	14
Not very friendly or not at all friendly	64
Unweighted base	633
Weighted base	632

Table A.18 - Whether single parent had ever had concerns about a risk of harm (to self or child) from non-resident parent at point of separation

Base: All single parents on benefit	
	%
Yes – experienced fear of harm	39
No – did not experience fear of harm	61
Unweighted base	716
Weighted base	711

Table A.19 - Length of time since single parent's separation from non-resident parent

Base: All single parents on benefit who were in a relationship	
	%
Median	3.6 years
6 months or less	6
6 months to 1 year	9
1 to 2 years	15
2 to 3 years	13
3 to 4 years	10
4 to 5 years	7
5 to 10 years	21
More than 10 years	18
Unweighted base	619
Weighted base	617

Table A.20 - Whether single parent has been in contact with non-resident parent in the past year

Base: All single parents on benefit	
	%
Yes	70
No	30
Unweighted base	716
Weighted base	712

Table A.21 - Whether child has been in contact with non-resident parent in the past year

Base: All single parents on benefit	
	%
Yes	72
No	28
Unknown – child makes own arrangements	+
Unweighted base	717
Weighted base	713

Table A.22 - Frequency of contact between single parent and non-resident parent in the past year

<i>Base: All single parents on benefit</i>	
	%
Once a week or more	39
Less often	61
<i>Unweighted base</i>	716
<i>Weighted base</i>	712

Table A.23 - Frequency of contact between child and non-resident parent in the past year

<i>Base: All single parents on benefit</i>	
	%
Once a week or more	48
Less often	52
<i>Unweighted base</i>	715
<i>Weighted base</i>	711

Table A.24 - Whether child has overnight stays with the non-resident parent

<i>Base: All single parents on benefit, where the child has contact with the non-resident parent</i>	
	%
Weekly overnight stays	33
Less frequent overnight stays	19
No overnight stays	48
<i>Unweighted base</i>	509
<i>Weighted base</i>	512

Table A.25 - Friendliness of current relationship between single parent and non-resident parent

<i>Base: All single parents on benefit who are in contact with the non-resident parent</i>	
	%
Very friendly or quite friendly	51
Neither friendly nor unfriendly	26
Not very friendly or not at all friendly	23
<i>Unweighted base</i>	497
<i>Weighted base</i>	502

Table A.26 - Whether single parent discusses financial matters with non-resident parent

<i>Base: All single parents on benefit</i>	
	%
Yes	22
No	44
No contact	34
<i>Unweighted base</i>	759
<i>Weighted base</i>	759

Table A.27 - How easy it is, or would be, to discuss financial matters with the non-resident parent

<i>Base: All single parents on benefit who are in contact with the non-resident parent</i>	
	%
Very easy or fairly easy	39
Neither easy nor difficult	12
Very or fairly difficult	49
<i>Unweighted base</i>	494
<i>Weighted base</i>	499

Table A.28 - Whether non-resident parent is working, FTC2012 survey and SRB

	2012 survey		SRB		
	Single parents on benefit	Non-CSA PWCs	CSA PWCs	CSA benefit PWCs	CSA non-benefit PWCs
	%	%	%	%	%
NRP is working	45	53	61	50	69
NRP is not working	10	8	10	17	4
Does not know if NRP is working	44	38	30	33	27
<i>Unweighted base</i>	716	616	629	234	395
<i>Weighted base</i>	710	616	627	257	370



Table A.29 - Regression Model – arrangement v no arrangement

	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Whether NRP has a job			26.489	2	.000			
Yes					[baseline]			
No	-.791	.278	8.120	1	.004	.453	.263	0.818
Unknown	-.874	.173	25.417	1	.000	.417	.297	0.618
Relationship status			26.868	3	.000			
Married/civil partnership					[baseline]			
Cohabiting	-.146	.202	.520	1	.471	.865	.582	1.284
Non-cohabiting couple	-.884	.227	15.248	1	.000	.413	.265	.644
Not in a relationship	-1.065	.286	13.873	1	.000	.345	.197	.604

Table A.30 - Single parent's previous relationship status with non-resident parent, by whether has a maintenance arrangement

Base: All single parents on benefit who completed a full interview			
	Arrangement	No arrangement	Total
	%	%	%
Married/civil partnership	33	21	27
Cohabiting	43	33	39
Non-cohabiting couple	17	29	22
Not in a relationship	7	17	11
Unweighted base	420	293	713
Weighted base	404	306	709

Table A.31 - Whether non-resident parent is employed, by whether has a maintenance arrangement

Base: All single parents on benefit who completed a full interview			
	Arrangement	No arrangement	Total
	%	%	%
Non-resident parent working	27	50	40
Non-resident parent not working	11	9	10
Job status of non-resident parent unknown	62	41	50
Unweighted base	293	420	713
Weighted base	306	404	709

Table A.32 - Single parent's highest educational qualification, by whether has a maintenance arrangement

Base: All single parents on benefit who completed a full interview			
	Arrangement	No arrangement	Total
	%	%	%
Above A-level	10	5	8
A-level or equivalent	21	19	20
GCSE or other qual	35	35	35
No qualifications	33	42	37
Unweighted base	420	293	713
Weighted base	404	306	709

Table A.33 - Age of single parent's youngest child, by whether has a maintenance arrangement

Base: All single parents on benefit who completed a full interview			
	Arrangement	No arrangement	Total
	%	%	%
2 years or less	32	43	37
2 to 4 years	21	18	20
5 to 11 years	34	28	31
12 years or more	13	11	12
Unweighted base	420	293	713
Weighted base	404	306	709

Table A.34 - Whether any contact between child and non-resident parent, by whether single parent has a maintenance arrangement

Base: All single parents on benefit who completed a full interview			
	Arrangement	No arrangement	Total
	%	%	%
Yes – contact in past year	78	63	72
No – no contact in past year	22	37	28
Unweighted base	418	291	709
Weighted base	402	304	706

Table A.35 - Whether any contact between single parent and non-resident parent in past year, by whether has a maintenance arrangement

Base: All single parents on benefit who completed a full interview			
	Arrangement	No arrangement	Total
	%	%	%
Yes – contact in past year	76	63	70
No – no contact in past year	24	37	30
Unweighted base	418	292	710
Weighted base	402	304	707

Table A.36 - Friendliness of current relationship between single parent and non-resident parent, by whether has a maintenance arrangement

Base: All single parents on benefit who completed a full interview and who were in a relationship			
	Arrangement	No arrangement	Total
	%	%	%
Very friendly or quite friendly	53	46	51
Neither friendly nor unfriendly	26	26	26
Not very friendly or not at all friendly	21	28	23
Unweighted base	316	176	492
Weighted base	307	190	497

Table A.37 - Whether single parent discusses financial matters with non-resident parent, by whether has a maintenance arrangement

Base: All single parents on benefit who completed a full interview			
	Arrangement	No arrangement	Total
	%	%	%
Yes – discusses financial matters	31	14	24
No – does not discuss financial matters	45	48	47
Not in contact	24	38	30
Unweighted base	419	293	712
Weighted base	403	306	709

Table A.38 - Regression Model– Private v CSA

	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Job status of non-resident parent			22.167	2	.000			
Non-resident parent					0			
Non-resident parent not working	-2.842	.674	17.793	1	.000	.058	.016	.218
Job status unknown	-.786	.288	7.443	1	.006	.456	.259	.801
Contact between child & non-resident parent in last year			9.088	1	.003			
Yes					0.001			
No	-2.473	.820	9.088	1	.003	.084	.017	.421
Time since separation			22.178	5	.000			
Less than 1 year					0			
1-2 years	-.151	.493	.094	1	.759	.860	.327	2.261
2-5 years	-.200	.425	.222	1	.637	.818	.356	1.883
5-10 years	-1.256	.460	7.464	1	.006	.285	.116	.701
More than 10 years	-2.120	.588	12.987	1	.000	.120	.038	.380
Not in a relationship or unknown	-.487	.849	.328	1	.567	.615	.116	3.248
Concern about risk of harm to respondent or children from NRP			10.433	1	.001			
Concern about risk of harm					0.002			
Concerns about risk of harm	-1.005	.311	10.433	1	.001	.366	.199	.674
Friendliness of separation			11.140	3	.011			
Very/ quite friendly					0.004			
Neither friendly nor unfriendly	.442	.450	.966	1	.326	1.556	.644	3.758
Not very/ not at all friendly	-.792	.347	5.194	1	.023	.453	.229	.895
Not Applicable	-.783	.934	.703	1	.402	.457	.073	2.850
Whether discusses financial matters with non-resident parent			10.365	2	.006			
Yes					0.006			
No	-.926	.288	10.328	1	.001	.396	.225	.697
No contact	-.595	.565	1.110	1	.292	.552	.182	1.668

Table A.39 - Single parent's highest educational attainment, by type of maintenance arrangement

Base: All single parents on benefit with a CSA or a private arrangement			
	CSA	Private	Total
	%	%	%
Above A-level	9	11	10
A-level or equivalent	20	24	22
GCSE or other qual	31	43	35
No qualifications	40	21	34
Unweighted base	278	139	417
Weighted base	263	138	401

Table A.40 - Single parent's disability status, by type of maintenance arrangement

Base: All single parents on benefit with a CSA or a private arrangement			
	CSA	Private	Total
	%	%	%
Self defined disability	27	19	24
DLA claimant	8	3	6
No disability	65	78	69
Unweighted base	278	139	417
Weighted base	263	138	401

Table A.41 - Whether non-resident parent is in employment, by type of maintenance arrangement

Base: All single parents on benefit with a CSA or a private arrangement			
	CSA	Private	Total
	%	%	%
NRP working	39	69	49
NRP not working	13	2	9
Unknown work status	49	28	42
Unweighted base	278	139	417
Weighted base	263	138	401

Table A.42 - Age of youngest child, by type of maintenance arrangement

Base: All single parents on benefit with a CSA or a private arrangement			
	CSA	Private	Total
	%	%	%
2 years or less	27	40	32
2-4 years	19	24	21
5-11 years	36	30	34
12 years+	17	6	13
Unweighted base	278	139	417
Weighted base	263	138	401

Table A.43 - Time since single parent's separation from non-resident parent, by type of maintenance arrangement

Base: All single parents on benefit with a CSA or a private arrangement			
	CSA	Private	Total
	%	%	%
Less than 2 years	16	40	25
2 to 5 years	23	32	26
5 to 10 years	25	14	22
More than 10 years	25	5	18
Not in a relationship or unknown	10	8	10
Unweighted base	278	139	417
Weighted base	263	138	401

Table A.44 - Friendliness of relationship between single parent and non-resident parent at time of separation, by type of maintenance arrangement

Base: All single parents on benefit with a CSA or a private arrangement			
	CSA	Private	Total
	%	%	%
Very friendly or quite friendly	14	36	21
Neither friendly nor not friendly	9	20	13
Not very friendly or not at all friendly	69	39	59
Not in a relationship	8	5	7
Unweighted base	278	139	417
Weighted base	263	138	401

Table A.45 - Whether single parent experienced fear of harm (to self or child) from non-resident parent at point of separation, by type of maintenance arrangement

Base: All single parents on benefit with a CSA or a private arrangement			
	CSA	Private	Total
	%	%	%
Yes – experienced fear of harm	49	20	39
No – did not experience fear of harm	51	80	61
Unweighted base	278	139	417
Weighted base	263	138	401

Table A.46 - Friendliness of current relationship between single parent and non-resident parent, by type of maintenance arrangement

Base: All single parents on benefit with a CSA or a private arrangement			
	CSA	Private	Total
	%	%	%
Very friendly or quite friendly	26	70	41
Neither friendly nor unfriendly	21	17	20
Not very friendly or not at all friendly	19	8	15
Not in contact	34	6	24
Unweighted base	278	139	417
Weighted base	263	138	401

Table A.47 - Whether single parent discusses financial matters with non-resident parent, by type of maintenance arrangement

Base: All single parents on benefit with a CSA or a private arrangement			
	CSA	Private	Total
	%	%	%
Yes – discusses financial matters	20	50	30
No – does not discuss financial matters	46	45	46
Not in contact	34	6	24
Unweighted base	278	139	417
Weighted base	263	138	401

Table A.48 - Ease of discussing financial matters with non-resident parent, by type of maintenance arrangement

Base: All single parents on benefit with a CSA or a private arrangement			
	CSA	Private	Total
	%	%	%
Very easy or quite easy	16	57	30
Neither easy nor difficult	7	12	9
Very or fairly difficult	43	25	37
Not in contact	35	6	25
Unweighted base	278	139	417
Weighted base	263	138	401

Table A.49 - Whether child has been in contact with non-resident parent in the past year, by type of maintenance arrangement

Base: All single parents on benefit with a CSA or a private arrangement			
	CSA	Private	Total
	%	%	%
Yes – contact in past year	68	98	78
No – no contact in past year	32	2	22
Unweighted base	278	139	417
Weighted base	263	138	401

Table A.50 - Whether child has overnight stays with non-resident parent, by type of maintenance arrangement

Base: All single parents on benefit with a CSA or a private arrangement			
	CSA	Private	Total
	%	%	%
Weekly overnight stays	14	48	26
Less than weekly overnight stays	18	23	19
No overnight stays or no contact	69	29	55
Unweighted base	278	139	417
Weighted base	263	138	401



Table A.51 - How often single parent receives maintenance payments, by type of maintenance arrangement

<i>Base: All single parents on benefit with a positive CSA or private arrangement</i>			
	CSA	Private	Total
	%	%	%
On every occasion	31	66	45
On almost every occasion	9	7	8
On most occasions	11	12	12
On some occasions	27	11	20
Never	22	4	15
<i>Unweighted base</i>	<i>210</i>	<i>137</i>	<i>347</i>
<i>Weighted base</i>	<i>198</i>	<i>137</i>	<i>336</i>

Table A.52 - Whether payments are on time or late, by type of maintenance arrangement

<i>Base: All single parents on benefit with a positive CSA or private arrangement, who reported receiving all or some of their maintenance</i>			
	CSA	Private	Total
	%	%	%
Always on time	50	66	58
Sometimes on time	40	31	36
Always late	9	3	7
<i>Unweighted base</i>	<i>146</i>	<i>125</i>	<i>271</i>
<i>Weighted base</i>	<i>140</i>	<i>125</i>	<i>265</i>

Table A.53 - How much maintenance single parents usually receive, by type of maintenance arrangement

<i>Base: All single parents on benefit with a positive CSA or private arrangement, who reported receiving maintenance on at least some occasions</i>			
	CSA	Private	Total
	%	%	%
All of it	80	84	82
Some of it	11	11	11
None of it	9	4	7
<i>Unweighted base</i>	<i>159</i>	<i>132</i>	<i>291</i>
<i>Weighted base</i>	<i>153</i>	<i>133</i>	<i>286</i>

Table A.54 - Non-resident parent's compliance with maintenance arrangement, by type of arrangement

<i>Base: All single parents on benefit with a positive CSA or private arrangement, where compliance information is available</i>			
	CSA	Private	Total
	%	%	%
All of it	40	73	53
Some of it	60	27	47
<i>Unweighted base</i>	<i>210</i>	<i>137</i>	<i>347</i>
<i>Weighted base</i>	<i>198</i>	<i>137</i>	<i>336</i>

Table A.55 - Non-resident parent's compliance with maintenance arrangement, by whether the child has overnight stays with him

<i>Base: All single parents on benefit with a positive CSA assessment, where compliance information is available</i>			
	Overnight stays	No overnight stays	Total
	%	%	%
Mainly compliant	61	29	40
Partially or fully compliant	39	71	60
<i>Unweighted base</i>	<i>70</i>	<i>70</i>	<i>210</i>
<i>Weighted base</i>	<i>65</i>	<i>68</i>	<i>198</i>

Table A.56 - Non-resident parent's compliance with maintenance arrangement, by whether child has weekly contact with him

<i>Base: All single parents on benefit with a positive CSA assessment, where compliance information is available</i>			
	Weekly contact	Less often/ never	Total
	%	%	%
Mainly compliant	62	26	40
Partially or fully compliant	38	74	60
<i>Unweighted base</i>	<i>75</i>	<i>127</i>	<i>210</i>
<i>Weighted base</i>	<i>71</i>	<i>120</i>	<i>198</i>

**Table A.57 - Non-resident parent's compliance with maintenance arrangement, by friendliness of relationship between single parent and non-resident parent at point of separation**

Base: All single parents on benefit with a positive CSA assessment, where compliance information is available

	Very/ fairly friendly or neutral	Not very/ not at all friendly	Total
	%	%	%
Mainly compliant	[48]	36	40
Partially or fully compliant	[52]	64	60
Unweighted base	43	147	210
Weighted base	38	141	198

**Table A.58 - Non-resident parent's compliance with maintenance arrangement, by single parent's fear of harm (to self or child) from him at point of separation**

Base: All single parents on benefit with a positive CSA assessment, where compliance information is available

	Fear of harm	No fear of harm	Total
	%	%	%
Mainly compliant	26	55	40
Partially or fully compliant	74	45	60
Unweighted base	102	98	210
Weighted base	97	92	198

**Table A.59 - Non-resident parent's compliance with maintenance arrangement, by whether single parent has weekly contact with him**

Base: All single parents on benefit with a positive CSA assessment, where compliance information is available

	Weekly contact	Less often/ never	Total
	%	%	%
Mainly compliant	62	31	40
Partially or fully compliant	38	69	60
Unweighted base	57	144	210
Weighted base	54	137	198

**Table A.60 - Non-resident parent's compliance with maintenance arrangement, by friendliness of current relationship with single parent**

Base: All single parents on benefit with a positive CSA assessment, where compliance information is available and where single parent is in contact with non-resident parent

	Very/ fairly friendly or neutral	Not very/ not at all friendly	Total
	%	%	%
Mainly compliant	52	[33]	40
Partially or fully compliant	48	[67]	60
Unweighted base	92	44	210
Weighted base	88	43	198

**Table A.61 - Regression model - compliant CSA arrangement v partial or non-compliant CSA arrangement**

	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Whether any overnight stays			14.233	2	.001			
Weekly overnight stays					[Baseline]			
Less than weekly	-.875	.597	2.147	1	.143	.417	.129	1.343
No overnight stays	-1.775	.507	12.242	1	.000	.169	.063	.458
Whether feared DV			11.755	1	.001			
No					[Baseline]			
Yes	-1.171	.342	11.755	1	.001	.310	.159	.606

**Table A.62 - Single parent's happiness with maintenance arrangement**

Base: All single parents on benefit with positive CSA and private arrangements

	CSA	Private	Total
	%	%	%
Happiness with current situation			
Very happy	14	47	27
Fairly happy	23	35	28
Not very happy	17	9	14
Not at all happy	45	9	31
Unweighted base	223	147	373
Weighted base	212	148	363

Table A.63 - Regression model – happy with CSA arrangement v unhappy with CSA arrangement

	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Amount of maintenance			14.382	4	.006			
£0.01 to £5.00					Constant			
£5.01 to £30.00	1.601	.537	8.874	1	.003	4.957	1.729	14.212
£30.01 to £50.00	1.916	.576	11.079	1	.001	6.797	2.199	21.009
£50.01+	.681	.614	1.231	1	.267	1.975	.593	6.575
NA	.683	.595	1.319	1	.251	1.980	.617	6.355
Compliance			5.531	1	.019			
Not compliant or unknown					Constant			
Compliant	.967	.411	5.531	1	.019	2.631	1.175	5.890
Friendliness of separation			13.586	3	.004			
Very or fairly					Constant			
Neutral	1.180	.826	2.040	1	.153	3.253	.645	16.417
Not very not at all	-1.050	.514	4.165	1	.041	.350	.128	.959
Not in a relationship	.301	.757	.158	1	.691	1.351	.306	5.956
Whether discussing financial matters is easy			21.612	3	.000			
Very or fairly					Constant			
Neutral	-.101	.809	.015	1	.901	.904	.185	4.415
Very or fairly difficult	-2.200	.565	15.145	1	.000	.111	.037	.335
No contact	-2.078	.587	12.529	1	.000	.125	.040	.396

Table A.64 - Whether previously made or attempted another arrangement, by whether pre-2008 or post-2008 case

Base: All single parents on benefit with a CSA arrangement

	Pre 2008	Post 2008	Total
	%	%	%
Yes – made or attempted previous arrangement	23	47	35
No – did not make or attempt previous arrangement	77	53	65
Unweighted base	147	134	285
Weighted base	133	133	270

Table A.65 - Type of previous maintenance arrangement made or attempted, by whether pre-2008 or post-2008 case

Base for made arrangement: All single parents on benefit with a CSA arrangement

Base for attempted arrangement: All single parents on benefit with a CSA arrangement, who do not have a previous arrangement

	Pre 2008	Post 2008	Total
	%	%	%
<b>Arrangements made</b>			
No previous arrangement made	87	72	80
Private arrangement	11	27	19
Court arrangement	2	1	2
<b>Arrangements attempted</b>			
No previous arrangement attempted	88	73	81
Private arrangement	12	26	18
Court arrangement	0	1	+
Unweighted base (made)	147	134	285
Unweighted base (attempted)	128	96	227
Weighted base (made)	133	133	270
Weighted base (attempted)	116	96	215

NB. Respondents can give more than one response

Table A.66 - Whether single parent spoke to anyone about setting up a maintenance arrangement, by whether pre-2008 or post-2008 case

Base: All single parents on benefit with a positive or nil assessed CSA arrangement

	Pre 2008	Post 2008	Total
	%	%	%
Yes – spoke to someone	13	27	20
No – did not speak to anyone	84	73	78
Unsure	4	+	2
Unweighted base	147	134	286
Weighted base	133	132	269

Table A.67 - Which organisations or individuals single parent spoke to about setting up a maintenance arrangement, by whether pre-2008 or post-2008 case

Base: All single parents on benefit with a positive or nil assessed CSA arrangement			
	Pre 2008	Post 2008	Total
	%	%	%
None	87	73	80
CSA	2	3	2
Jobcentre Plus	5	8	6
Solicitor or lawyer	1	5	3
Unweighted base	147	136	291
Weighted base	133	135	275

Table A.68 - Whether single parent looked at a website in relation to setting up a maintenance arrangement, by whether pre-2008 or post-2008 case

Base: All single parents on benefit with a positive or nil assessed CSA arrangement			
	Pre 2008	Post 2008	Total
	%	%	%
Yes – looked at one or more websites	8	10	9
No – did not look at any websites	92	90	91
Unweighted base	147	135	287
Weighted base	133	133	271

Table A.69 - Which website(s) single parent used in relation to setting up a maintenance arrangement, by whether pre-2008 or post-2008 case

Base: All single parents on benefit with a positive or nil assessed CSA arrangement			
	Pre 2008	Post 2008	Total
	%	%	%
None	92	90	92
Child Maintenance Options	6	7	7
CSA	0	2	1
Direct Gov	2	2	2
Jobcentre Plus	1	2	1
Unweighted base	147	136	291
Weighted base	133	135	275

Table A.70 - Ideal maintenance arrangement, by type of arrangement

Base: All single parents on benefit with a positive or nil assessed CSA arrangement or a private arrangement			
	CSA	Private	Total
	%	%	%
CSA arrangement ideal	49	14	37
Court arrangement ideal	14	2	10
Private arrangement ideal	19	82	41
No arrangement ideal	17	2	12
Unweighted base	286	146	432
Weighted base	270	147	417

Table A.71 - Ideal maintenance arrangement, by happiness with current arrangement

Base: All single parents on benefit with a CSA arrangement			
	Very/quite happy	Not very/not at all happy	Total
	%	%	%
CSA arrangement ideal	47	51	49
Court arrangement ideal	2	23	14
Private arrangement ideal	28	13	19
No arrangement ideal	23	13	17
Unweighted base	115	165	286
Weighted base	107	157	270

Table A.72 - Ideal maintenance arrangement, by friendliness of single parent's relationship with non-resident parent at point of separation

Base: All single parents on benefit with a CSA arrangement			
	Very friendly, friendly or neutral	Not very/not at all friendly	Total
	%	%	%
CSA arrangement ideal	41	53	49
Court arrangement ideal	7	18	14
Private arrangement ideal	35	14	19
No arrangement ideal	17	16	17
Unweighted base	66	189	286
Weighted base	60	180	270



Table A.73 - Ideal maintenance arrangement, by whether child has had contact with non-resident parent in the past year

Base: All single parents on benefit with a CSA arrangement			
	Yes	No	Total
	%	%	%
CSA arrangement ideal	46	56	49
Court arrangement ideal	14	15	14
Private arrangement ideal	26	5	19
No arrangement ideal	15	24	17
Unweighted base	189	89	286
Weighted base	179	84	270

Table A.74 - Regression model – Happy v Unhappy with maintenance arrangement (those who receive some maintenance)

	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Amount of maintenance received per week			16.068	2	.000			
£0.01 to £5					Constant			
£5.01 to £30	1.728	.457	14.295	1	.000	5.630	2.299	13.791
More than £30	1.507	.465	10.481	1	.001	4.511	1.812	11.231
Friendliness of separation			13.910	3	.003			
Very or quite friendly					Constant			
Neutral	.455	.727	.393	1	.531	1.577	.380	6.550
Not very or not at all friendly	-1.044	.512	4.162	1	.041	.352	.129	.960
Not in a relationship	1.551	1.130	1.884	1	.170	4.716	.515	43.195
Ease of discussing financial matters			29.633	3	.000			
Very or quite easy					Constant			
Neutral	-1.068	.688	2.410	1	.121	.344	.089	1.323
Very or quite difficult	-2.348	.505	21.618	1	.000	.096	.036	.257
No contact	-2.780	.585	22.615	1	.000	.062	.020	.195

Table A.75 - Whether single parent spoke to anyone about setting up a maintenance arrangement, by whether pre-2008 or post-2008 case

Base: All single parents on benefit with a private arrangement			
	Pre 2008	Post 2008	Total
	%	%	%
Yes – spoke to someone	[13]	17	17
No – did not speak to anyone	[87]	83	83
Unweighted base	35	108	146
Weighted base	32	112	147

Table A.76 - Which organisations or individuals single parents spoke to about setting up a maintenance arrangement, by whether pre-2008 or post-2008 case

Base: All single parents on benefit with a private arrangement			
	Pre 2008	Post 2008	Total
	%	%	%
None	[87]	83	83
CSA	[9]	6	7
Citizen's Advice Bureau	[0]	3	2
Jobcentre Plus	[2]	2	2
Unweighted base	35	108	148
Weighted base	32	112	149

NB. Respondents can give more than one response

Table A.77 - Whether single parent looked at a website in relation to setting up a maintenance arrangement, by whether pre-2008 or post-2008 case

Base: Single parents with a private arrangement			
	Pre 2008	Post 2008	Total
	%	%	%
Yes – looked at one or more websites	[2]	14	12
No – did not look at any websites	[98]	86	8
Unweighted base	35	108	146
Weighted base	32	112	147

Table A.78 - Which website(s) single parent used in relation to setting up a maintenance arrangement, by whether pre-2008 or post-2008 case

Base: All single parents on benefit with a private arrangement			
	Pre 2008	Post 2008	Total
	%	%	%
None	[98]	86	88
Child Maintenance Options	[0]	12	10
CSA	[2]	4	3
Unweighted base	35	108	148
Weighted base	32	112	149

NB. Respondents can give more than one response

Table A.79 - Type of previous maintenance arrangement, by whether pre-2008 or post-2008 case

Base: All single parents on benefit with a private arrangement			
	Pre 2008	Post 2008	Total
	%	%	%
No previous arrangement	[92]	96	94
CSA arrangement	[8]	4	6
Court arrangement	[0]	1	+
Unweighted base	34	105	145
Weighted base	30	112	145

NB. Respondents can give more than one response

Table A.80 - Type of previous maintenance arrangement attempted, by whether pre-2008 or post-2008 case

Base: All single parents on benefit with a private arrangement, who do not have a previous arrangement			
	Pre 2008	Post 2008	Total
	%	%	%
No previous arrangement attempted	[88]	94	93
CSA arrangement	[12]	6	7
Court arrangement	[0]	0	0
Unweighted base	32	103	137
Weighted base	27	107	137

NB. Respondents can give more than one response

Table A.81 - Regression model – Private arrangements which work v Private arrangements which fail

	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Whether any fear of harm			9.679	1	.002			
No						Constant		
Yes	-1.032	.332	9.679	1	.002	.356	.186	.683
Whether NRP is working			13.400	2	.001			
NRP working						Constant		
NRP not working	-2.323	.695	11.179	1	.001	.098	.025	.382
Job status unknown	-.679	.326	4.350	1	.037	.507	.268	.960
Whether any overnight stays			9.450	2	.009			
Yes weekly overnight stays						Constant		
Less frequent overnight stays	-.790	.415	3.634	1	.057	.454	.201	1.023
No overnight stays or no contact	-1.096	.364	9.051	1	.003	.334	.164	.683
Friendliness of current relationship			38.502	3	.000			
Very or quite friendly						Constant		
Neutral	-1.443	.375	14.790	1	.000	.236	.113	.493
Not very or not at all friendly	-2.113	.452	21.820	1	.000	.121	.050	.293
No contact	-2.424	.502	23.277	1	.000	.089	.033	.237

Table A.82 - Whether single parent receives any informal support, by whether wants a maintenance arrangement

Base: All single parents on benefit without a maintenance arrangement				
	Wants	Doesn't want	Unsure	Total
Payments to single parent on benefit	7	10	[2]	8
Payments to child/ren	16	21	[16]	19
Bought or paid for things for child/ren	25	37	[29]	32
Bought or paid for things for household	4	8	[6]	6
No informal support	63	57	[60]	60
Unweighted base	101	171	29	307
Weighted base	109	178	32	323

## Appendix B

Appendix B - Single parents' views on future charges for the statutory maintenance system

Table B.1 - How likely the respondent would be to continue to use the CSA if application fee and charges were introduced

<i>Base: Respondents with a CSA arrangement</i>		<i>Total</i>
	%	
Very likely	16	
Quite likely	23	
Not very likely	26	
Not at all likely	34	
<i>Unweighted base</i>		272
<i>Weighted base</i>		258

Table B.2 - What parents would do instead of using the CSA

<i>Base: Respondents who are not very or not at all likely to use the CSA</i>		%
Make a private arrangement	41	
Choose to have no arrangement	16	
Have no choice but to have no arrangement	41	
Have a court or private arrangement so no need to use collection service	3	
<i>Unweighted base</i>		166
<i>Weighted base</i>		156

Table B.3 - How confident single parents would be in making a private maintenance arrangement

<i>Base: Respondents who do not have a private arrangement</i>		%
Very confident	10	
Quite confident	16	
Not very confident	20	
Not at all confident	48	
It would be impossible to make a private arrangement	5	
<i>Unweighted base</i>		558
<i>Weighted base</i>		554

Table B.4 - How easy parents would find it to afford £20 application fee

<i>Base: All respondents</i>		Total
<i>How easy parents would find it to afford</i>		%
Very easy		6
Quite easy		27
Not very easy		31
Not at all easy		36
<i>Unweighted base</i>		719
<i>Weighted base</i>		715

Table B.5 - How easy parents would find it to afford a five per cent collection service fee

<i>Base: Respondents with a maintenance arrangement</i>		Total
<i>How easily could afford 5% fee</i>		%
Very easy		24
Quite easy		35
Not very easy		24
Not at all easy		17
<i>Unweighted base</i>		226
<i>Weighted base</i>		236

This question was only asked of respondents interviewed from 13th February 2012



## Appendix C

## Appendix C1: Technical Appendix - Survey

- 1.1 Introduction
- 1.2 Methodology
  - 1.2.1 Pilots
  - 1.2.2 Questionnaire content
  - 1.2.3 Selection of reference non-resident parent
  - 1.2.4 Ethics
  - 1.2.5 Contacting respondents
  - 1.2.6 Briefing
  - 1.2.7 Coding and editing
- 1.3 Sample
  - 1.3.1 Survey sample and eligibility
  - 1.3.2 Health Survey for England sample
  - 1.3.3 Omnibus sample
- 1.4 Response Rates
  - HSE sample response rate
  - Omnibus sample response rate
  - Overall response rate
  - Methods used to boost response rate
- 1.5 Weighting
- 1.6 Statistical techniques
  - 1.6.1 Derived variables
  - 1.6.2 Comparisons between surveys
  - 1.6.3 Regressions
  - 1.6.4 Medians
  - 1.6.5 Poverty analysis
- 1.7 A comparison of the two sampling methods

## Appendix C2: Qualitative Phase

- 2.1 Sampling
- 2.2 The Interview
- 2.3 Qualitative Sample Demographics
- 2.4 The Interim Topic Guide

## Appendix C3: Qualitative Phase Interview Topic Guide

- 3.1 Initial phone call and introduction
- 3.2 Financial History
- 3.3 Recent Policy Changes
- 3.4 Proposed Policy Changes
- 3.5 Role of Maintenance

## 1.1 Introduction

The survey was conducted over telephone using CATI (computer assisted telephone interviewing). The telephone interviews were conducted between Thursday 19<sup>th</sup> January 2012 and Monday 25<sup>th</sup> June 2012.

The sample for this project was a combination of respondents from the Health Survey for England and single parents on benefit identified through an Omnibus survey. Overall 6,807 cases were issued for screening and interviewing, of which 760 interviews were completed (712 were full interviews and 48 were partial interviews).

## 1.2 Methodology

## 1.2.1 Pilots

Sections of the draft questionnaire were cognitively tested with a group of single parents claiming low income benefit. The cognitive pilot sample was selected from respondents to a previous study of child maintenance<sup>1</sup>. All respondents met the eligibility criteria of the current survey and had agreed to being recontacted. The recommendations from the cognitive pilot led to changes in the language used in some questions.

The questionnaire was also tested through a pilot stage using a full CATI program and all field materials. At the pilot stage 47 parents were interviewed. The pilot sample was drawn from single parents who had completed an online survey for Gingerbread members on child maintenance issues.

Pilot interviewers were briefed and debriefed in person by the research team, and interviewers completed an evaluation form, where they were asked to summarise their experiences or raise any particular problems encountered during fieldwork. These forms were used as the basis for discussion at the debriefings.

## 1.2.2 Questionnaire content

The survey questionnaire was developed by NatCen Social Research, through liaison with Gingerbread and Caroline Bryson. The Advisory Group was also consulted on the questionnaire content. The interview lasted on average 26 minutes.

In the questionnaire many questions were asked of all parents, but throughout the questionnaire they were routed to different questions according to the type of maintenance arrangement they had in place, or if they had no maintenance arrangement.

The interviews were conducted over the phone, using computer assisted telephone interviewing (CATI), programmed using Blaise.

<sup>1</sup> Ireland, E., Poole, E., Armstrong, C., and Purdon, S. with Hall, J. and Keogh, P. (2011) *Evaluation of the Child Maintenance Options Service*. Child Maintenance and Enforcement Commission, Research Report No. 3, available at <http://webarchive.nationalarchives.gov.uk/20120716161734/http://www.childmaintenance.org/en/pdf/research/Evaluation-of-CM-Options.pdf>

The table below gives detailed information about the content of the survey questionnaire. The full content of the survey questionnaire can be viewed on the NatCen website at <http://www.natcen.ac.uk/media/1112754/kaffullquestionnaire.pdf>

Section	Summary of Content
Family Information	<ul style="list-style-type: none"> <li>- Introduction to the questionnaire</li> <li>- Eligibility check</li> <li>- Basic information about the respondent</li> <li>- Basic information about the respondent's children</li> <li>- Selection of reference non-resident parent</li> </ul>
Current child maintenance arrangement	<ul style="list-style-type: none"> <li>- Type of child maintenance arrangement                             <ul style="list-style-type: none"> <li>o CSA positive assessment</li> <li>o Court Order/Consent Order</li> <li>o Private arrangement</li> <li>o Nil-assessed CSA</li> <li>o Non-working CSA</li> </ul> </li> <li>- Amount of maintenance supposed to receive, amount received and compliance</li> <li>- Other types of payment</li> <li>- Happiness with current situation</li> <li>- Reliability of current arrangement</li> </ul>
Reasons for current child maintenance arrangement	<p>If no child maintenance arrangement:</p> <ul style="list-style-type: none"> <li>- Choice and control over having no arrangement</li> <li>- Role of different people and organisations in the decision not to have a child maintenance arrangement</li> <li>- Previous child maintenance arrangements made and attempted</li> <li>- Why respondent does not currently have an arrangement in place</li> </ul> <p>If has a child maintenance arrangement:</p> <ul style="list-style-type: none"> <li>- Choice and control over current arrangement</li> <li>- Role of different people and organisations in setting up respondent's current arrangement</li> <li>- Previous child maintenance arrangements made and attempted</li> <li>- Type of arrangement respondent would choose in an ideal world</li> </ul>

Previous child maintenance arrangements and awareness of policy changes	<p>Change in policy that meant single parents on benefits could keep all child maintenance and benefit payments (full disregard)</p> <ul style="list-style-type: none"> <li>- Eligibility for child maintenance in March 2010</li> <li>- Awareness of policy change</li> <li>- Extent to which policy change affected child maintenance decisions</li> </ul> <p>Change in policy that meant that parents no longer had to use the CSA (end of obligation to use the CSA)</p> <ul style="list-style-type: none"> <li>- Eligibility for child maintenance in September 2008</li> <li>- Awareness of policy change</li> <li>- Extent to which policy change affected child maintenance decisions</li> </ul>
Attitudes towards child maintenance and proposed policy changes	<ul style="list-style-type: none"> <li>- Whether respondent would be able to afford various charges which may be introduced to use the government child maintenance services</li> <li>- How likely parents are to make a private arrangement with the selected non-resident parent</li> </ul>
Contact and relationships	<ul style="list-style-type: none"> <li>- Contact between the other parent and the selected child</li> <li>- Previous relationship status between respondent and selected non-resident parent</li> <li>- Bitterness or friendliness of separation</li> <li>- Current relationship between respondent and selected non-resident parent</li> </ul>
Demographics and recontact	<ul style="list-style-type: none"> <li>- Respondent's working status</li> <li>- Working status of selected non-resident parent</li> <li>- Sources of income</li> <li>- Housing tenure</li> <li>- Education</li> <li>- Disability</li> <li>- Ethnicity</li> <li>- Permission for recontact</li> </ul>

### 1.2.3 Selection of reference non-resident parent

Family circumstances can be complex and parents with care may have more than one child with more than one non-resident parent, and indeed, more than one maintenance arrangement. For each interview with the single parent (the parent with care), one non-resident parent was selected, which the single parent was asked detailed maintenance and contact questions about.

A non-resident parent was deemed as 'relevant' for selection, and hence discussion, if they:

- Had a child aged 15 or under, or 16 to 19 and in full-time education with the respondent single parent,
- was known to the respondent single parent,
- was resident in the UK; and
- was alive at the time of the interview.

Where the non-resident parent fitted these criteria they were marked as 'relevant' and then the computer program compiled a list of these non-resident parents, from which it randomly selected one to talk about with the single parent in the rest of the interview.

All respondent single parents were told which non-resident parent the questions would ask about in the rest of the interview, and the names of the relevant child/children and non-resident parent were used throughout the interview to ensure respondents were clear who was being referred to.

#### 1.2.4 Ethics

This study received ethical approval from NatCen's Research Ethics Committee (REC) prior to the commencement of any fieldwork. NatCen's REC subscribes to the International Statistical Institute Declaration of Professional Ethics and the Social Research Association's Ethical Guidelines 2002,

#### 1.2.5 Contacting respondents

For the omnibus sample interviewers had a contact telephone number for named individuals. This individual was person who completed the TNS-RI Omnibus and had been identified as a single parent on benefit. Interviewers had to interview the named individual and could not interview anyone else in the household.

For the HSE sample interviewers had a contact telephone number and in the vast majority of cases a named individual<sup>2</sup>. This individual was a member of the household who had completed the Health Survey for England. For the HSE sample interviewers did not have to interview the named individual, but could interview someone else in the household providing they met the eligibility criteria.

Each sampled individual received an advance letter introducing the survey and explaining that they would be contacted shortly. Different advance letters were produced depending on whether the individual belonged to the Omnibus or the HSE sample.

All interviews were conducted by NatCen Social Research telephone unit interviewers.

#### 1.2.6 Briefing

All interviewers attended a half-day briefing on the project before starting fieldwork, led by the NatCen research team. Interviewers also had comprehensive project instructions covering all aspects of the briefing.

Briefing sessions provided an introduction to the study and its aims, an explanation of the sample and contact procedures and two dummy interview scenarios designed to familiarise interviewers with the questions and flow of the interview.

#### 1.2.7 Coding and editing

The computer assisted telephone interviewing (CATI) program ensures that the correct routing is followed throughout the questionnaire, and applies range and consistency error checks. These checks allow interviewers to clarify and query any data discrepancies directly with the respondent. A separate 'in-house' editing process was also used, which covered some of the more complex data checking, combined with the coding process for open answers.

Following briefings by the NatCen research team, the data was coded by a team of coders under the management of the NatCen Operations team, using a second version of the CATI program which included additional checks and codes for open answers. 'Other specify' questions are used when respondents volunteer an alternative response to the pre-coded choice offered to them. These questions were back-coded to the original list of pre-coded responses where possible (using a new set of variables rather than overwriting interviewer coding). Notes made by interviewers during interviews were also examined and the data amended if appropriate, ensuring high quality data. Queries and difficulties that could not be resolved by the coder or the team were referred to researchers for resolution.

Once the data set was clean, the analysis file of question-based and derived variables was set up in SPSS, and all questions and answer codes labelled.

### 1.3 Sample

#### 1.3.1 Survey sample and eligibility

The population for this survey was single parents who were claiming low income benefits.

Respondents were only eligible to complete the survey if, at the time of interview, they were a single parent claiming low income benefit, defined as being:

- a parent with a resident child for whom they receive Child Benefit, and
- having no resident partner; and
- claiming one of three low income benefits;
  - o Income Support
  - o Income based Jobseekers' Allowance
  - o Income based Employment and Support Allowance

The sample for the study came from two different sources:

1. Households who had completed the Health Survey for England in 2009 or 2010 in which one or more household member was a parent or pregnant at the time of the Health Survey interview (HSE sample).
2. Eligible single parents on benefit who were identified through the TNS-BMRB Omnibus survey (omnibus sample).

Inevitably, most individuals in the HSE sample were not eligible for the survey. A set of screening questions at the beginning of the interview identified the minority of individuals who were eligible for the full interview. Those ineligible were screened out. Those eligible were asked to take part in the survey, with most, but not all, agreeing (see Section X).

<sup>2</sup> In a small proportion of cases an individual was not named in the HSE sample, but rather identified as the 'Parent or guardian' of a named child.



### 1.3.2 Health Survey for England sample

The Health Survey for England (HSE) comprises a series of annual surveys, of which the 2011 survey was the twenty first. All surveys have covered the adult population aged 16 and over living in private households in England. Since 1995, the surveys have also covered children aged 2-15 living in households selected for the survey. Since 2001 infants aged under two have been included in addition to older children.

The HSE is part of a programme of surveys currently commissioned by The NHS Information Centre for health and social care (NHS IC), and before April 2005 commissioned by the Department of Health. The surveys provide regular information that cannot be obtained from other sources on a range of aspects concerning the public's health, and many of the factors that affect health.

HSE datasets are periodically available to utilise in follow-up studies. All respondents in core and boost samples are asked to state whether they are happy to be followed up by subsequent research. At the time of our survey, the 2009 and 2010 studies were the most recent datasets available for use.

HSE respondents who agreed to follow up and were identified as parents or were pregnant at the time of interview were considered potentially eligible for the survey, with the exception of 57 households with a resident aged 50 to 55 because these were pre-assigned to be used for the English Longitudinal Study of Ageing (ELSA). A further 312 respondents were removed from the sample because of missing or invalid contact information. In total phone numbers for 5,771 households were issued for screening. These respondents were re-contacted where possible and screened to identify single parents<sup>3</sup> currently receiving Jobseekers Allowance or Income Support. It was anticipated that around eight per cent of households screened might prove eligible, although in practice the percentage found was considerably lower (at five per cent) – almost certainly because of the difficulty of tracing households that have split since the time of the HSE interview (see 1.7 for a discussion of this). In order to achieve a reasonably high number of interviews, 2009 and 2010 HSE respondents were followed up from both the core and boost samples.

### 1.3.3 Omnibus sample

TNS-BMRB runs a bi-weekly UK CAPI Omnibus consumer survey that has a sample size of 4,000. The survey covers adults aged 16 and over and the sample is selected using quota sampling.

The sample is selected using an address based system utilising the Postcode Address File and CD-Rom, cross referenced to the census data. For each wave 143 sample points are selected and, within the selected primary sampling points, a postcode sector is chosen. Postcode selection within primary sampling points alternates between A and B halves to reduce clustering effects. Quotas (by sex, working status and presence of children) are set during interviewing whilst any sample profile imbalances are corrected at the analysis stage through weighting.

Omnibus respondents were screened as eligible for the current survey using the following criteria:

- Aged 16 or above
- Children living with them
- Single parent currently in receipt of Job Seekers Allowance, Income Support or Employment Support Allowance

Respondents were then asked whether they were happy for NatCen to re-contact them. Those who met the above criteria and who agreed to re-contact were issued to NatCen. Cases with incomplete telephone numbers were excluded from the NatCen issued sample and a small number of postcodes were corrected.

In total 2,057 households were identified as eligible, with 1,082 of these giving consent for follow-up by NatCen. Because of the lower than expected consent rate an incentive was issued mid-way through the screening fieldwork.

## 1.4 Response Rates

### HSE sample response rate

Fieldwork with the HSE sample began on Thursday 19<sup>th</sup> January 2012 and continued until Monday 25<sup>th</sup> June 2012. In total 5,742 individual cases were issued to telephone interviewers for screening and 131 interviews were completed<sup>4</sup>.

The table below outlines the full response rates for the HSE sample.

	N	Attempted %	Screened %	Eligible %
<b>Sample Selected</b>	5773			
<i>Opt-outs</i>	31			
<b>Total Opted out</b>	<b>31</b>			
<b>Not opted-out</b>	<b>5742</b>			
<i>Broken appointment</i>	0	0		
<i>Other unproductive</i>	70	1		
<i>No direct contact after 15+ calls</i>	742	13		
<i>Disconnected Numbers</i>	926	16		
<i>Refusal (before eligibility)</i>	200	3		
<i>Ineligible</i>	3621	63	95	
<b>In-scope (eligible)</b>	183	3	5	
<b>Screened</b>	3804	66	100	
<i>Refusal (after eligibility)</i>	51	1	1	27
<i>Full interview</i>	121	2	3	67
<i>Partial interview</i>	10	0	0	5
<b>Total interviews</b>	<b>131</b>	<b>2</b>	<b>4</b>	<b>72</b>

<sup>3</sup> Single parents are defined as parents who are caring for one or more dependents (under 16) and are living alone. HSE data classifies single parents as households with children where only one parent is resident.

<sup>4</sup> 31 individuals in the sample contacted NatCen before they were contacted by NatCen interviewers to 'opt-out' of the study.

### Omnibus sample response rate

Fieldwork with the omnibus sample began on Monday 6<sup>th</sup> February 2012 and continued until Monday 25<sup>th</sup> June 2012. The omnibus sample was released to NatCen telephone interviewers in six tranches<sup>5</sup>, as the sample was produced from the TNS-RI Omnibus.

In total 1,065 individual cases were issued to telephone interviewers and 629 interviews were completed.

The table below outlines the full response rates for the omnibus sample.

	N	Attempted %	Screened %	Eligible %
Sample Selected	1065			
Opt-outs	0			
Total Opted out	0			
Not opted-out	1065			
Broken appointment	0	0		
Other unproductive	30	3		
No direct contact after 15+ calls	204	19		
Disconnected Numbers	54	5		
Refusal (before eligibility)	26	2		
Ineligible	104	10	14	
In-scope (eligible)	647	61	86	
Screened	751	71	100	
Refusal (after eligibility)	16	2	2	2
Full interview	591	56	79	91
Partial interview	38	4	5	6
Total interviews	629	59	84	97

### Overall response rate

Overall 6,807 cases were issued for screening and interviewing, of which:

- 760 interviews were completed - of which 712 were full interviews and 48 were partial interviews.
- A total of 3,725 respondents were identified by the telephone interviewers as ineligible for the study (55% of the full sample).
- 830 respondents were identified as eligible for this study (12% of the full sample issued).
- 67 respondents who were identified as eligible refused to take part in the study with a further 226 respondents refusing to be interviewed before their eligibility was established.

The table below outlines the full response rates.

	N	Attempted %	Screened %	Eligible %
Sample Selected	6838			
Opt-outs	31			
Total Opted out	31			
Not opted-out	6807			
Broken appointment	0	0		
Other unproductive	100	1		
No direct contact after 15+ calls	946	14		
Disconnected Numbers	980	14		
Refusal (before eligibility)	226	3		
Ineligible	3725	55	82	
In-scope (eligible)	830	12	18	
Screened	4555	67	100	
Refusal (after eligibility)	67	1	1	8
Full interview	712	11	16	86
Partial interview	48	1	1	6
Total interviews	764	11	17	92

<sup>5</sup> Tranche 1 (155 cases) started on Monday 6th February, Tranche 2 (243 cases) started on Monday 5th March, Tranche 3 (191 cases) started on Monday 2nd April, Tranche 4 (199 cases) started on Monday 30th April, Tranche 5 (112 cases) started on Monday 21st May and Tranche 6 (65 cases) started on Monday 21st May.

**Methods used to boost response rate**

During the fieldwork period a number of actions were taken to ensure a sufficient number of interviews were achieved.

1. The introduction to the interview was reworded so that it sounded less formal and to emphasise the purpose of the study. The reworded introduction was used from 2<sup>nd</sup> April 2012.
2. In order to increase the proportion of eligible TNS-RI Omnibus respondent who were willing to be interviewed for this survey, a £5 W H Smith incentive voucher was introduced during fieldwork. Individuals from Tranche 3 of the omnibus sample were eligible for the incentive and were informed of this in the advance letter and introduction to the interview. Tranches 4, 5 and 6 of the omnibus sample were also eligible for the voucher and were told this when recruited by TNS-RI, as well as in the advance letter and introduction. From Friday 1<sup>st</sup> June the amount of incentive was increased from £5 to £10<sup>6</sup>.
3. Additional waves of TNS-RI omnibus were commissioned as the number of eligible respondents who were willing to be contacted by NatCen per wave was lower than originally estimated. The additional TNS-RI Omnibus fieldwork was run for 13 waves; 6 of which were funded by TNS-RI.

**1.5 Weighting**

As was described earlier, the sample was derived from two sources: a follow-up screen of HSE 2009/2010 respondents, and TNS-BMRB Omnibus respondents. These two sources were individually weighted so as to minimize within-sample bias, and the two weighted samples were then combined to give the final, overall, sample.

The HSE arm of the sample has been weighted by the original HSE household weight. No additional weights have been applied to account for differential patterns of non-response at the screening stage, partly because the final sample size generated from this arm is relatively small (at 131), but also because the most important biases in the sample would not be possible to adjust for using standard non-response weighting strategies. (We believe that the non-respondents to the screening exercise included disproportionately high numbers of families that had moved address, and the under-representation of movers cannot be adjusted for using the characteristics collected as part of the HSE.)

The Omnibus arm has been weighted by the standard Omnibus weights provided by TNS-BMRB. (The Omnibus survey uses cell weighting to account for sex, region<sup>7</sup>, age group<sup>8</sup> and occupational class<sup>9</sup> based on the National Readership Survey and grossed up to the GB population aged 16 and over.) In addition, given that a relatively high number of those identified by TNS-BMRB as eligible for the survey either refused to be re-contacted or did not give an interview to NatCen, these weights have been adjusted to allow for any differences in the distribution of the identified sample and the achieved sample. The adjustment factors were estimated by logistic regression modelling of the binary response (respondent = 1; non-respondent = 0), with the factors being calculated as the inverse of the probability of response. The details of the model are given in Table C.1.

<sup>6</sup> Respondents from the HSE sample and from Tranches 1 and 2 of the omnibus sample were not eligible for the incentive voucher.

<sup>7</sup> North [Scotland, North East, Yorkshire & Humber, South West], Midlands [East England, East of England, West Midlands, Wales], South [South East, North West, London]

<sup>8</sup> 16-24, 25-34, 35-54 and 55+

<sup>9</sup> A,B,C1 [Higher managerial, administrative or professional, Intermediate managerial, administrative or professional, Supervisory or clerical and junior managerial, administrative or professional], C2 [Skilled manual workers], D,E [Semi and unskilled manual workers, casual or lowest grade workers, pensioners and others who depend on the state for their income]

**Table C.1: Omnibus non-contact/non-response model <sup>10</sup>**

Table C.1						
Unweighted base: 2,057				Current survey		
	B	S.E.	Wald	df	Sig.	Exp(B)
<b>Age</b>	0.01	0.01	3.70	1	0.05	1.01
<b>Presence of children aged 6-9</b>			4.16	1	0.04	
No					Baseline	
Yes	0.27	0.13	4.16	1	0.04	1.32
<b>Social Class</b>			0.27	1	0.60	
A, B, C1, C2 & D					Baseline	
E	-0.07	0.13	0.27	1	0.60	0.93
<b>Region</b>			26.26	10	0.00	
London					Baseline	
North East	0.99	0.33	9.18	1	0.00	2.70
North West	0.37	0.25	2.20	1	0.14	1.45
Yorkshire & Humber	1.04	0.28	14.19	1	0.00	2.82
East Midlands	0.63	0.29	4.85	1	0.03	1.88
West Midlands	0.78	0.26	8.73	1	0.00	2.18
East of England	0.99	0.28	12.11	1	0.00	2.69
South East	0.38	0.26	2.11	1	0.15	1.46
South West	0.55	0.29	3.61	1	0.06	1.73
Wales	0.82	0.34	5.77	1	0.02	2.27
Scotland	0.82	0.28	8.29	1	0.00	2.27
<b>Constant</b>	-1.55	0.30	26.82	1	0.00	0.21

Notes: 1. The response is 1 = Agreed to follow-up and contacted by NatCen, 0 = Did not agree to follow up, invalid tel details passed to NatCen, non-contact or refusal to interview

2. Only variables that are significant at the 0.10 level are included in the model.

3. The model R<sup>2</sup> is 0.031 (Cox and Snell).

4. B is the estimate coefficient with standard error S.E.

5. The Wald-test measures the impact of the categorical variable on the model with the appropriate number of degrees of freedom df. If the test is significant (sig < 0.10) then the categorical variable is considered to be 'significantly associated' with the response variable and therefore included in the model.

6. The Wald test for each level of the categorical variable is also shown. This tests the difference between that level and the baseline category.

<sup>10</sup> The following variables were included in the model: age, sex, social class, working status, tenure, household size, marital status, no TV, any internet access, phone in household, urbanicity, region, ethnicity, week of sample.

Finally, the two arms of the sample (HSE and Omnibus) were combined using a 'combination weight'. This allows for the fact that the HSE sample excludes Scotland and Wales and any lone parents who had their first child after the HSE interview and who were not pregnant at the time of that interview. The combination weight is calculated in such a way that the combined, weighted, sample matches the Omnibus eligible population estimates in terms of country and the proportion of households where the eldest child is over two.

Comparison of the survey profile with DWP statistics

For single parents on JSA or Income Support, DWP publish statistics on the age of the parent and the age of the youngest child<sup>11</sup>. A comparison of the survey and DWP profile on these two profile variables gives some indication of whether the survey profile is broadly correct. Table C.2 gives the two sets of statistics.

Broadly speaking the two profiles are similar, although the survey profile is slightly older (both in terms of the age of the parent and the age of the eldest child) than the DWP statistics. This may be a survey bias, although there may be other differences between the DWP and the survey in how individuals define themselves as a lone parent that could explain it. The similarity in the two profiles does suggest however, that if there are age biases in the survey, they are reasonably small.

Table C.2		
	DWP statistics	Weighted FTC survey data
<b>Age of Lone Parent</b>	<b>%</b>	<b>%</b>
Under 25	25.3	26.1
25-49	72.2	70.6
50 and over	2.5	3.3
<b>Total</b>	<b>100</b>	<b>100</b>
<b>Age of youngest of child</b>		
Aged 0-4	61.8	57.3
Aged 5-11	29.8	30.1
Aged 12-15	8.4	12.6
<b>Total</b>	<b>100</b>	<b>100</b>

<sup>11</sup> JSA age groups: 0-4, 5-6, 7-9, 10-11, 12-15 IS age groups: 0-4, 5-10, 11-15 The following age groups were created in order to combine IS and JSA totals: 0-4, 5-11, 12-15. This was straight forward for JSA but for IS an estimate of the number of children aged 11 was created, this estimate was then subtracted from the 11-15 age group and added to the 5-10 age group. To create the estimate it was assumed that the distribution of youngest children within a household by age was equal across all ages included in the 11-15 age categories.

Making comparisons with the 2007 Survey of Relationship Breakdown

To compare the proportions of parents with and without effective maintenance arrangements before and after the abolition of the obligation to use the CSA (October 2008) and the introduction of full disregard (April 2010) a baseline measure was required. DWP commissioned NatCen to carry out a survey on the experiences and views of separated parents, particularly in relation to child maintenance in 2007 (The 'survey of Relationship Breakdown (SRB)').

The SRB survey covered both parents with care (PWCs) and non-resident parents (NRPs), and included parents not involved with the Child Support Agency (CSA) as well as CSA clients. There was a large enough sample in the SRB of single parents receiving benefit to draw comparisons<sup>12</sup>. One group **not** covered by the SRB survey, however, is single parents on benefit who had received a nil assessment<sup>13</sup> from the CSA.

In order to make an appropriate comparison with the 2012 survey, the SRB data has been supplemented with an, appropriately sized, imputed group of these nil-assessed claimants and the SRB survey itself re-weighted so that it matches our best estimates of the proportions in the three groups: CSA not-nil assessed, CSA nil-assessed and non-CSA single parents on benefit.

The proportions were derived from the following available population counts

- A Total number of single parents on benefit in Aug 2007 with children aged 0-15, or 16-19 for whom they claimed Child Benefit, based on DWP statistics<sup>14</sup>
- B The total number of single parents using the CSA in Aug 2007
- C The proportion of CSA cases that were nil assessed in 2007<sup>15</sup>

DWP statistics were used to for A, and CSA quarterly statistics were used for B and C. From these:

$$\text{Proportion of single parents on benefits Nil assessed} = \frac{C \times B}{A}$$

$$\text{Proportion of single parents on benefits using the CSA and not nil-assessed} = \frac{(1 - C) \times B}{A}$$

Non-CSA single parents on benefit =

$$1 - (\text{Nil assessed single parents on benefit}) - (\text{CSA single parents on benefit, not nil-assessed})$$

<sup>12</sup> 227 single parents on benefits who were using the CSA and 171 who were not.

<sup>13</sup> The CSA assessed that the non-resident parent did not need to pay maintenance given their current circumstances.

<sup>14</sup> DWP define a single parent as having a child aged 0-15. CSA quarterly statistics, SRB and the 2012 survey include dependent children aged 16-19 for whom the single parent is claiming child benefit. Therefore an adjustment was included to gross up the DWP single parent data. Calculated from Health Survey for England data as the total number of single parents on benefit divided by the total number of single parents on benefit whose oldest child is 15 or under.

<sup>15</sup> The total number of CSA cases used to calculate this excludes pre-assessed or pre-calculation cases. This means cases that are in the CSA system but have not yet been processed.



Table C.3 summaries the key population statistics used.

Table C.3					
Population of single parents claiming benefit					
Statistic	Source	Count	Statistic	Source	%
Single parents with a child aged 0-15 claiming Income Support August 2007	DWP	763,550	Proportion of PWCs on benefit who are single parents	CSA	96%
Single parents with a child aged 0-15 claiming Job Seekers Allowance August 2007	DWP	7,540	Proportion of CSA cases that were nil assessed 2007	CSA	35%
Grossing factor - proportion of single parents on benefit who are claiming child benefit for 16-19 year olds	HSE	1.08	Proportion of non-CSA cases that have a private arrangement	FTC	10%
Parent's with care (PWC) on benefit August 2007	CSA	504,000			

## 1.6 Statistical techniques

### 1.6.1 Derived variables

Because the final data was the product of a complex CATI program, some variables needed for analysis had to be derived from several existing variables.

Most of the derived variables created fall into the following types:

1. Variables which band a continuous variable, such as taking the age of the respondent and grouping together into age categories.
2. Variables which collapse the number of categories a variable has, for example grouping together very and fairly happy.
3. Variables which join together two questions in the original data, because one had been answered by parents with different types of maintenance arrangements.
4. Combining responses from a number of variables to create a particular measure such as the amount of child maintenance actually received or household income after housing costs.

### 1.6.2 Comparisons between surveys

As noted above, results from the Survey of Relationship Breakdown were weighted so as to reflect the full population of single parents on benefit at the time of the survey, and to allow for comparison with the current survey. Any comparisons made between the two surveys are not designed to measure the impact of the policy changes and any differences reported have been tested for statistical significance.

### 1.6.3 Regressions

Linear regressions were run in order to investigate the key predictors of the amount of child maintenance received for families who had a private arrangement and also those who used the CSA. Binary logistic regressions were run to investigate predictors of happiness and compliance within type of arrangement.

Possible predictors were categorised into socio-demographics, contact and relationship variables. The cell counts were checked for each predictor and where there were less than ten cases to a category, categories were combined. If missing values were assigned then these were recoded to the modal category where the cell count was less than ten and a missing value category was created if there were more than ten cases. Predictors were correlated<sup>16</sup>, with the outcome and with each other to assess multi-colinearity. Where co-linearity was an issue both variables were tested in the final model and retained if the model fit was optimal. Table C.4 shows which variables were included in each of the categories.

Table C.4		
	Current survey	
Socio-Demographic	Contact	Relationship
Age of youngest child	Contact between child and NRP in past year	Previous relationship status
Age of respondent	Overnight stays (child and NRP)	Length of relationship
Number of children in household	Contact between respondent and NRP in past year	Time since separation
Working status of NRP		Friendliness of separation
Housing tenure		Concerns about risk of harm to respondent or children from NRP
Ethnicity		Friendliness of current relationship
Educational attainment		Whether discusses financial matters with NRP
Respondent disability		How easy/difficult it is to discuss financial matters with NRP (or how easy it would be to discuss if does not)
Child disability		

<sup>16</sup> Chi Square tests were applied where one of the variables was measured at a nominal level and a Cramer's V statistic was used to assess the effect size. Pearson's correlation coefficients were used where the data was measured at an ordinal or interval level.

The logistic regression model generates the probability of a case falling into the outcome category, for example happiness with current arrangements. Hence participants who have characteristics associated with the outcome will have a higher probability of being happy with their current arrangement. Not all the variables used in the analysis made it into the final model.

Significant<sup>17</sup> socio-demographic variables were retained and then the contact and relationship blocks were added one at a time. The final model included the significant socio-demographics and any significant variables from the two blocks.

Unstandardised betas are presented for the linear regressions, which are interpreted as a unit change (in this case pounds of maintenance received) in the outcome results in x amount increase/decrease for each specified category. A test statistic is shown for each category of all categorical variables; this tests the difference between that category and the baseline (indicated). There is also a test statistic available for each variable; this indicates whether or not there is a significant relationship between the whole variable and the outcome.

Odds ratios are presented for logistic regressions (Exp (B)). An odds ratio greater than one indicates that, when compared to the baseline category, the likelihood of the outcome occurring is increased. An odds ratio less than one indicates that the outcome is less likely to happen when compared to the baseline. As with the linear regressions test statistics are available for both the individual categories compared to baseline and the overall variables.

If the outcome were happiness with current arrangements and a significant predictor were time since separation, an odds ratio of 1.4 for 5-10 years since separation would be interpreted as follows: The odds of lone parent families where the parents have been separated for 5-10 years being happy with their current arrangements are 1.4 times higher than families who have been separated for less than a year. If the odds ratio were 0.54 the interpretation would be: families with 5-10 years since separation are 54% less likely to be happy with their current relationship when compared to families who have been separated for a year. In both examples this assumes that all other variables in the model have been controlled for.

#### 1.6.4 Medians

A key outcome variable is the amount of maintenance received by each single parent. The distribution of maintenance received is skewed, so there are a small number of parents receiving large weekly amounts. Taking all responding cases to FTC who received some maintenance the mean weekly amount is £25.74 and the median is £9.86. In this instance a median estimate of the average is more appropriate than the mean, as means are unduly influenced by outliers.

Calculating a median for the FTC data is straight forward, however, as the SRB data has been weighted by cells this is more complex. As discussed above the 'nil assessed' cases are not included in the SRB sample. In order to draw comparisons with the FTC data it is necessary to take account of these cases.

To calculate a weighted median for the SRB data whilst taking account of the nil assessed cases the following steps were followed:

- CSA single parents claiming benefit who have not been nil assessed were combined with non-CSA single parents claiming benefit.
- An additional case was added to the dataset to represent the nil assessed cases. By the nature of their assessment single parents in this group are not receiving child maintenance.
- Scaling weights were then applied to SRB respondents in each of the three groups to ensure that the data correctly represents the proportion of single parents claiming benefits in each group. Table C.11 below shows the population totals that were used.

#### 1.6.5 Poverty analysis

The income poverty measure used in this report was the widely recognised measure which draws the poverty line at a household income of less than 60 per cent of median equivalised household income, after housing costs. In this report the analysis focuses on the proportion of different groups of single parents on benefit and whether or not they have an income of below 60 per cent of median equivalised household income after housing costs.

Household income is generally used to assess poverty levels rather than individual income as there will be members of a household (for example children) who have no income themselves but are dependent on another member of their household (i.e. their parent(s)) for their financial well being and as such household income rather than individual income is generally used to measure income poverty. (In order to be eligible for this survey, parents were not able to be living with a partner. Thus the majority of single parents interviewed were the only adult in a household.

Single parent who did live with another adult (who could have been for example their parent, sibling or an older child) were not included in the analysis of income poverty, because the respondent would be unlikely to know the income of the other adult, to the level of detail needed to assess income poverty. There were 34 parents in this situation).

The number of people in a household will affect the level of income poverty of the individuals within that household- for example a person living by themselves earning £25,000 will have a considerably higher disposable income than a parent earning the same amount, but supporting a dependent partner and three children. Equivalisation is a process by which household income is adjusted to take account of the number of people living in the household. The scales used in this study were the OECD equivalisation scales (Table A:12, or Work and Pensions (2012) Households Below Average Income: An analysis of the income distribution 1994/95-2010/11. London: DWP )

Income can sometimes be measured 'before' or 'after' housing costs. We have used the 'after' housing costs measure in this analysis for two reasons. The first is that after housing costs measure the one that is most commonly used because people's housing costs vary widely and it is the disposable income left after housing costs that makes a difference to their financial well being (<http://www.poverty.org.uk/summary/income%20intro.shtml>) The second reason is that many of the respondents in the survey were claiming housing benefit, which is often paid directly to a landlord, and as such they may not have known what their housing costs were, which would have made it impossible to calculate a 'before housing costs' measure. As such, a decision was made at the design stage of the project only carry out analysis of income 'after housing costs'.

Finally, the method for measuring the level of poverty used was whether or not parents had an income below 60 per cent of the median equivalised income. This is one of the most commonly used ways of measuring income poverty. It does however have its limitations, for example it does not take into account deprivation or the duration of poverty (See <http://www.poverty.org.uk/summary/income%20intro.shtml> and <http://www.poverty.ac.uk/content/what-poverty> for useful discussions of the benefits and drawbacks of the 60% below median income poverty measure). The median income level used, was taken from the latest Household Below Average Income report (DWP (2012) *Op Cit*, p.21).

The analysis of income poverty in this report was carried out on a subset of respondents to the survey: 534 parents in total. This was for four reasons:

- There was a large amount of missing data for the income questions, for example parents who refused to answer a question, parents who did not know the answer to a particular question, or cases where the answer was an outlier and thus removed from the data. There were 101 cases like this in total.
- There was routing error in the questionnaire which meant that parents who did not receive housing benefit or support for mortgage interest, were not asked about their housing costs, and as such income after housing costs, could not be calculated. There were 51 cases affected by the routing error.
- Parents who lived in household where there was more than one adult in the household were not included in this analysis. In order to be eligible for the survey the respondents' were asked if they were living with a partner; only parents who were *not* living with a partner were included in the survey. Thus, single parents who were living with another adult would not have been in a couple relationship with this adult, who would most likely be another family member (such as a sibling or their parent) or a friend. Income poverty analysis is generally carried out on *household* income, rather than *individual* income. In order to calculate the household income of single parents living with other adults, we would have had to ask the respondents about the income of the other adults they were living with, and it was anticipated that they would be very unlikely to know this information. As such, respondent who lived with another adult are not included in this analysis. There were 34 parents in this situation.
- There were also 43 interviews which were not completed, and respondents did not get to the income questions in the interview. As such these cases are also excluded from the analysis of income poverty.

The analysis of income poverty is therefore based on single parents on benefit who received housing benefit, or support for mortgage interest (92 per cent of single parents on benefit in this survey), who lived in a household with no other adults (95 per cent of all single parents on benefit) and those who gave full responses to the income questions in the survey.

Analysis of how the missing cases were distributed on key variables was carried out in order to assess the implications of the missing data for the robustness of the income poverty analysis. This analysis revealed that whilst there were no groups of parents that were excluded from the income analysis in terms of different types of child maintenance arrangement or not having an arrangement, there were some differences with regards to housing tenure, with those parents who had a owned their home with the help of a mortgage or who reported their accommodation to be 'another type of accommodation' (such as staying with friends or family, or squatting were more likely to be excluding from this analysis. As such it is important to note that the income poverty analysis is carried out on a subset of single parents on benefit- those receiving housing benefit, or support for mortgage interest.

## 1.7 A comparison of the two sampling methods

The survey sample purposely set out to compare two sampling methods for finding a fairly rare, and fairly hard to reach, group of the population: single parents on benefit. The HSE follow-up sample was sampling based on random probability methods, albeit with a low response rate after allowing for non-response to the HSE and then non-response to the 2012 survey. The Omnibus survey was based on a random location quota sample. Other possible random probability approaches, such as a screen of a random sample of PAF addresses, or a random digit dialing telephone sample, were ruled out as either too expensive (in the first instance), or too prone to non-response bias (in the second).

Both of the sampling methods used were expected to have high risk of bias. The HSE follow-up survey was problematic because many of the individuals being sought (single parents on benefit) are known to be more mobile than other members of the population, and hence very difficult to track through a follow-up of another survey. In particular, the HSE follow-up risked losing a very high percentage of single parents who became single parents *after* their HSE interview, with the loss being particularly high for those moving out of their HSE address *and* giving a landline number as their means of contact. Although, with effort and resources, some of these movers could have been traced, the effort needed was beyond the resources of the survey.

The Omnibus survey, in contrast, does not risk any particular bias amongst recent movers. Instead the risk with the Omnibus is that, because the sample is quota-based, those single parents taking part are, more generally, unrepresentative of the population of lone parents. In this instance there is a potential for a bias towards those who are available and easy to persuade to take part in a survey.

To establish which sampling method was most bias-free we would need known, unbiased, statistics against which to compare the two sets of respondents. No such set of figures is available for the survey population, although the DWP figures for single parents in receipt of JSA and Income Support should be reasonably close (see Table C.2). These give distributions of the single parent population in terms of age of parent and age of eldest child. A comparison with those figures suggests that the Omnibus sample is broadly correct. In contrast the HSE respondents appear to be too old on average, even allowing for the fact that those with very young children were excluded from the HSE sample by default (because those not parents, or pregnant, at the time of the HSE interview were excluded). To illustrate the problem, 76% of the HSE sample was over the age of 30, compared to just 50% of the Omnibus sample. The HSE follow-up sample appears to have systematically under-represented young single parents. This is almost certainly because younger single parents are more likely to have become single parents recently and to have moved from their HSE address, although the problem may have been exacerbated by cumulative refusal bias amongst the young.

Of course, these observable biases in the follow-up HSE sample do not imply that the Omnibus survey is unbiased: there could be biases in the Omnibus survey which we are unaware of. Nevertheless, for our survey, where we were explicitly seeking households many of whom would recently have experienced relationship breakdown and subsequent mobility, a quota-based sample appears to have performed better than a follow-up survey of a random probability sample survey that took place several years before.

Although we believe that the HSE sample is probably biased we have not excluded it from the analysis. This is for two reasons: firstly, although there seems to be a bias by age and other age-related demographics, there are no significant differences between the two samples on the outcome variables collected in the survey. So the main results from the survey are not affected by the HSE inclusion, and adding the HSE sample marginally increases the statistical power. Secondly, after weighting, the HSE sample contributes just 10% of the total sample, so any biases in the HSE sample make only very trivial changes to the overall survey statistics. (Of the statistics checked, the biggest changes are in the order of one to two percentage points if the HSE sample is excluded, but most move by much less than this.)

## Appendix C2: Qualitative phase

### 2.1 Sampling

During the survey phase of the study respondents were asked if they would be interested in taking part in the follow-up qualitative phase, and it was explained to them what this would involve. The qualitative research was carried out via telephone interview, following a topic guide, with all responses audio recorded. Participants were reimbursed with £20 worth of shopping vouchers for their involvement. These interviews took place from 11<sup>th</sup> of June to 16<sup>th</sup> of July 2012. Two interviewers carried out the interviews, with the sample randomly allocated between them.

Once the first survey phase was complete and data checked, the details of all those who had said they were willing to be recontacted were separated. This sample was split into six groups, in order for us to be able to purposively select our qualitative sample. The six groups, determined by type of current arrangement and length of claim, were:

1. Current CSA arrangement, pre 2008 claim
2. Current private arrangement, pre 2008 claim
3. No current arrangement, pre 2008 claim
4. Current CSA arrangement, post 2008 claim
5. Current private arrangement, post 2008 claim
6. No current arrangement, post 2008 claim

This sampling technique was to ensure we covered a range of current arrangements and experiences of the two policy changes and we anticipated this would lead to a wide range of participant demographics (in terms of age, geographic location, number of children, time since separation).

As we sampled on current arrangement type we found that many of the parents we interviewed had had experience of other types of arrangement in the past. Also the survey had focused only on one non-resident parent, whereas in the interviews we asked about all children no matter whether they were with the same non-resident parent or just the one the survey focussed on.

The sample was assigned into these groups in random order. They were also selected for contact in random order. Each one was telephoned to ask if they were still willing to take part in the qualitative phase. Those that were (and some did decline at this stage) were then 'booked' into an interview time slot. If a parent could not be contacted after five attempts we chose another parent from the same group to contact instead.

### 2.2 The interview

We interviewed eight parents from Groups 1, 2, 4 and 5 and four parents from Groups 3 and 6. Two interviewers carried out the research with the entire sample of 40 parents. A topic guide (Appendix C3) was followed which addressed the key questions of:

- Family circumstances, details of previous relationships and separations
- Child maintenance arrangements and Financial history
- Changes to arrangement types – motivations and consequences
- Knowledge and experience of policy changes
- Opinions on proposed future changes
- The role of child maintenance

The interviews were led by the interviewees responses. Depending on individual circumstances and the level of detail provided, interviews lasted between 25 – 65 minutes. Some were paused and restarted at a later date/time.

The interviews were audio recorded and transcribed verbatim. A Framework was set up for analysis which covered the key issues covered by the topic guide. Each of the transcripts was then charted. The interviews were carried out, coded and checked by a member of Gingerbread's research team as well as an independent freelance qualitative researcher. This was to ensure there was no bias in the questioning, analysis or reporting of results.

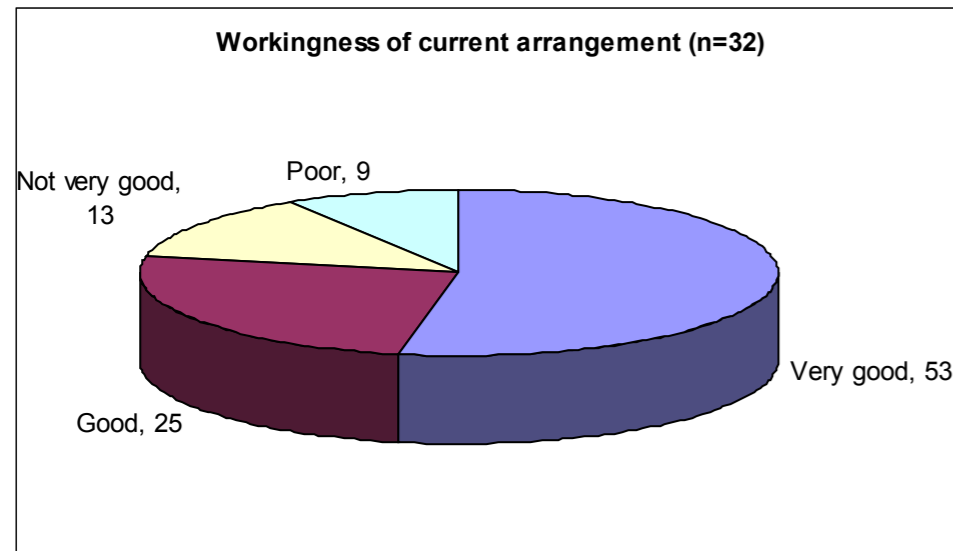
### 2.3 Qualitative sample demographics

Arrangement type	
Current CSA arrangements	16
Current Private arrangements	16
Currently no arrangements	8

Gender	
Female	38
Male	2



The following background details of participants are broken down by current arrangement type for the entire sample (where appropriate).



Workingness of arrangements by type	CSA	Private
Very good	6	11
Good	5	3
Not very good	2	2
Poor	3	0

Educational level by type	CSA	Private	None
Higher Ed (below degree)	1	3	1
A levels/NVQs	4	5	1
Apprenticeships	1	0	0
GCSEs/O levels grade A-C/vocational level 2	3	3	2
GCSEs / O levels grade D or lower / vocational level 1	0	1	0
Other	1	1	0
None	6	3	4

Type of benefit by arrangement type	CSA	Private	None
Income Support	12	12	7
Job Seekers Allowance (income based)	1	2	0
Job Seekers Allowance (unsure if income or contribution based)	0	1	1
Employment Support Allowance (income based)	2	1	0
Employment Support Allowance (unsure if income or contribution based)	1	0	0

Respondent disability by arrangement type	CSA	Private	None
Disability	2	3	1
No disability	10	12	6
n/a	4	1	1

Ethnicity by arrangement type	CSA	Private	None
White	16	13	7
Mixed	0	2	0
Asian	0	1	0
Black	0	0	1

Respondent average age and number of children	Respondent Average age (yrs.months)	Average number of children
Group 1 (Pre 2008 claim, currently CSA)	38.5	1.5
Group 2 (Pre 2008 claim, currently private)	41.9	2.8
Group 3 (Pre 2008 claim, currently no arrangement)	34.8	3.3
Group 4 (Post 2008 claim, currently CSA)	41.6	1.8
Group 5 (Post 2008 claim, currently private)	34.0	1.9
Group 6 (Post 2008 claim, currently no arrangement)	28.8	1.3

Child disability by arrangement type	CSA	Private	None
Child disability	1	2	0
No child disability	11	10	8
n/a	4	4	0

## 2.4 The interview topic guide

The topic guide was developed to ensure it gave respondents the opportunity to tell us all about their child maintenance arrangements, both current and past. We also wanted to explore with them their motivations and considerations for making such arrangements. The topic guide was used in such a way that all of the same issues were covered within each interview, but that they were led by what the respondent wanted to tell us.

The topic guide used for the interviews is contained in Appendix C3. Certain questions were tailored to ensure they were appropriate for the type of arrangement parents had and the responses they were giving us.

## Appendix C3: Qualitative Phase Interview Topic Guide

### 3.1 Initial phone call & introduction

- Calling from Gingerbread, charity for single parents
- You recently took part in a survey interview for a study we're carrying out together with the National Centre for Social Research about child maintenance arrangements
- We're now re-contacting a small number of parents who took part in the survey to see if they are prepared to be interviewed again – you gave your permission for us to contact you again about further research, so we're hoping you might be interested
- This interview will cover similar topics to the survey but in more depth and detail
- As with the survey, it's completely confidential
- It will take about 45 minutes to an hour, and we are offering £20 worth of shopping vouchers as a thank-you to everyone who takes part
- Would you be happy to take part?
- IFYES: do you have time now, or shall we make an appointment for me to call you back?

#### At start of interview...

Just a few details about the research study before we get into the interview:

- I'm an independent researcher, nothing to do with government.
- Everything you say will be kept completely confidential. We will use some quotes in our report but they will be anonymous - we won't mention anybody's name or say anything that could identify them.
- I'd like to tape-record our conversation so that I don't have to try and scribble down everything you say. The recording will be kept securely and only accessible to the research team. Is that OK?
- As the answers you gave during your previous interview were confidential, I'm afraid I will have to ask you some of the same questions again, just to get a good picture of your circumstances and experiences before we get into the detail. I hope it doesn't feel too repetitive, I will try and get through this part as quickly as I can.

### 3.2 Financial history

- Number & ages of children?
- Same /different dad(s)?

#### Repeat the following questions for each NRP:

- Nature of relationship with ex before separation?
  - married
  - living together
  - couple but not living together
  - not a couple
- How friendly at point of separation?
- Age(s) of child(ren) at point of separation?
  - **General arrangements at point of separation – details:**
    - Residency? Contact? Other involvement?
  - **Maintenance arrangements at point of separation – details:**
    - IF SOME FORM OF MAINTENANCE ARRANGEMENT:**
      - formal/informal (verbal/written)
      - payment amount & frequency agreed
      - method of payment direct/private/voluntary (cash, cheque, bank transfer) or via CSA
      - how agreed; whose choice (PWC's degree of influence); factors influencing arrangements
      - advice/information? sources?
      - how well did arrangements work in practice – what worked/didn't work & reasons
      - if problems were overcome, how? (e.g. enforcement, negotiations)
      - impact of arrangements on PWC's financial circumstances & decisions
      - impact of arrangements on relationship with ex
      - impact of arrangements on child(ren) (material, emotional, contact, relationships)

#### If CSA

- How would you describe your contact with /service provided by the CSA?
- How, if at all, would you say the CSA has helped you?
- How, if at all, would you say the CSA has caused you problems?
- What do you think are the benefits for separated parents of using a Government service like the CSA, rather than just handling their child maintenance arrangements themselves?
- What could the CSA do to better support single parents?

**If private**

- What allowed you to set up a private arrangement? (relationship with ex)
- What do you think would help other parents set up a private arrangement?

**If no maintenance arrangement:**

- Reasons; whose choice (PWC's degree of influence)
  - If DV mentioned as reason, ask exactly why this prevented a maintenance arrangement (e.g. fear of contact, disclosure of info) and what, if anything, might make an arrangement possible.
- what information/advice received about child maintenance (if any)
- would you have liked some form of maintenance arrangement? Why / why not? IFYES, what type of arrangement would you have wanted?
- [If NO maintenance arrangement currently] do you think you might have a maintenance arrangement at any point in the future? If so, under what conditions? And what kind of arrangement would you ideally like?

**“Some parents who don’t live with their children provide financial support other than maintenance, such as paying for household bills or buying things for the children. Has [EX] ever provided any support for you or [CHILD(REN)] other than maintenance (please don’t include anything he bought for them that they keep at his home; do include paying bills, mortgage, providing childcare)?”**

**If some other forms of financial support:**

- formal/informal (verbal/written)
- amount & what paid for
- how agreed; whose choice (PWC's degree of influence); factors influencing arrangements
- how well did/do arrangements work in practice – what worked / didn't work & reasons
- if problems were overcome, how? (e.g. enforcement, negotiations)
- impact of arrangements on PWC's financial circumstances & decisions
- impact of arrangements on relationship with ex
- impact of arrangements on child(ren) (material, emotional, contact, relationships)
- Any changes to arrangements (contact, maintenance, other financial) since [set of arrangements just described]?

IFYES - when change occurred (date / age(s) of child(ren))

**If more than one set of contact / maintenance / other financial arrangements between separation and present day, collect details of next set of arrangements and repeat until all arrangements covered.**

**If more than one NRP, go back to the start of Section B and repeat for next NRP.**

Once a full history has been obtained...

- Any arrangements attempted/considered other than those described?
- maintenance
- other financial
- IFYES, why were those arrangements not put in place?

[If currently has some form of maintenance arrangement]

- How stable do you think your current maintenance arrangement is? What would you do if it broke down?
- Do you think your current maintenance arrangement is the best arrangement available to you? IF NOT, what kind of maintenance arrangement would you ideally like, and what is preventing you from having this?

**3.3 Recent policy changes****2008**

**“Before 2008, single parents on benefit were required by law to try and get child maintenance by registering with the CSA. In 2008, this requirement was abolished.”**

- Did you know about this change before I just told you?
- IFYES (AWARE)...
  - when did you hear about it?
  - how did you hear about it? would you have liked to be informed another way?
  - what did you think of the change?
  - did it prompt – directly or indirectly - any changes in your arrangements with your ex?
  - o IFYES (PROMPTED CHANGE)...
    - nature of change(s)?
    - reasons for change(s)?
    - information/advice? sources?
  - o IF NO (DIDN'T PROMPT CHANGE)...
    - did you discuss making any changes?
    - did you seek any further information about the change? sources?
    - would you have liked to make any changes, and if so why didn't this happen?
- IF NO (UNAWARE)...
  - what do you think about this change?
  - [IF CURRENTLY USING CSA] now that you know about it, do you think you might stop using the CSA? Why (not)?
  - Other forms of financial support (apart from maintenance) at point of separation – details:



## 2010

**“Before 2010, single parents on benefit had the amount of maintenance they were receiving deducted from their benefits. In 2010, this rule was changed so that single parents on benefit were allowed to receive all the child maintenance paid by the other parent, in addition to their full benefits.”**

- Did you know about this change before I just told you/it was mentioned in previous interview?
- IF YES (AWARE)...
  - when did you hear about it?
  - how did you hear about it? would you have liked to be informed another way?
  - what did you think of the new rule?
  - did it prompt – directly or indirectly - any changes in your arrangements with your ex?
- o IF YES (PROMPTED CHANGE)...
  - nature of change(s)?
  - reasons for change(s)?
  - information/advice? sources?
- o IF NO (DIDN'T PROMPT CHANGE)...
  - did you discuss making any changes?
  - did you seek any further information about the new rule? sources?
  - would you have liked to make any changes, and if so why didn't this happen?
- IF NO (UNAWARE)...
  - did you notice any change in your benefit payments in 2010? IF YES, what did you think had caused this?
  - what do you think about this new rule?

## 3.4 Proposed policy changes

## Private arrangements

**“The Government are planning to make more changes to the child maintenance system over the next 2-3 years. One of their main aims is to encourage more parents to try and make their own private maintenance arrangements, so that the CSA is only used as a last resort. All CSA cases will be closed and parents encouraged to make their own arrangements”**

- What do you think about this idea?
- Do you think more parents could set up a private arrangement than currently do? (Do you think single parents go to the CSA without considering the option of private arrangements?)

- What do you think would help parents set up a private arrangement? (e.g. more info about CSA, money, benefits etc.; mediation / counselling / advice on how to negotiate; solicitor involvement, e.g. with contact arrangements)?

## If csa/no arrangement currently

- How confident would you be about setting up a private maintenance arrangement with your ex? Why?
- What sort of help (if any) might help you and your ex set up a private arrangement? (e.g. more info about CSA, money, benefits etc.; mediation / counselling / advice on how to negotiate; solicitor involvement, e.g. with contact arrangements)

## Charges

“Parents who can't make a successful private arrangement, can ask to enter the new CSA. The Government are bringing in a range of charges to use the CSA, partly to encourage parents to make their own maintenance arrangements, and partly to help with the costs of running the service. They are proposing two sets of charges – I will ask you for your views on each one in turn.”

## 1. “A one-off charge of £20 gets your case taken on by the CSA and gets a proper calculation of the amount your ex should pay. He will then be instructed to pay you this amount directly”

- What do you think about this?
- What impact would this charge have on you?
- [IF CURRENTLY CSA] Do you think you will use the CSA when this charge exists? IF NOT, what kind of maintenance arrangement (if any) do you think you will have instead?
- [IF NOT CURRENTLY CSA] How would this charge affect the chances of you using the CSA in the future?

## 2. “Secondly, if your ex doesn't regularly pay you directly you can then have it collected by the child maintenance service. They would charge both you and him for this. He would have to pay an extra 20%, about £2 for every £10 due, and you would have 10% deducted, so £1 taken from every £10 you are due. So he pays £12 and you get £9

- What do you think about this?
- What impact will this charge have on you?
- What impact do you think it would have (had) on your ex?
- What impact do you think would have (had) on your child(ren)?
- [IF CURRENTLY CSA] Do you think you will still try to use the CSA when these charges come in? IF NOT, what kind of maintenance arrangement (if any) do you think you would have had instead?
- [IF NOT CURRENTLY CSA] How would this charge affect the chances of you using the CSA in the future?
- How do you think the government should go about letting single parents know about these changes? Which methods of communication work best (for single parents on benefit)?

### 3.5 Role of maintenance

#### Role of maintenance

Finally can I just ask you a couple of very general questions about child maintenance:

- how important is it for non-resident parents to pay child maintenance?
- IF IMPORTANT: why do you think child maintenance is important?
- what does/would child maintenance mean to you and your child(ren)?

#### Conclusion

- Is there anything else you would like to add?
- CHECK ADDRESS FOR SENDING VOUCHERS/Info sheet
- Thank you very much.

