Transforming
Child Maintenance

A fairer system for children and families

Identifying 'the problem': Analysis of findings from Paying and Receiving Parent focus groups

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September 2024

Fife Gingerbread

IPPR Scotland

One Parent Families Scotland
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Funded by
The ROBERTSON Trust

Citation: McHardy, F (2024) ‘Test and Learn: Understanding the approach to Child maintenance in Fife - Evaluation Report’. The Poverty Alliance.

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Acknowledgements

The research team would like to thank all those who gave their time to share their views for this work. Your contribution is appreciated. We would also like to acknowledge the guidance and support of the wider research partnership.

Terminology

We recognise that a wide range of terminology gets used in the field of Child maintenance to describe parents. Terms that can be used include parent with care, parents without care, resident parents and non-resident parents and receiving and paying parent for the parent who receives the child maintenance on behalf of the child(ren) or young person(s).

Contents

Introduction

There are significant financial consequences to family separation for parents and, importantly, the children at the centre. Children raised in single parent households are more likely than their dual parent counterparts to live in poverty, with four in ten children in Scotland in poverty living in a single parent household. The current system of child maintenance has been established to ensure that where parents separate, both parents continue contributing financially to the raising of the child so that the financial security of the child is safeguarded, and they do not fall into relative poverty. However, as the statistics demonstrate, child maintenance as it currently operates in Scotland does not deliver what is promised.

One Parent Families Scotland's (OPFS) services have heard from many single parents over a number of years who have experienced problems with child maintenance arrangements. Amongst those problems, concerns with the functioning of the Child Maintenance System (which is run by the UK Government's Department of Work and Pensions) have been frequently raised.

OPFS, alongside The Institute for Public Policy Research (IPPR) Scotland and Fife Gingerbread have set out to conduct research in partnership to help identify and advocate for transformational changes to the system, and to improve awareness and understanding of the issues involved amongst decision makers, practitioners, and the general public.

The first stage was to identify up-to-date evidence about the experiences of parents in Scotland with the child maintenance system. Both OPFS and IPPR Scotland carried out focus groups comprised of resident (receiving) parents and non-resident (paying) parents.

OPFS held focus groups exclusively with resident (receiving) parents - those who, following separation, receive financial transfers from the other parent because they are deemed the 'primary carer' of the child(ren) in question. IPPR Scotland held focus groups exclusively with non-resident (paying) parents - those who make a financial payment to the other parent. This document outlines the key themes which arose from those discussions.

These focus groups form the first part of OPFS and IPPR Scotland's work with parents on this project. The same group of receiving parents have been invited to take part in a series of co-production sessions hosted by OPFS over the duration of the project to ensure that parents' views are at the heart of the findings, recommendations and actions arising from this work. IPPR Scotland is hosting a further two sessions, also with the same parents who took part in the previous focus groups, to explore and test policy recommendations.

Most of OPFS's focus group participants have chosen to continue as part of Single Parent Expert Groups, alongside other single parents who have since joined the project. The first two sessions of OPFS's Single Parent Expert Groups have taken place so far, and the key points arising from those meetings will be covered in the final report

The primary aim of the initial focus groups held by OPFS and IPPR Scotland, highlighted in this paper, was to understand where the problems are in the system, whilst also beginning to understand what needs to change to improve the system for children and families. The development of policy solutions will be explored in more depth with the parents as the project continues.

Methodology

Given the nature of the issue and the significantly differing perspectives of 'receiving' and 'paying' parents, the decision was made for OPFS to speak solely to the receiving parent demographic, while IPPR Scotland spoke to fathers who are/would be the paying parents. The aim of this approach was to maximise the comfort of participants in discussing their personal experiences and views.

Therefore, all participants in OPFS's sessions were mothers who would be, or have been, entitled to receive child maintenance to support their children, while all participants in IPPR Scotland's session were fathers who would be, or have been, obligated to pay child maintenance to support their children.

Between November 2023 and January 2024, OPFS carried out four focus groups with receiving parents. 23 single parents took part across the four groups, which took place face-to-face in Dundee (three participants), Fife (four participants), and Glasgow (10 participants) with participants from within those local areas, as well as one online session (six participants) with parents from Edinburgh, East and West Lothian, Perth and Kinross, and the Scottish Borders.

The gender split is broadly reflective of the national figures on those accessing the CMS, as around 93% of paying parents are men (DWP 2021).

Most of the participants in the receiving parent focus groups were single mothers and had direct experiences of interacting with the Child Maintenance Service (CMS), while some had family-based arrangements, and a couple had not yet gone through the process due to fears of exacerbating conflict or risking their own safety and that of their child.

There was a high representation of participants on low incomes, in part-time work and in receipt of social security, whilst the online group was more weighted towards parents who are working full-time.

Both paying parent focus groups were held in December 2023 by IPPR Scotland. Thirteen paying parents took part across the two groups, both of which were conducted in an online format comprised of eight participants and five participants respectively. The initial intention was for there to be an online and offline session. However, among the parents we were recruiting from, there was insufficient demand for an offline session, with many parents unable to make the commute to a physical space on the day offered. As a result, a secondary online session was organised and offered to all participants. All participants who signed up for the offline session were able to participate in one of the online sessions.

The online format did allow for a wide geographic range of participants from across Scotland, with parents within and beyond the central belt including Glasgow, Renfrewshire, Stirling, Fife, East Ayrshire, South Lanarkshire and Aberdeen.

Like OPFS's focus groups, most of the participants had direct experience interacting with the CMS, with at least one parent on a family-based arrangement. A minority of participants across the focus groups were on Universal Credit (UC), with most in employment, one notably who worked offshore and another who worked night shifts which gave a unique perspective on how child maintenance functions accordingly.

The questions asked of paying parents during the IPPR Scotland focus groups (see Section A) were designed independently of OPFS (see Section B), after which, to mirror the themes of IPPR Scotland's focus group, OPFS used IPPR Scotland's questions to inform their focus group questions to enable comparison between the views of both demographics.

Child Maintenance Service

Both the paying and receiving parent focus groups started with a discussion on the Child Maintenance Service. OPFS asked receiving parents why they felt child maintenance is important and what impact a well-functioning Child Maintenance Service would have for them and their children, while IPPR Scotland asked participants more broadly their familiarity and initial assessment of the service.

The themes arising from this discussion include:

The importance of a consistent standard of living for children

Receiving parents emphasised the positive impact that adequate and consistent child maintenance payments secured through the CMS could have on children's standard of living. This was the most common theme that featured in the receiving parent sessions.

Receiving parents said child maintenance would help pay for "food, heat and hot water for kids", "school uniforms", and "extra-curricular activities", and "allow a better childhood" and "keep children out of poverty".

Maintaining financial stability and consistency for the child was frequently raised, with several receiving parents highlighting the importance of this for children's wellbeing. Others pointed to the difficulty of having to explain to children why they can't have the same things or take part in the same activities as their peers.

"Consistency through life – not living on less money at mum's than dad's. Children get used to certain things, then it changes when parents split because of less money."

"It would be a better quality of life if there's two parents paying rather than it just being down to one parent. There could be bullying in school because as a single parent I can't afford the big names. I feel bad because he's like, 'all my friends have got that'. I have to say 'but they've got a mum and dad at home. I'm on my own and I've only got what money is mine'."

The receiving parent focus groups touched on inconsistencies in the financial capacity of paying and receiving parents, and how children recognise those differences going from parent-to-parent. The impact of how children perceive financial inequalities between parents featured prominently in the paying parent focus groups.

Paying parents agreed that child maintenance should always ensure the "focus is on the children" at the centre and delivering financial security above all.However, paying parents took issue with how the maintenance system undermines their personal financial security.

They describe a system which demands a significant portion of their income goes toward maintenance payments, leaving what remains of their disposable income to afford little more than the basic necessities for their children. Participants gave personal accounts of stark inequalities in household finances, where the paying parent cannot afford the same material goods and activities as the receiving parent. They described this arrangement as damaging the bond between paying parent and child.

"As far as the relationship with your child goes...because you are spending so much money on child maintenance, you could possibly be seen as the boring parent – my ex in her new relationship could take her loads of places and I get to do that once every so often – she comes off looking like the super fun parent, and I am coming off as loser dad."

"I am making affordability decisions all the time when the kids are with me – do we go to the cinema tonight, no…always buying the cheapest food available…All these decisions every day of the week are impacting my children's quality of life whilst they are with me, meanwhile I am paying her [receiving parent] and they are going to ice cream parlours for pudding...they are off to all these events with their friends. It then perpetuates the situation of 'I don't really want to go to dad's house because I get more treats when I am here' and then your contact reduces, and it is a vicious cycle."

Despite approaching the issue from opposite ends, both paying and receiving parents are concerned with the impacts on children of financial inconsistency between parents, which the CMS serves to highlight, as well as the financial resource at their disposal to deliver for children.

Both paying (mainly fathers) and receiving parents (mainly mothers) expressed concern about the impact on children of ineffective CMS service delivery. Parents attending the focus groups also highlighted their lack of financial resources which stems from wider systemic issues (for example social security not covering the essentials paired with low wages).

Supporting children's wellbeing

Receiving parents felt that consistent and adequate child maintenance payments, secured through the CMS, could be crucial to supporting the child's wellbeing.

The chief reason receiving parents believe this was because they felt it would minimise conflict and ensure that support comes from both parents, resulting in the "child knowing they are cared for without fights about money". In turn, participants suggested this could help build more positive relationships between children and the paying parent.

"If they've seen that the other parent actually wants to contribute to their life and not all this fighting, that could make them feel better about themselves and their mental health. They're seeing, okay, they might not want to be involved, but they're still contributing to how they've been brought up."

"A healthier relationship with the child and the parent that's paying. Children [in these circumstances] can be very negative. As kids get older, they start realising that one parent's not bothering, so it's about changing the child's mindset and making that a more positive experience if they had that money and that support."

Participants in the paying parent focus groups did not speak specifically about the wellbeing impacts on the child of regular child maintenance payments but one participant did reflect on the mental health implications for children, and how failings of the current maintenance system transcend the financial security of the parents involved.

"My kids show signs of low-level neglect despite the fact there is tonnes of money available."

However, the major takeaway among the paying parent focus groups was a perception that the CMS is less interested in achieving an equitable outcome, and more interested in adjudicating a 'winner' and a 'loser' which leads to worse outcomes for all persons involved.

"[The current system is] set up to have winners and losers, conflict from very beginning – it's not about getting to the crux of the very basis of the problem and trying to find a solution and evidence of it."

Receiving parents also noted that the additional income from child maintenance could support a "healthier lifestyle" for children including participation in hobbies and healthier food choices, as well as showing children they can "aspire to more" as opposed to being trapped in poverty.

Payments supporting receiving parents' wellbeing

Within the receiving parent focus groups, the potential positive impacts of parents receiving child maintenance was discussed, with participants suggesting that easing the financial pressures on them would support them to feel "less stressed and anxious" and allow them to be the best possible parent for their children.

"I work two jobs at the moment so having an additional source of income would allow me to work less and spend more time with my son."

"Money would be less on my mind, knowing that a consistent amount was coming into my account to provide for my child. The mental load of inconsistent payments is heavy."

Receiving parents also discussed the impact that regular payments could have on their ability to take on opportunities and lift their families out of poverty, because the money would help with childcare costs.

One parent who was currently receiving regular payments through Collect and Pay said this was enabling her to work and study:

"It funds his nursery. If I didn't get child maintenance, he wouldn't be in nursery. Every penny I get goes to him."

Minimising conflict, supporting survivors of domestic abuse

Receiving parents felt that one of the most important reasons for the CMS to exist was to help in circumstances where considerable conflict or abuse is a factor.

Department for Work and Pensions data shows that in every quarter from July 2018 to September 2022, between 50 to 60% of receiving parents disclosed to the CMS that they had experienced domestic abuse during the application process (DWP 2022). The prevalence of domestic abuse was reflected across the receiving parent focus groups, as this emerged as a common experience for many participants.

For this reason, as well as more general parental conflict, it was felt that having an intermediary to arrange child maintenance payments was essential in many cases.

"Instead of the other parent getting harassed there's an in-between person, a neutral person that can say 'this is what you need to pay'. There's no causing extra grief between the parents and the kid being stuck in the middle – you have this person to deal with it all."

"It means we wouldn't need to contact our children's other parent and would help to avoid manipulation."

One receiving parent participant raised the point that having a reliable system in place to collect payments could better equip parents to leave abusive partners.

"It can affect people trying to leave an abusive relationship because there is no clear picture of what finances will be, so you will stay in a relationship longer."

The CMS can escalate instances of conflict between parents

None of the paying parents who participated in the focus groups claimed to be the subject of domestic abuse by the receiving parent. However, many paying parents did claim that the current child maintenance system, through its various rules and processes, escalates conflict, or can be utilised by receiving parents in bad faith to perpetuate abuse.

Within the paying parent focus groups, participants pointed to language as a source of conflict between parents. Specifically, the use of terms like "primary carer" by the CMS and others like "resident" and "non-resident" parent which some felt was "inherently adversarial" and imply a hierarchy where the receiving parent is superior. The CMS now use the terms 'paying' and 'receiving' parent.

"There is no way around it. And especially with my ex – she was very clear at the start of the whole process 'I am the primary carer, I am the primary carer, I get the money I am the primary carer'. So that terminology to me is just adversarial in the first instance."

"The very word primary carer suggests somehow the other parent is inherently secondary."

During one of the paying parent focus groups, one participant claimed that the CMS itself was acting independently of the desires of the receiving parent to pursue cases of supposed "non-payment", and that it was unjustly "instigating a chase" for payments in error.

"I've been contacted twice by CMS to say there has been no payment made...they said the third party [receiving parent] told them payment was not made – a complete lie...she [receiving parent] said no...so they [the CMS] were actually instigating the chase...Feel like you are guilty before you are innocent'."

The feeling among paying parents is that the CMS and child maintenance system in general perpetuate the notion that they are a "guilty party until you prove yourself innocent".

The CMS does not do enough to support or protect survivors of abuse

Research shows abusers continue to control victim-survivors' ability to acquire, use and maintain economic resources post-separation. One in four women report experiencing economic abuse after leaving the abuser (Surviving Economic Abuse 2020). This is the context to many receiving participants who say domestic abuse and coercive control was a major factor in their experiences around child maintenance. This included **facing heightened abuse when asking for child maintenance**; the paying parent making or **withholding payments as a bargaining tool** to continue their control; or **demands by the paying parent to explain and justify exactly what the payments were spent on.**

"I've got a No Contact Order, that's why my son's dad has no contact. He's under the impression he can say 'I'll give you more money if I see my child'. You're on an NCO – it doesn't work like that."

For some receiving parents, even reaching out to the CMS in the first place was a daunting prospect because of the **fear of repercussions from their abusive ex-partner.**

"I looked at the website and it was too much to deal with. I was suffering the aftereffects of domestic abuse. I had to be very careful dealing with ex in case he took my son back to the country where he's from. My solicitor told me I couldn't really do anything if he did, but I think the law has changed now."

One participant who was a receiving parent, recounted experiences of controlling behaviour by her ex-partner, said that he and his family members had **"manipulated" her into stopping her claim:**

"I just wish I was braver to really push for it. When I did do it, my ex disappeared off the face of the Earth. They were going to take his passport, they were going to take his car, everything, and his mum came on the phone and said he's going to kill himself because he can't cope. I was being manipulated – he just said that because he didn't want to lose his passport before going on holiday. I just wish I had more strength. I don't think we should have to have so much strength."

Receiving parent participants reported a **lack of understanding or support from the CMS** in these sorts of circumstances, such as being asked to contact the paying parent despite explaining their fears and the history of abuse and being expected to repeatedly explain their story every time they called. This included a lack of knowledge within the CMS of complex situations such as no contact orders or non-harassment orders, and a lack of signposting to relevant services and supports which could help.

"They try to push you to Direct Pay, or if you don't want contact, the suggestion I had was 'do you not have a family member who can be the middle person for you?'"

"There are child contact centres but loads of people don't know about it, my friend did that, but there's no mention of that through the CMS – they should protect you through custody issues and things like that."

One parent, who had previously claimed child maintenance but was now being asked to pay by her ex who currently has the care of their child, said the **CMS was being used to continue the abuse** she has faced.

"I was in a relationship with extreme domestic violence and abuse. The police and Women's Aid had been involved. When I asked for a divorce, I come from a Muslim background, and in my situation his family all supported him and there has been a custody battle. He made a claim through the CMS and I had no contact with my child at this point. The Child Maintenance Service kept sending me letters and never showed any understanding of the complexities of my situation."

Within the paying parent focus groups, some participants claimed that receiving parents acting in bad faith would seek to unilaterally involve the CMS as a mechanism to **extend manipulation post separation**. For instance, one paying parent said the receiving parent sought to bring down a family-based arrangement despite the paying parent fulfilling their side of the arrangement:

"We've had informal arrangements via mediation…when I went on to mediation my solicitor would reveal an abusive letter saying she [receiving parent] felt mediation was a waste of time. The reason I had gone to that [mediation] was so I could provide for my kids – and yet I still got referred to the CMS. There was evidence that I had made payments for my children, and I am disappointed to learn that that wouldn't be taken into account, that's horrendous and should not be allowed to happen. In my opinion it is a form of abuse."

However, we do note that whether the paying parent is making the payments or not is not the only reason why the receiving parent might want to use the CMS, particularly Collect and Pay. Collect and Pay ideally prevents the need for any communication between both parents, or the receiving parent having to share their bank details. In a domestic abuse situation, someone might want to avoid any contact, regardless of whether the other parent can prove their intention to make the payments.

Another area in which paying parents and receiving parents see matters very differently relates to the involvement of paying parents in how maintenance payments are spent. The receiving parent participants believed maintenance payments should be spent by them on raising their child without any external input from the paying parent or anyone else. These participants felt that attempts by the paying parent to control and demand information on how the money is spent can be a form of financial abuse.

Within the paying parent focus groups many of the participants simply did not trust that the money they were paying in maintenance payments was being spent appropriately by the receiving parent.

"The concept that you would give your partner 25% of your pre-tax income and not have any understanding of what they need or what it is being spent on – is absolutely bonkers."

"In the current system you don't know what they are spending that money on, but there is an accepted amount of money that goes toward the children's benefit. But if they then come to you and they are wearing shoes with holes in them, you sit there and think, well I can't let her wander around for the weekend with shoes with holes in them, I've got to go buy some shoes. Is that really my responsibility or is that what I am giving money to the other parent for to provide that clothing".

Calls by paying parents for transparency in how receiving parents spend money, motivated by dissatisfaction with the high percentage of their income dedicated to child maintenance, is at odds with the concerns expressed by receiving parents of using this information to exact coercion and control.

Concerns also emerged that parents had been given inaccurate advice in complex cases, for example around the financial support available when a parent's parental rights are removed for safety reasons – a process which one participant had been through, and another was considering. These parents had been given the impression their child was not entitled to maintenance in this circumstance, when legally this is untrue.

Overall, receiving parent participants said that the CMS could and should be doing more to connect with other services and agencies, particularly when domestic abuse is involved, to ensure it does not put victims/survivors of abuse at risk.

CMS customer service and processes are often poor

Where concerns about quality of the CMS are most aligned between paying and receiving parent focus group participants relates to the customer service and functioning of the CMS more generally. This includes **receiving different advice from different people**, an apparent lack of expertise in the child maintenance system by staff on the phone and **having to repeat their story** numerous times.

"There's no consistency. You're on hold for an hour or two hours to get through. You have to speak to someone you've never spoken to. You have to tell them the whole scenario, they have to look through all the files, and they're like, 'what do you want me to do?' Your job. If I knew how to do your job, I'd be doing it."

"It's a rollercoaster of emotion. You speak to someone who says they will do something on your case so you feel positive, then you find out it hasn't been done, so you're back down again."

"Different person and message every time you speak to them…so stressful having to deal with a break-up, not seeing your kids, and then the added stress of them [CMS] – it's soul distressing at time."

"From my experience – I find what CMS say and what is actually the truth isn't always the same thing…sometimes if you make two phone calls to them they will tell you completely different things."

Within the paying parent focus groups there was agreement that it was hard to establish meaningful contact with the CMS to resolve issues. Participants cited long wait times on the phone which are unsuited to regular working hours, and staff who lack full knowledge of the ins and outs of child maintenance leading to unanswered questions. The slow response time of the CMS to queries was viewed by paying parents as compounding issues which might otherwise be resolved but spiral to worse outcomes for both parents and the children.

"Impending payment coming up...which I am going to struggle to pay...they are just too slow to react I have sent them the evidence online, phoned up and spoke to someone – they can't do anything about it – they've just got to put it in the queue to be looked at by whoever is dealing with it and wait for these things to be processed which is not helpful."

"You wait an hour [on the phone] to get through to them and then once you do, you get put through a triage system, so if you ask anything specific or technical whatsoever, and quite often they are, they can't answer them, and you are then passed on to somebody else – which takes another hour or two hours...some people have jobs to go to or children to look after – you just don't have two, three hours a day to muck about with the CMS."

"You only ever had a hope in hell if you call first thing in the morning, any other time, if you have a 9 to 5 job you don't have a chance, even on an hour lunch break you might just get through but no time to have a meaningful conversation."

There was some disagreement over the usefulness of online chat functions which some said 'timed out' and did not operate effectively, while others found the ability to write a question 'go away and leave it [to be answered]' approach useful.

"I found the online portal as good in that respect – could send them a message, go away and leave it, and not spend 3 hours trying to get in contact with them."

"Just brought out an online chat function – I joined it, waited for an hour, it timed out and said there was nobody available and it just closed."

Participants from across the paying and receiving parent focus groups also highlighted concerns that **the CMS often takes an impersonal and at times insensitive approach**, whether it be how CMS staff deal with parents over the telephone, or the shift to prioritise a digital interface with automated messages, and the use of default letters.

"Calling the CMS is like calling [a mobile phone company], they are unsympathetic and get angry and cut into the conversation whilst you're telling your story. They have no patience or a caring response. They should understand this is about your life and your child's life, not a phone contract."

"I appreciate lots of digitisation going on with passports, driving licence, etc – but feels a very human centred thing [child maintenance] is being swept up in that – you get a 16-character login – put in details – woken up by automated text, etc."

Paying parents mentioned how 'fear' is instilled in system through anxiety inducing messages, requiring regular upkeep through the CMS website which adds additional stress at an already distressing time. Participants felt that this experience was counterintuitive and risks negatively impacting the mental health of some users at an already vulnerable time.

"It is really frustrating – the anxiety and the mental health associated with the text messages, or the emails you get from CMS – as time went on, I realised how futile it seemed to be to deal with them."

"Oh god, what is it now…are they increasing payments, are they going to C&P… I felt sick."

"I find myself able to deal with these situations quite well, but I tell you what if I was unstable, unfit, going through trouble and depression – the wrong person…could push them over the edge."

Regarding accessing information about child maintenance online, participants said **the CMS website was 'confusing'** and meant they were more likely to have to call and take up more of their own and the CMS's time. The process of having to regularly check an online journal for updates whilst waiting long periods of time for any communication from the CMS was also described as 'stressful'.

The CMS is failing to collect or enforce accurate payments

Criticisms are levelled by paying and receiving parents at the ability of the CMS to collect and enforce accurate maintenance agreements, as well as a shared feeling that the onus of evidence to prove their case falls on them and not the 'other' parent.

Among receiving parents, a criticism shared by all participants who had used the CMS was that it had not done enough to ensure that the correct payments were made in a timely manner by the paying parent.

One of the major reasons for this, receiving parents felt, was that the system was too open to the paying parent taking advantage of "loopholes" and misrepresenting their income and circumstances. This included cases of paying parents claiming to be unemployed when working cash in hand, understating their income when self-employed, providing the wrong details of their current employment, or hiding other sources of income.

> "My ex-partner had been paying but he found a loophole in that he took voluntary sabbatical which takes payslip to nil and the CMS take that at face value and say he doesn't have an income so he doesn't have to pay anything. They don't look at how he's funding that sabbatical. I think the UK is the only country that does that."

What made this situation most stressful for participants was that they felt the onus was on them as the parent trying to receive child maintenance to investigate and provide evidence to prove the inaccuracies to the CMS. A point which arose in all the groups was that this expectation could leave many parents unwilling to go through a process which requires so much of their limited time and energy.

> "My mum flagged to me that she had seen him walking every morning with a hi-vis vest on. He told the CMS he wasn't working. I followed him in my car to see where he was going and my mum came with me in case anything happened, just so we could prove to the CMS that he had a job."

Ultimately, receiving parents shared the view that non-payment was not taken seriously and that there was no way of ensuring that their child would receive the money owed. Several parents expressed a sense of unfairness that the DWP would take other forms of fraud or debt more seriously.

> "It's ironic that the UK Government are now wanting to monitor our bank accounts to make sure we're not doing fraud, to make sure we're not stealing from the government because we're on benefits, but they can't think of a solution to help with the parents who don't pay for their kids. They can't find a way to monitor if they've got jobs, or whether they've got a car, or whether they've got benefits?"

Turning to the perspective of paying parents, one of the chief complaints they cite as undermining the accuracy of maintenance payments was suspicion of inter-departmental disconnect within CMS. For example, issues where the relevant evidence to back up a paying parent's claim is submitted, accepted by the CMS, but subsequent interactions reprimand users for failing to submit already-submitted evidence. Paying parents also cited inaccuracies between caseworkers in the handling of cases leading to confusion for service users, needless stress, and lack of access to potentially crucial financial deductions.

"I have submitted evidence for the cost of contact [with child] and I phoned them up, gave them the times and dates when contact was there…submitted receipts online, case worker could see the receipts online - but then I got a letter from the CMS saying that due to lack of evidence I couldn't make any adjustments to my payment. I later phoned back, and they said 'yes, we have all your information and looks like the amount of information you need to submit'".

Paying parents also raised issues surrounding how the CMS considers benefit income. Specifically, how the CMS manages the transferal of funds for paying parents on Universal Credit (UC) who are in and out of work. One paying parent who was no longer working, and on UC and a Collect and Pay agreement, said the CMS failed to deduct money from his UC earnings and he was forced to directly transfer money to the receiving parent accordingly:

"Mum had it as Collect and Pay when I wasn't working – and every month they [the CMS] failed to take the money out of my UC. UC said there was no issues, CMS blamed them – I sent money directly to the mum, but every month the debt was added by CMS to what I was owed them, including the 20% charge…still sitting there as uncollected fees".

This points to what paying parents viewed as an apparent institutional failure where teams within the DWP are unable to communicate effectively and resolve issues for service users.

Similar to the experience of receiving parents, paying parents agree that the current CMS makes them feel as though the burden of evidence, and onus to prove their case, always falls on them. Paying parents across the two focus groups regularly complained that it felt as though receiving parents could make a claim about arrangements without evidence and it would be taken at face value by CMS, which would end up in costly legal trials to resolve.

"Balance of evidence swayed to one party against another – there is not equality there. One party has to get blood out a stone, whereas the other party is just accepted whatever they say."

Returning to the receiving parent perspective, and how they perceive the CMS's attitude to parental obligation, a frequent point of discussion within the focus groups was a sense of **double standards in what would be regarded as 'neglect'** and quickly responded to by the state if it was the receiving parent failing to provide.

"If we, as the resident parent, didn't provide for our children - feeding, clothing, getting them to school then that would be deemed as neglect. Their absence of financial support and being there for their child is neglect. There should be enforcements for that."

CMS calculations are unfair

In addition to concerns about the accuracy of the information used by the CMS to make its calculations, some receiving parents felt the current rates of child maintenance, or the factors taken into consideration in the formula, were unfair. For paying parents however, this view was unanimous.

Among the receiving parents, quite a few of the participants had ex-partners who were in receipt of Universal Credit, and **some felt the £7 per week required of paying parents in this circumstance was too low.** The participants in this situation were predominantly also receiving Universal Credit and felt that it was unfair that they were spending all their money to support their child whereas the other parent was only expected to contribute a small amount.

"I have to pay for my kids 24/7 and it's not cheap. Formula at the time was £12 a tin. Then there's the cost of nappies and wipes. Only £7 a week doesn't cover half of this. I get more in child benefit than child maintenance from their dad...£7 a week – is that what his child is worth?"

The criticisms of how child maintenance obligations are calculated among the paying parent focus groups were numerous. The most fundamental point of contention was the feeling that there is an inherent economic inequality that exists in calculating the contribution of the paying parent while not factoring in the income of the receiving parent.

"She's in the top 1% of earners, but I am the one paying to **not** see my children – sending money to somebody who definitely doesn't need it…using Direct Pay to save money and make sure it goes every week...I have 5% of total household income, ex-wife on 95%, promoted in career, very, very wealthy. **I have had to sell things, liquidate assets, then the kids come to me, and I have to make genuine hard decisions."**

"She is taking the kids to Disneyland in February – I can't afford to take them to a caravan holiday next year."

A common thread which runs through paying parents' criticisms of the current child maintenance system is that it is hopelessly outdated and remains informed by **antiquated assumptions about the role of the father (who are very often the paying parent).**

The (all male) participants at the paying parent focus groups claimed that there was no serious presumption on the part of CMS that the dad would want a 50:50 care arrangement, or that that should be the optimal arrangement for parents which the CMS should facilitate. One parent claimed that this is borne out by the fact that the first determination the CMS makes is a binary: who is the paying (non-resident) parent or receiving (resident) parent, and there can be no genuine equal arrangement

(albeit allowing for equal time spent with the child). This highlights the confusion around the role and expectations of the CMS which has a remit to deal with child maintenance and has no locus in relation to shared parenting.

"Cultural shifts – 30 or 40 years and roles fathers have in families and society... huge cultural shifts and feels like these institutions, family court, CMS, has not really kept up with that changing role and changing set of expectations of what families have...**couldn't put equal share...just not possible in their system**. You are spending roughly 49.97% of time and money on your kids and therefore you are the non-resident parent. It is crazy the amount of resource and time the CMS spend on that."

One of the most prevalent themes discussed by paying parents relating to the calculation of maintenance obligations, concerns the mechanism which ties the number of nights a paying parent spends with their children to the amount of maintenance they are obligated to pay.

Some paying parents expressed concern that this creates an area of contention where a receiving parent can seek to reduce the amount of time a child is able to spend with the paying parent while increasing the amount of maintenance payments the receiving parent is entitled to.

"You get your kids 60 overnights a year – that then creates conflict between parents on contact because mum is looking at that and saying, 'oh if I get that down to 54, I am going to get another seventh'...I don't know what the solution is instead of overnights but basing it on overnights creates conflicts."

This identical concern exists in the opposite direction. Receiving parents had **mixed views regarding the fairness of child maintenance being calculated based on the number of "overnights"** with the paying parent, as some felt this may not be an accurate reflection of the amount of time and money spent by the other parent on the child.

It was mentioned by a number of receiving parent participants that this approach **was open to manipulation by paying parents** who want to reduce their child maintenance payments, when this might not be in the best interests of the child. As one receiving parent stated:

"My ex doesn't have the kids often. At the time when I went to the CMS, he was trying to increase the number of nights he had them so he had to pay less child maintenance, and he was telling them he had them more often than he did."

From the paying parent perspective, one parent shared how they, to reduce tensions, and work around the moral hazard of the nights mechanism, increased their care time with the children but continued to pay the receiving parent at the same rate to avoid disrupting relations or invite conflict over financial incentives on their part.

"Paying money every month well above what I was due to pay, and only last year I've had the kids equally for the last 3 years…I have been told by the CMS you only have to pay £162, you don't have to pay anything else – but that is not realistic – I don't want to be that person that withholds money for my kids to get back at my ex – or to say I am no longer paying for that...I am now scared if I stop paying."

Paying parents who work nightshifts also felt they were unfairly penalised by the nights mechanism in which the paying parent may be caring for a child the whole day (and paying the costs associated with caring) during what is technically not a caring day for them, and handing care over to the receiving parent where they will spend the night. As this was not a 'night' it does not factor into a maintenance deduction.

"If I work nightshift…I have her from 9am till she goes to her bed back to her mum's house, that is not considered a night so regardless of what I do that day – spending money on her, lunch, tea whatever – that is disregarded…if I choose to get her from nursery or have her that day when I am not having her overnight – **I am paying all the costs for having her that day while my ex doesn't pay anything** and I go to work at night and all she is doing is technically putting her to bed."

Another common refrain across the paying parent sessions was frustration that there are many hidden costs they must pay to provide a home for the child while they are in their care. Also mentioned was that while the receiving parent cares for them the majority of the time, and as such the vast majority of the child's belongings (clothes, furniture, toys, etc) are there, the paying parent must also afford to pay and store some additional belongings while in their care, not to mention the costs of extracurricular activities. An inability to do this, or match what the receiving parent is able to provide, can, as pointed out earlier, lead to an enduring perception of being the "no fun parent".

"To have overnight accommodation – I still need to provide beds, clean bedding, a second bedroom and soon a third bedroom as I have twins – growing out of the small beds, have to upgrade the beds, heating, energy and electricity which is used when they are here – all these things – similar costs like clothes, it is all exactly the same."

When it comes to how obligations are calculated, paying parents highlighted the use of gross pay when factoring in their calculations, and not real-terms income or establishing any realistic threshold of affordability, which was seen as particularly unfair to the paying parent and in need of reform.

"I ended up paying money when I couldn't afford to pay money, got myself into a little bit of debt – the fact that they base it only on your gross salary and **don't take any affordability into consideration is absolutely criminal**. I believe the system would be much fairer, much better, if they stopped putting the paying parent into poverty. If there was an affordability assessment, what other payments do you need to make to stop you going bankrupt. Perhaps an element of means testing for the receiving parent – how much do they actually need to keep those children afloat?".

Paying parents also took issue with other rules such as the 25% income threshold -- the amount by which a paying parent's income must fall before there is an affordability recalculation – to reduce maintenance obligations. Some parents pointed out that the threshold was so high that the CMS is basically asking people to "game the system" to work around it. For instance, one paying parent described the 25% as:

"A bit odd, don't know why it is an arbitrary 25% - it seems like they want you to game the system – so if you are getting paid less – you should increase your pension payments to make sure it goes down 25% to make sure you are being fairly treated."

Returning to the receiving parent perspective, there is an **assumption built into the CMS's calculation formula that the paying parent will be covering costs for any new children living in their home with a new partner,** and the paying parent is required to pay less child maintenance than before.

Several receiving parents raised the point that these assumptions did not apply equally to both parents, with no increase in payment attached to the paying parent having a new partner – and therefore another possible income in their household – or to the receiving parent having children of a new partner living with them.

"My ex is self-employed, so he sorts out his own taxes and sorts out what he's paying each year to the kids, basically. He now lives with a new partner and her two kids, so they have been brought into account meaning my children, his biological children, get less each month. Surely this partner's kids have a dad that pays for them?"

Attitudes around child maintenance and single mothers

The influence of personal and societal attitudes on the problems surrounding child maintenance came up in the receiving parent focus groups in a few different ways.

Stigma towards single parents was raised, with participants suggesting that false stereotypes of single mothers as "money-grabbing" impacted on how seriously the issue of child maintenance was taken, including by the CMS itself.

"It's such a strange stigma you get for being a single parent, even if you are in uni or you're working part time - where do people expect you to get time from [to earn more]? Especially when nurseries and childminders are so expensive."

"The narrative needs to change towards the stigma against single parents. We didn't choose this life for our kids. In an ideal word there would be two parents. We all wanted that, it just doesn't work out like that. The minute you say, 'I'm a single parent', you're judged automatically."

In contrast, some receiving parents felt the lax approach of the CMS fed into a **narrative that fathers do not need to contribute equally** to their children's lives. In the wider society, participants felt that social attitudes allowed fathers to feel that not paying was acceptable, whereas women would be judged much more harshly for the same behaviour.

"It gives the impression that it's ok to do the bare minimum."

"If it was mothers doing this to their children, it would be all over social media, it would be on the news. If a mum walks out, it's like 'I can't believe that mum chose to do that and not raise her wean', you'd be shunned, but if a dad does it, it's just like 'oh right'."

Some participants suggested that **changes to the system itself would not be effective until 'paying' parents want to pay** child maintenance.

"It seems to be a particular type of non-resident parent who won't contribute. There should be an educational piece on why they think they shouldn't pay or see it as paying the ex, rather than the children."

Charges for Collect and Pay are unfair

The CMS charges the receiving parent a 4% deduction from maintenance collected via its Collect and Pay service, as well as charging the paying parent a 20% surcharge.

Receiving parent focus group participants felt the charge for receiving parents was unfair, particularly in light of the difficulties and disappointment that parents using the Collect and Pay service were facing.

"Where are all these payments going to? What are they helping? Because nothing's changed. The money they're collecting is just to pay their wages but there's people [receiving parents] sitting with less than what's being collected from me and nothing can be done about that."

One receiving parent noted that it was unfair that the 4% charge also applied to arrears which had been accumulated because of the paying parent's refusal to pay and could be "quite a significant amount".

Receiving parent participants who were already on a Direct Pay arrangement (where the CMS makes the calculation, but the payment is arranged between the parents) said they were struggling due to payments being stopped and started, and had similar **fears about asking to move to Collect and Pay** (where the CMS transfers the money from one parent to the other and charges both parents for the service).

"He stopped paying and I was scared to reach out to the CMS to change it [to Collect and Pay] because he was annoyed to start with that I went through the CMS to ask him for money, and he would have to pay extra fees [for using the Collect and Pay service]. He's been so abusive. I had to see him because he had visitation with my daughter, and I was terrified. With a lot of support, I managed to contact the CMS and say that I haven't been paid for so many months. They said because [it was Direct Pay] they cannot backdate the claim or anything so that money is lost."

Relationship between child benefit and primary carer status

A major point of contention among many paying parents is the feeling that the current child maintenance system and CMS is **systematically preferential to the parent in receipt of child benefit.** Paying parents blame the CMS for favouring the recipients of child benefit (usually the mother) for determining primary carer status, regardless of circumstance or a parent's pursuit of shared care arrangements. **However, it must be noted that the CMS focuses on financial support, child contact arrangements fall under a separate process**. Child Benefit can only be paid to one person, and it's paid to the main carer. This is usually the parent your child or children live with most of the time (Moneyhelper 2024).

"CMS look at child benefit as god – whoever has child benefit is normally defaulted as resident parent, they don't even normally have to look at if it is 50:50 or shared care – normally they are going to be receiving the payments".

One participant in the paying parent group pointed out that paying parents are often in the position they are today with very few nights a week, and arrangements which they deem unjust overall because 'in the early days' separated parents are not well versed in how the system operates, and specifically what CMS recognises as the primary carer or person with shared care. To redress such an outcome requires **legal action (separate from the child maintenance process) must be taken at an early stage to counter claims of primary carer status (being the recipient of child maintenance) by the other parent.**

"I ended up in the default position of she gets child benefit therefore you pay the money – she has claimed you haven't got any contact – you have no opportunity to prove it in the early days until you have got this court order – so default position was if you are not agreeing as parents assume it is just assumed to be one night a week – [resident parent status] goes straight to the person who has got A) no morals and B) child benefit payment."

Conclusion

As a policy issue, Child maintenance, and how parents interact with the Child Maintenance Service, is inherently emotive and often a source of confrontation between the parents of children. Despite this, what is best for the health and wellbeing of children must always be the focus of how we assess and reform the child maintenance system.

This review brings together the views of parents who currently make child maintenance payments (paying parent) and receive it on behalf of their child (receiving parent). It serves to highlight the issues parents have experienced interacting with and working within the maintenance system, and chiefly how it affects their child.

Among the issues discussed there were points of commonality between parents. Both paying and receiving parents recognise the importance of a maintenance system which delivers a consistent standard of living for children, provides equitable outcomes for children, and ensures there is a role for both parents to financially support and raise children. These core principles of **parental responsibility** and **obligation** to the child ran throughout the paying parent and receiving parent focus groups.

Criticism by parents relating to their experience interacting with the CMS via telephone and other formats was unanimous between paying and receiving parents. Parents cite insensitivity in the dealing with cases by CMS staff, inconsistencies, and inaccuracies in the handling casework, all of which undermines confidence in the CMS as an institution and threatens the durability of arrangements as problems with maintenance arrangements go unresolved.

Parents also complained about failure by the CMS to enforce the regular and adequate payment of maintenance which risk the financial wellbeing of children, and a prevailing idea that in order to justify claims to the CMS, parents must put their own safety at risk to police and investigate the status of the other parent.

Receiving parents emphasised failings by the CMS to recognise and tailor service provision to meet the needs and recognise survivors of domestic abuse. Specific elements of the child maintenance infrastructure, such as the use of fees in utilising services, function as barriers for domestic abuse survivors, and work to exacerbate conflict and threat between parents. Paying parents agreed that the current system tends to exacerbate rather than reduce conflict between parents through the language adopted by the CMS conferring a hierarchy, as well as citing instances where receiving parents threaten the involvement of the CMS to disrupt existing informal arrangements for financial gain.

Issues, and perceived unfairness over how maintenance payments are calculated featured prominently in the focus groups. Paying parents point to outdated income thresholds used to determine financial obligations, a lack of serious affordability considerations, and a calculation method which does not take into account the income of the receiving parent. Receiving parents took issue with the sheer unaffordability of raising a child while receiving the lowest possible maintenance payment from the other parent who are in receipt of Universal Credit. But together, criticism of the nights mechanism as an accurate and fair mechanism for regulating maintenance obligations requires serious reappraisal.

Other issues featured in how the CMS undertake its operations notably around perpetuating stigma of single mothers, and the heightened responsibility to care they feel obliged to undertake vis-a-vis the paying parent; the continued deduction of maintenance payments received by children under Collect and Pay; and how fathers feel the current system does not do enough to recognise certain fathers who wish to have a larger stake in the care of their children in the 21st century.

Clearly there are a myriad of issues with the current child maintenance system which need addressed and stand in the way of better outcomes for parents, but more importantly children.

Related Transforming Child Maintenance reports

Read the interim briefing report and all other related research reports:

Child Maintenance and its impact on child poverty and financial security for single parent families, Casey Smith and David Hawkey, IPPR Scotland.

This report presents findings from the first of the two-stage 'Transforming Child Maintenance' project, based on quantitative and qualitative research including focus groups, public polling, expert consultations, and statistical analysis. This stage of research involved identifying the main issues with the current child maintenance system, as set out in this briefing paper, to inform readers and stakeholders of where reform is most urgent. The briefing paper serves to inform the next stage of the research which aims to develop ambitious policy recommendations for reform of the child maintenance system.

Identifying 'the problem': Analysis of findings from Paying and Receiving Parent focus groups, Casey Smith, IPPR Scotland and Caitlin Logan Carter, One Parent Families Scotland.

This analysis brings together the findings from focus groups with Paying and Receiving Parents, hosted by One Parent Families Scotland and IPPR Scotland, focused on identifying the various issues parents cite while reflecting on their experience with the child maintenance system.

Child maintenance polling results, Dave Hawkey, IPPR Scotland.

This slide package sets out the key findings from the polling commissioned by IPPR Scotland and conducted by Diffley Partnership. More than 1,000 adult parents in Scotland were polled in March 2024, with the aim of understanding the attitude of parents towards the current UK child maintenance system, what it should accomplish, and how it should work.

The role of the existing child maintenance system in children's financial security, Dave Hawkey, IPPR Scotland.

This report is a statistical analysis which delves into the Department for Work and Pension's Family Resource Survey and Households Below Average Income dataset to examine the relationship between child maintenance the children's financial security, particularly the impact on child poverty in the UK.

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Section A

IPPR Scotland: Paying Parent Focus Group – Child Maintenance System

Discussion Guide, 2023

Set up

Introduce IPPR Team

Welcome to the Discussion Group

- Thanks so much for taking the time to speak with us today – (my name is/ introduce) We are researchers at the Institute for Public Policy Research in Scotland. We're an independent research charity.
- We've are conducting a project, funded by the Robertson Trust, which aims to understand the issues and challenges at the heart of the existing system of child maintnance payments and what should be done to reform the child maintenance system to make it fairer for all partners and deliver better outcomes for both paying and receiving parents and children.
- We are speaking to you because you are a parent in Scotland who uses the child maintenance system - we want to get the perspective of paying parents on how the current system works and what a better system would be like.
- Fully anonymous and confidential; anything you share today will be totally anonymous – for instance, if we quote anything you say today it will not be attributed to your name or anything else which may identify you.
- Did you all receive and sign info/consent form?
- Request permission to record discussion – with your permission I will record the discussion; this is just so we can go back and listen again after the discussion. All data collected today (e.g., the recording) will be held securely on our servers and not shared outside the immediate research team.
- There will be plenty of time to get your views across and discuss issues between yourselves, something we encourage; our role is to keep the conversation flowing, ensuring we cover the broad areas we need to and ask any follow-up questions.
- It's also important to keep the discussion respectful and make sure everyone feels able to speak and share their experiences. It's natural that people might have differences of opinion but we ask that we all speak to each other respectfully, avoid using language which could be considered offensive, and let other people have the chance to share their views.
- Important to say – there are no right or wrong answers, and any and all contributions are welcome.
- If at any moment you wish to step out, take a break, or leave at any time, for whatever reason, please do so – you are under zero obligation to speak with us, or share anything you don't feel comfortable sharing.

Do you have any questions before we start?

Introductions and opening discussion (5 mins)

Before we begin, perhaps we could start by introducing ourselves.

Familiarity and assessment of the Child Maintenance Service

How familiar are you with the Child Maintenance Service and what is your relationship with it?

Do you understand your role, entitlements, and responsibilities?

What services do you make use of **(Direct Pay / Collect & Pay)?**

What is your assessment of the service (interactions/experiences)?

What do you understand to be the role of the Child Maintenance Service, and what should be its role?

In what ways is it currently effective or ineffective? (mediation, support?)

How should this be changed?

What can it do to help your situation?

Either from experience or your current understanding, what is your assessment of alternative family-based arrangements outside of the Child Maintenance Service?

Do you understand it to be a better or worse solution than working through the child maintenance service? Why or why not?

What are the pros and cons?

Impacts of arrangements

Reflecting on your experience of the child maintenance system, how does the current system work (or not) for you?

PROBE: The calculation of maintenance payments (fair or unfair, financial consequences, consider personal circumstances/finances)?

Times when either didn't pay or underpaid – why? What prevented you? What could have been done?

What was the financial impact for you (and your family) as the paying parent?

Assessment of the rules and decisions concerning care arrangements, including through the legal system?

Daily functioning – accessing services, responsiveness, making appeals?

Any assumptions on the role of the paying parent (ineligibility for social security, child benefit)?

How does the current child maintenance system and arrangements work for your child(ren)?

PROMPTS: How has the system impacted/changed how they are parented (overnights, etc)?

How could it be made to work better for you and your child(ren)?

How does the current child maintenance system and arrangements work for the child(ren)'s other parent?

PROMPTS: Able to engage in shared parenting?

Convivial or confrontational?

How could it be made to work better between you and the other parent?

PROBE: What should happen if the paying parent cannot pay maintenance, or non-paying parent does not receive payment – should government play a role in ensuring neither family (paying parent and non-paying parent) falls into poverty?

Potential conflict

Does the current child maintenance system affect your ability to move towards positive shared parenting arrangements?

PROBE: Does the system lead to instances of conflict? Or does it help to prevent or minimise conflict?

How and why?

Are arrangements potentially delivered better outside the system provided by the Child Maintenance Service?

Conclusions and wrap-up

Thank you very much for the discussion, **is there anything not already covered that you would like to mention?**

Thank and close

Section B

OPFS: Resident Parent Focus Group – Child Maintenance System

Discussion Guide, 2023

Set up

Introduce OPFS Team

Welcome to the Discussion Group –

- Thanks so much for taking the time to speak with us today – (my name is/introduce) We are researchers at the Institute for Public Policy Research in Scotland. We're an independent research charity.
- We've are conducting a project, funded by the Robertson Trust, which aims to understand the issues and challenges at the heart of the existing system of child maintenance payments and what should be done to reform the child maintenance system to make it fairer for all partners and deliver better outcomes for both paying and receiving parents and children.
- We are speaking to you because you are a parent in Scotland who uses the child maintenance system - we want to get the perspective of paying parents on how the current system works and what a better system would be like.
- Fully anonymous and confidential; anything you share today will be totally anonymous – for instance, if we quote anything you say today it will not be attributed to your name or anything else which may identify you.
- Did you all receive and sign info/consent form?
- Request permission to record discussion – with your permission I will record the discussion; this is just so we can go back and listen again after the discussion. All data collected today (e.g., the recording) will be held securely on our servers and not shared outside the immediate research team.
- There will be plenty of time to get your views across and discuss issues between yourselves, something we encourage; our role is to keep the conversation flowing, ensuring we cover the broad areas we need to and ask any follow-up questions.
- It's also important to keep the discussion respectful and make sure everyone feels able to speak and share their experiences. It's natural that people might have differences of opinion but we ask that we all speak to each other respectfully, avoid using language which could be considered offensive, and let other people have the chance to share their views.
- Important to say – there are no right or wrong answers, and any and all contributions are welcome.
- If at any moment you wish to step out, take a break, or leave at any time, for whatever reason, please do so – you are under zero obligation to speak with us, or share anything you don't feel comfortable sharing.

Do you have any questions before we start?

Introductions and opening discussion (5 mins)

Before we begin, perhaps we could start by introducing ourselves.

Familiarity and assessment of the Child Maintenance Service

How familiar are you with the Child Maintenance Service and what is your relationship with it?

Do you understand your role, entitlements, and responsibilities?

What services do you make use of **(Direct Pay / Collect & Pay)?**

Either from experience or your current understanding, what is your assessment of alternative family-based arrangements outside of the Child Maintenance Service?

Do you understand it to be a better or worse solution than working through the child maintenance service? Why or why not?

What are the pros and cons?

Potential positive impacts of effective arrangements and service

Do you think the CMS is an important service to have, and why?

What can/could it do to help you as a single parent and how can it help your child?

What do you think the impact is or would be of receiving child maintenance for you and for your child?

What would be the financial impact?

What would be the impact on wellbeing?

Anything else?

How the system is working: part 1 (overview)

Reflecting on your experience of the child maintenance system, how does the current system work (or not) for you?

PROBE: Is the calculation of maintenance payments fair or unfair? What are the financial consequences of that? Both in amount and how this is calculated such as in relation to number of nights contact.

How is the daily functioning of the service working – accessing services, responsiveness, making appeals? (From very well to very badly)

How do you think enforcement of payments is working? (From very well to very badly)

How the system is working: part 2 (impact for child, other parent, and what would make things better)

How does the current child maintenance system and arrangements work for your child(ren)?

PROMPTS: Has the system impacted/changed how they are parented (for example, the amount of time their other parent spends with them or has them overnight)?

How could it be made to work better for you and your child(ren)?

How do you think the current child maintenance system and arrangements work for the child(ren)'s other parent?

Is there anything you think would make the system work better for them as the paying parent?

Potential conflict

Does the current child maintenance system impact upon shared parenting arrangements?

PROBE: Does the system lead to instances of conflict? Or does it help to prevent or minimise conflict?

How and why?

Do you think CMS or family-based arrangement is better for positive shared parenting arrangements?

The ideal child maintenance system

What would you like to see in an ideal child maintenance system and arrangements that work well for both parents and for children?

State support

What do you think should happen if a parent can't afford to pay child maintenance?

PROBE: Do you think it should be the government's responsibility to provide or top up child maintenance if the other parent can't pay?

Explain: In some other countries the government does provide this role, and they then recover the child maintenance from the other parent as a repayment to the government. Do you think that would be fair? Would that be an effective solution?

Conclusion and information on Single Parent Expert Group

Thank you very much for the discussion, **is there anything not already covered that you would like to mention?**

Thank and close

Transforming Child Maintenance partners

Fife Gingerbread

Charity Registration Number: SC024254

IPPR Scotland

Charity no. 800065 (England & Wales),
SC046557 (Scotland)

One Parent Families Scotland

changing lives, challenging poverty

Registered at Edinburgh under number 094860.
Scottish Charity Number SC006403.

Funded by The Robertson Trust

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Find out more about the Transforming Child Maintenance project

Get in touch