



■ **CHILDREN FIRST:**
a new approach to child support



In this Green Paper, parents who are looking after children for whom child support is paid are called 'parents with care'. The majority of parents with care are women and occasionally they are referred to as 'mothers', or using the term 'she'.

Similarly, parents who pay maintenance are referred to as 'non-resident parents'. Most are men: in this Green Paper they are sometimes referred to as 'fathers', or simply as 'he'.



■ **CHILDREN FIRST:**
a new approach to child support

Presented to Parliament by
the Secretary of State for Social Security
by Command of Her Majesty,
July 1998

Cm 3992



£9.50



iii	Foreword	
1	Summary	A brief outline of this Green Paper
7	Chapter One	Our principles
9	Chapter Two	The background to reform
13	Chapter Three	Towards an active family policy
19	Chapter Four	A new child maintenance service
23	Chapter Five	A new formula
29	Chapter Six	Collecting and delivering
35	Chapter Seven	Deciding how much to pay
39	Chapter Eight	Getting the new scheme underway
43	Chapter Nine	The road to radical reform
45	Chapter Ten	Conclusion
47	Annex One:	A radically simpler child support scheme Child maintenance liability tables
59	Annex Two:	Options for converting existing cases to the new scheme



The welfare of all our children is central to our reform of the welfare state. I believe that the system must support families and children and tackle child poverty. Providing children with a good start in life is the best investment the Government can make.

The well-being of the growing number of children whose parents have separated depends on them receiving the financial and emotional support of both parents, wherever they live. That is why one of the measures of successful welfare reform we have set ourselves is to raise the proportion of parents meeting their financial obligations after separation. But if that is to happen we must have effective arrangements for child support.

The Child Support Agency (CSA) has lost the confidence of the public. For reform to work it must have the support of the nation as a whole. That is what makes this consultation so important.

The system of child support we inherited is a mess:

- It is failing our children, 1.8 million of whom receive no maintenance from their fathers.
- It is failing parents – the mothers on Income Support who see every penny of maintenance go straight to the Exchequer – and the fathers who lose contact with their children.
- It is failing the taxpayer who is picking up the bill for the non-resident parents who don't support their children.

The system needs urgent reform. That is why we have made the child support system the first in the programme of reforms promised in our Green Paper *New ambitions for our country: A NEW CONTRACT FOR WELFARE*.

The proposals for reform set out in this Green Paper provide the basis for a radically more efficient and effective child support service.

We will replace the highly complicated formula for assessing maintenance by a radically simpler calculation. It will be transparent so that fathers will know in advance exactly how much they must pay.

The old formula attempted to take account of every possible variation in fathers' circumstances in deciding their maintenance. But it led to a massively complicated system with the CSA spending 90 per cent of its time assessing maintenance and only

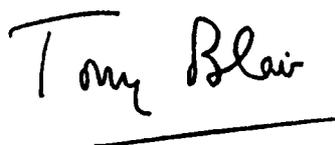
10 per cent of its time collecting it. It was fair to no one. Not to fathers who could wait for a year to find out how much they owed. Not to mothers and children who gained nothing from the system.

The simpler system will mean the CSA can focus on the job of collecting maintenance and provide a more professional service, ending the delays and mistakes that have dogged it.

We will also let parents on Income Support keep the first £10 of their maintenance so that children benefit first and only then the Exchequer.

The proposed system represents hard choices. But they are fair. Fair to children who will get the maintenance they have a right to expect, providing not just financial benefit for them but tangible proof that they are cared for. Fair to mothers, 75 per cent of whom will be better off. Fair to fathers, 70 per cent of whom will gain if they currently pay maintenance. Fair to the taxpayer, as more fathers take responsibility for the upkeep of their children.

We can only deliver effective and lasting reform if we achieve public support for our proposals. I am sure that, by creating the right arrangements for child support, we can transform the lives of many children – and their parents. Your views will help us achieve that goal.

A handwritten signature in black ink that reads "Tony Blair". The signature is written in a cursive style and is positioned above a horizontal line.

Prime Minister



Summary

A brief outline of this Green Paper

CHAPTER ONE : OUR PRINCIPLES

The Government believes the child support system should:

- **ensure that where children do not live with both parents the non-resident parents contribute to the financial support of their children; and**
- **be fair, efficient and firmly enforced.**

CHAPTER TWO : THE BACKGROUND TO REFORM

Child support is about families as well as finances.

Most non-resident parents do care about their children but many worry about having to pay too much and resent dealing with a slow and often insensitive child support system.

The taxpayer is providing support for more than 1.8 million children who are not receiving a penny in maintenance from their non-resident parents.

Because lone parents on Income Support do not get any extra money for their children if maintenance is paid, there is little incentive to co-operate with the scheme.

Over 70 per cent of lone mothers on Income Support seek to avoid making a child support application.

Most parents do not trust the child support scheme to treat them fairly, and the situation is made worse by inaccuracies and long delays in making assessments.

A third of child support assessments take more than six months to complete.

The effect is a system that is failing: it is failing children, failing parents and failing the taxpayer.

CHAPTER THREE : TOWARDS AN ACTIVE FAMILY POLICY

The Government wants parents to fulfil their responsibilities to their children.

The Government wishes to develop an active family policy which links children's rights and parents' responsibilities. Modern families are evolving. But fathers are vital to their children's well-being: children do best when they have **two** positive and committed parents.

The child support scheme should give clear messages about the rights and responsibilities of parenthood.

Parents may divorce each other, but they should never divorce their children.

Child maintenance arrangements need to work with other arrangements for supporting separated families such as mediation. If maintenance is sorted out quickly, parents can plan how they will share the practical and emotional care of their children.

We want to make sure that all children see some financial benefit from the maintenance paid for them. That is why we propose to let lone parents on Income Support keep up to £10 per week of the maintenance paid for their children. This will give parents a real incentive to co-operate with the child maintenance scheme.

CHAPTER FOUR : A NEW CHILD MAINTENANCE SERVICE

Child support should be simple, straightforward and easy to use.

Parents are fed up with the inefficiency, complexity and unnecessary red tape of the current system. We intend to introduce a radically different scheme for separated parents and create an active, modern service. These changes will be supported by a new system for assessing maintenance.

To succeed, the child maintenance service must:

- **provide a good service for children and their parents;**
- **be properly integrated with the benefit system; and**
- **provide for the quick and straightforward resolution of disputes about assessments.**

To achieve this, we will provide **personal, localised services**. Many parents are happy to deal with financial matters over the phone. But there will always be difficult issues which are best sorted out face-to-face. Where a parent is uncertain about any aspect of the maintenance assessment they will be able to talk to a named member of staff.

CHAPTER FIVE : A NEW FORMULA

We will replace the complications of the current formula with a simpler system aimed at providing an excellent service for all parents who use it.

The current complex formula is a major cause of the scheme's failure. Parents are unable to predict how much child support will be due or to tell whether an assessment is correct. And the bureaucracy involved means that there is little staff time left for ensuring that maintenance is actually paid.

Instead, we propose to base liability on a simple slice of net income. Non-resident parents would pay 15 per cent of their net income for one child, 20 per cent for two, and 25 per cent for three or more children. There would be reductions for those on low earnings or who have a second family.

These rules would allow non-resident parents to keep the bulk of their income for their own living expenses while making an adequate contribution to their children.

A non-resident parent with net income of £200 per week would pay maintenance of £30 for one child – leaving £170 for his own expenses.

We know that a few people have exceptional expenses which need special consideration. The proposed formula would allow tribunals to recognise such costs.

CHAPTER SIX : COLLECTING AND DELIVERING

We are determined to ensure that all parents honour their responsibilities to their children.

The process of collecting maintenance should be simple and predictable. Where payment is made through the child maintenance service, we propose allowing three main choices for most non-resident parents – they will be able to pay by:

- **direct debit; or**
- **standing order from a bank account; or**
- **direct deduction from their wages.**

CHAPTER SEVEN : DECIDING HOW MUCH TO PAY

The reason why the Child Support Agency (CSA) was introduced was that the court-based system had ceased to be appropriate. Under the pre-CSA system too many fathers did not pay.

To make sure that maintenance is assessed fairly and openly, we propose a **three-stage decision-making process**. This will build on the new decision making arrangements which we are introducing across the social security system.

The way that we see this working is:

- **Stage One: the gateway to the child maintenance service.**
For most parents, maintenance will be assessed on the basis of a simple phone-call, followed by a letter to confirm the details.
- **Stage Two: discussion and correcting errors.** Parents will be able to talk to the caseworker handling their assessment to discuss any concerns. This can be over the telephone or face-to-face.
- **Stage Three: the tribunal stage.**
This will be for those few cases where discussions with a caseworker cannot sort out parents' concerns. It will also allow parents who have special expenses to put their case.

CHAPTER EIGHT : GETTING THE NEW SCHEME UNDERWAY

The system of delivering child support should be flexible, efficient and easy for people to use.

If we introduce a new child support scheme, we need to think about how we are going to move existing cases on to the new scheme. This could be when it is time for their next regular review, or we could move all cases together on some future date. Changes in liability could also be phased in.

We welcome your views on how best to treat existing cases.

CHAPTER NINE : THE ROAD TO RADICAL REFORM

We expect the CSA to provide an effective and efficient service for all its clients.

The scale of change means that the new scheme is unlikely to be introduced before 2001. But many improvements are already underway or planned to pave the way for radical reform.

The CSA will improve its communications with clients. It will:

- **use the telephone wherever possible;**
- **make its letters easier to understand;**
- **extend its working hours to be more convenient for clients; and**
- **reorganise its staff, to concentrate on meeting clients who want to talk face-to-face.**

To support the New Deal for Lone Parents, the CSA is already introducing faster assessment arrangements for new maintenance applications. And we will look at ways it can work more closely with the Benefits Agency to deliver a better service for lone parents on benefit.

CHAPTER TEN : CONCLUSION

We need a system above all that is fair to the child, fair to the parent and fair to the taxpayer.

Child support is important for children, for parents, and for society as a whole. We are determined to make it work. We want your views as to whether the proposals we have outlined will deliver what we all want: fair, simple and reliable child support.



- **Children have a right to care and support from both their parents, wherever they live.**

1 The Government believes the child support system should:

- **ensure that where children do not live with both parents the non-resident parents contribute to the financial support of their children; and**
- **be fair, efficient and firmly enforced.**

2 The existing child support scheme does not deliver this for the 1.8 million children on Income Support or Family Credit for whom no maintenance is being paid. It is unpredictable and its complexity makes it difficult to understand and administer. Too often, it can harm, rather than help, family relationships.

3 We now have the opportunity – and the responsibility – to put things right. This Green Paper sets out the Government’s proposals for a modern child maintenance service for the United Kingdom. We want a wide debate on these proposals and we would welcome your views.

4 Please write to the following address:

The Child Support Green Paper Consultation Team
Department of Social Security
2nd Floor
The Adelphi
1-11 John Adam Street
London WC2N 6HT

You can also respond by using the following email address:

childsupporx@xxxxxx.xxx.xxv.uk

Comments should reach us by 30 November 1998.

Responses will normally be available to the general public unless you specifically ask us to keep your views confidential.

- 5 This Green Paper is also available in Braille, audio cassette and in Welsh (Cmd 3992, price £9.50), from Stationery Office bookshops. A list of their bookshops is given on the back of this publication. In addition, a summary version has been produced and is available free of charge from the following address:

Welfare Reform (Child Support)

Freepost (HA4441)

Hayes

UB3 1BR

Tel: 0181 867 3201 (Monday to Friday 9am-5pm)



■ Child support is about families as well as finances.

- 1 Governments do not bring up children – families do. But families differ in their ability to give children a successful upbringing.
- 2 We know that children benefit from a relationship with both their parents wherever possible. Even if parents do not live together, the continuing contact, financial support and involvement of both gives children many of the advantages of a traditional family set-up. There are occasions – fortunately rare – when continuing contact with the non-resident parent is not desirable or safe for the children. But the Government believes that:

- **all children have a right to emotional and financial support from both their parents, wherever they live.**

- 3 Existing child support arrangements do not uphold this basic right. Too often, they fail to deliver reliable financial support. Worse, they harm relationships between separated parents and their children. And they leave too many lone parents and the children of lone parents in poverty.

The need for a culture change

- 4 The problems with the current scheme were there from the start. Lone parents welcomed the prospect of receiving regular (and fair) amounts of maintenance for the first time, but there was immense opposition from many non-resident parents.
- 5 We needed a fundamental culture change to convince these non-resident parents that their responsibility to their children did not end when they stopped living with them, or because either parent was in a new relationship. Unfortunately this culture change did not materialise and there was little recognition of children's need for two positive and committed parents.
- 6 The early years of the current scheme made matters even worse. The complex assessment process baffled non-resident parents. The way the system operated undermined practical support for the principles underlying the child support scheme. Many non-resident parents believed they would suffer hardship because of a child support assessment.
- 7 Others had unrealistically low expectations of the cost of bringing up a child. Many were reluctant to co-operate with a process that would make them pay more.

- 8 Some parents had already negotiated property settlements through the Courts as part of their child support arrangements. But when it first started, the child support scheme made no allowance for this – and there was no way of taking account of exceptional circumstances.
- 9 All these factors led non-resident parents to resent the child support scheme. Many tried to avoid payment. And very few children gained the financial support which should have been theirs by right.

Administrative problems

- 10 In its first year, the Child Support Agency (CSA) took on far more cases than it could handle and, as a consequence:

- **in 1993/94, only £15 million was paid through the child support system to the children it was meant to help compared with over £200 million paid through previous arrangements in 1992/93.**

The CSA simply could not cope with the size of its caseload, the complexity of its formula, and the refusal of many parents to co-operate.

- 11 After that chaotic first year, there were further delays in the flow of maintenance payments – delays which often harmed relationships between non-resident fathers and their children. The CSA is still dealing with the consequences of those early years, both in its backlog of cases and the ill will of its clients.

Parents' difficulties

- 12 No child support scheme can work unless it recognises how hard it is to be a successful separated parent. And that is true of non-resident parents as well as parents with care. Being a good non-resident parent is demanding and difficult.

Parents with care

- 13 The difficulties faced by parents with care are well documented. Parents on Income Support currently see no direct gain for their children from their involvement with the CSA.

- **If relations with their former partner are hostile and he pays no maintenance, lone mothers fear the CSA will only fuel his anger.**
- **If relations are amicable and the non-resident parent pays a modest amount of maintenance, some fear that applying for child support will jeopardise this. Others worry that a more stringent assessment will undermine the father's willingness to keep in contact with his children.**

For lone mothers on Income Support the CSA means hassle – but no cash for their children.

Non-resident parents

- 14 Parents living apart from their children also suffer – in ways that are less visible but no less damaging. Most fathers say they want to support their children and stay in contact with them. They care, and we have to build on that.
- 15 However, non-resident parents often find the odds are stacked against them. If either parent moves away from the area, perhaps to look for a job, their contact with the child sharply diminishes. If either parent has a new partner, continuing contact may seem threatening to the new relationship.

- **40 per cent of fathers lose all contact with their children within two years of separating.**

- 16 In many people's eyes, the current scheme treats money as the only thing that matters. It gives the message that a non-resident parent's obligations begin and end with a cheque in the post.
- 17 Unfortunately, this impression is strengthened by the slow, impersonal way that the CSA deals with its clients. Child support assessments take far too long to work out. The complexity of the formula can mean delays of six months or more between an application for maintenance and a completed assessment. In the meantime, people's circumstances can change. This triggers a second assessment before any money is delivered from the first. Reviews, appeals and assessments leapfrog each other, with bewildering consequences.

- **A third of child support assessments take more than six months to complete.**
- **Despite improvements, too many assessments contain mistakes when they eventually arrive.**

- 18 These difficulties make it impossible for parents to predict the outcome of their application for child support. Parents with care cannot rely on regular, stable levels of maintenance for their children – and they stay on benefit when they would rather be in work.
- 19 Non-resident parents are not pressed for payment for months, then find that they owe thousands of pounds and can see no way of paying. Because they face a cliff, they do not attempt to climb it. They may be reluctant to take responsibility for arrears caused, in their eyes, by the CSA's incompetence – even though they owe the money to the child. For parents who deliberately seek to obstruct the assessment process, the system provides considerable scope for putting off payment.
- 20 We know that fathers who spend more time with their children and have more responsibility for them are more willing to pay for their support. And they pay more regularly. We believe child support has little chance of success while the system makes the majority of non-resident fathers feel alienated from their children – or lose contact with them altogether.

The burden on the taxpayer

- 21 The child support scheme was introduced on a wave of concern about falling levels of child maintenance and increasing numbers of lone parents on Income Support. It was in nobody's interest for the taxpayer to take over the role of provider for so many lone parent families.

- **The taxpayer is providing support for more than 1.8 million children who are not receiving a penny in maintenance from their non-resident parents.**

- 22 However, the current scheme has failed to protect the taxpayer. In part, this is because many people see child support as supporting neither parents nor children.

- **The proportion of lone parents on Income Support who receive maintenance for their children is no greater now than before the child support scheme was introduced.**

Helping lone parents into work

- 23 Child support can offer lone parents an important bridge from a life of dependence on benefits to the world of work. In turn, this offers them positive role models for the future. The present scheme makes that move into work difficult to achieve.

- 24 Initially lone parents on benefit supported the objectives of the child support scheme. Now, more and more of them avoid applying for maintenance for their children.

- **Over 70 per cent of lone mothers on Income Support seek to avoid making a child support application.**

- 25 A scheme which never gained the consent of non-resident parents has now lost support amongst the majority of parents with care. Most children of lone parents continue to rely almost entirely on Income Support. The taxpayer has become their 'absent father' by default.

Tackling child poverty

- **Research has shown that fathers who leave become on average 15 per cent better off while mothers who stay with their children become 15 per cent worse off.**

- 26 This is perhaps the most fundamental reason why effective child maintenance arrangements are needed. It cannot be right for fathers to leave their children to depend on what benefits are available while they themselves remain comfortably off. The right of children to the support of both parents means that they must be allowed to share in their income. The child support scheme is currently failing to ensure this.



■ **The Government wants parents to fulfil their responsibilities to their children.**

- 1 Modern families are changing. A growing number of parents are having children outside marriage. Others are forming new families with children from more than one relationship. The Government cannot – and should not – force couples to marry or stay together. Our concern is with children. We know that children are most likely to thrive when they have two positive and committed parents. Children need the love and support of **both** their parents – fathers as well as mothers: this has traditionally been found within marriage. **Parents may divorce each other, but they should never divorce their children. The marriage may end, but parental responsibilities continue.**

- **We believe that fathers have a vital role to play. They should never be marginal to a child's well-being.**

- 2 We want to introduce an **active family policy** which links children's rights and parents' responsibilities. Children have a right to care and support from their parents. And parents have a responsibility to provide that care and support. Our child maintenance service will help parents to meet that responsibility. But it will also recognise parents' rights: the right to be treated fairly; the right to a prompt, efficient service.
- 3 An active family policy is partly about making sure that child support works effectively with other legislation which affects the family (in particular, the Children Acts and the Family Law Acts). Child support needs to reflect a recognition of the particular role that fathers play in their children's lives. They need explicit encouragement to provide emotional and practical support as well as an assessment of their financial responsibility. However, we also want to change the culture. We want to:

- **make sure child support contributes to mediation and negotiations on care for the children between parents who are separated;**
- **provide education for parenthood to young people, those preparing for parenthood and people who are already parents;**
- **help the courts and couples going through the divorce process to settle arrangements for the residence of – and contact with – any children involved;**

- **encourage greater involvement by parents in their children's education;**
- **acknowledge the role the wider family can play in supporting children and separated parents;**
- **strengthen the view that parents' commitment to – and involvement with – their children matters, even where they cannot live together; and**
- **recognise the difficulties that many non-resident parents have in keeping in contact with their children.**

Supporting parents who live apart

- 4 Parents who live apart may need help in reaching agreement over more than just financial support for their children. They also need to plan together how they will continue to provide practical and emotional care. And parents may need to negotiate more now they live apart than when they were under the same roof, especially over things like children's holidays, visits to the doctor, clothes, school events and weekend stays.
- 5 Reaching agreement can be more difficult if parents are not married – and more difficult still if parents have never lived together as a family. Parents in this situation need even more opportunities to establish effective relationships with their children.
- 6 At its best, the child support service should allow separating parents to sort out their financial arrangements quickly and efficiently. This is why we propose a radically simpler assessment process and focus on first-class service for all parents. We want all parents to know where they stand as soon as possible. With the money settled, they can then concentrate on providing the best care for their children.
- 7 A simpler approach may also address the difficulty that many young men have in meeting their obligations. Their lives may be chaotic, they may not be in regular work and their relationships may be casual. So they need help to become good fathers **and** regular payers.
- 8 We need to support parents by providing:

- **a simple, transparent and prompt assessment of their child support liability;**
- **an effective collection service; and**
- **advisers within the child support service to provide links to assistance with broader parenting problems which is available elsewhere.**

Educating successful parents

- **Britain has the highest teenage conception rate in Western Europe.**
- **15 per cent of non-resident fathers became fathers when they were still teenagers themselves.**

- 9 One aim of our welfare reform programme is to reduce the rate of conceptions among girls aged under 16. Sex and relationships education, by providing information about contraception and developing relationship skills in young people, has an important role to play. Adolescence is a time when boys and girls should have a chance to learn – in advance – about parenting. More widely, we must make sure that the basis for success as a parent is developed when young people are at school – through effective personal, social and health education.
- 10 We need to make young people aware of what looking after children involves: the cost of supporting a child, the domestic arrangements, the care and discipline that all children need. And we need to use these opportunities to emphasise the central rôle of fathers in a child’s development – and the importance of being ready to be a parent before having a child.
- 11 Child support can play an important part in helping people understand the rights and responsibilities of parenthood. It should also spell out the costs involved in raising a child. Although fitting the financial responsibilities into the context of a caring relationship can be difficult, child support gives a clear message about responsibility for children regardless of marital or living arrangements. Child support can also be used to encourage and support shared parenting, where both parents work together to support the children.

Supporting contact arrangements

- 12 Parents with care sometimes try to avoid their responsibility to support effective contact between their children and the non-resident parent. This is often because they are in a new relationship.

- **In one survey, 40 per cent of parents with care *admitted to thwarting contact arrangements.***

- 13 This feeds into child support concerns. Fathers who live part of the time with their children – or who have regular contact with them – have been shown to give more to their children. But contact arrangements need trust on both sides. Where there are long running arguments over maintenance or continuing uncertainty about liability, this trust is likely to break down. Fathers who do not get contact with the children often try to withhold maintenance. But this makes relationships even worse.

- 14 If child support arrangements are sorted out quickly (within six to eight weeks of separation), it is more likely that money will flow satisfactorily and that both parents will understand and meet their continuing responsibilities.
- 15 We will also work with other providers of services for separated families to ensure that child support arrangements become part of the mediation process for agreeing family responsibilities (especially where financial support for children is not already settled). And we want the process to encourage continuing contact between both parents and their children.

The crucial role of the wider family

- 16 Parents do not always have sole responsibility for their children – other relatives often provide support as well. Grandparents have an especially important rôle to play, which we need to recognise and encourage. One of the best indicators of whether a non-resident parent will maintain contact and pay maintenance is whether he has regular contact with his own parents. Many parents return to live with their parents (at least initially). In these circumstances, contact with the child can depend on the attitudes of the grandparents towards the separated parents. In other circumstances, grandparents help to maintain contact, especially if fathers are in unsuitable accommodation. Loving grandparents also offer children stability at home or through school as parents move from one relationship to another.

- **90 per cent of teenage mothers live at home with their parents.**

A child maintenance premium

- 17 At present the children of lone parents on Income Support see no benefit from any maintenance which is paid. We have always made it clear that we favour a maintenance premium (or ‘disregard’) in Income Support when resources allow it. Where maintenance is assessed under the new scheme, we will allow the lone parent on Income Support to keep up to £10 per week of maintenance paid. As this will provide much more immediate and direct help, the existing child maintenance bonus scheme will be wound up. What that means in practical terms is that the children of lone parents who apply for and get maintenance for their children will be up to £10 per week better off. That gives lone parents a clear incentive to co-operate with the child support process. And it will help to discourage avoidance (or collusion with non-resident parents).
- 18 A child maintenance premium will also mean that all children will benefit directly from maintenance paid. This will send clear signals to them about the way that the non-resident parent continues to care for them. And fathers will know that they are contributing directly to their children’s well-being.

Making the advantages of maintenance clearer

- 19 We want to encourage the view that, even where parents live apart from their children, commitment and involvement with the children matters. We also need to show lone mothers that there is a real advantage in applying for child support. We want them to understand that child support is important for their children. And that receiving regular child support is an important stepping stone into work. We already discuss child support arrangements with lone mothers taking part in the New Deal for Lone Parents.

Handling new benefit claims

- 20 Parents, not the taxpayer, should take primary responsibility for supporting their children. That is why lone parents who claim Income Support, income-based Jobseeker's Allowance, Family Credit or Disability Working Allowance can be required to apply for maintenance. We do not intend to change this.
- 21 However, we want to make sure that parents are given the best advice possible. And we want to give them the opportunity to talk over their concerns. To this end, we will make child support applications part of the process of applying for benefit. This will allow lone parents to get all the information and advice they need.
- 22 There will always be circumstances where lone parents have good cause for not seeking child support because they fear it could put them or even their children at risk of violence from their ex-partner. We are committed to protecting people in these circumstances and we will not force them to apply for child support. However, allegations of 'good cause' should not be open to abuse by parents who wish to evade their responsibilities for other reasons, such as a desire to keep existing informal maintenance arrangements going. We therefore intend to ensure that the definition of 'good cause' is properly framed. We will also review the period before benefit is reduced for lone parents who refuse to co-operate without good cause, which can currently extend to three months.

Guaranteeing maintenance for parents on Family Credit

- 23 Child support can cause particular problems for lone parents on Family Credit. This is because the amount of Family Credit is awarded for a set period of 26 weeks, and cannot be adjusted during that time. So lone parents can find they are significantly worse off if the non-resident parent suddenly stops paying child support.
- 24 One solution to this problem might be to pay Family Credit gross of any maintenance (to ignore maintenance when working out Family Credit) and for the Government to collect any maintenance due. However, Family Credit is soon to be replaced with a Working Families Tax Credit (WFTC). The rules for WFTC may be different. We will return to the question of how to protect low-income lone parents who are working as the full details of WFTC are developed.



■ Child support should be simple, straightforward and easy to use.

An active, modern child maintenance service

- 1 The child support system is complex, inefficient and unwieldy. It fails to provide what its clients need. We believe parents have a right to good quality, convenient and responsive child maintenance services that meet the needs of their children as well as helping them meet their own needs. So we plan to make radical changes to the child maintenance service as part of our drive to build an Active Modern Service across every area of the welfare system.
- 2 We propose to:

- **radically simplify the formula used for assessing maintenance payments;**
- **provide a good service for children and their parents;**
- **ensure that the child support service is properly integrated with changes in the benefit system and elsewhere; and**
- **provide for quick and straightforward resolution of disputes about assessments.**

Personal, localised services

- 3 We know that many parents simply want reliable information – over the phone – about what is happening to their child support. In the future, child support customers will have fast, easy and reliable access to accurate information by phone. And they will deal with a named member of staff who is part of a small team able to deal with any aspect of their individual case.
- 4 However, parents sometimes want to talk to a member of staff face-to-face. So we will offer both parents with care and non-resident parents local, face-to-face interviews if they want them – again, with a named member of staff.
- 5 We also believe that changing the child support assessment formula will improve our ability to offer a high quality service. Our proposals for a radically simplified formula are described in Chapter Five.

- 6 We must develop an organisation to deliver these services to parents at all stages. We do not have a fixed view of the organisational structure through which child support services should be delivered. But Chapter Six explains how we see the organisation developing to meet the expectations of parents.
- 7 Parents need to be satisfied that their child support assessment is fair. So we plan to introduce a flexible three-stage decision-making process:

- **the initial assessment;**
- **a discussion and review stage; and**
- **where appropriate, a tribunal stage for independent reconsideration of liability.**

This process is explained in more detail in Chapter Seven.

Giving information

- 8 One key to the success of the new system is providing clear and up-to-date information. Parents need information about their child maintenance to allow them to plan their finances. And reliable information can be important in making decisions about work. The new child maintenance service will provide information in the format which best suits the person receiving it. We will be exploring emerging communication technologies to evaluate the advantages they offer clients of the child maintenance service.

A service for parents with care

- 9 Parents who are caring for children need their child maintenance sorted out quickly. But they also need maintenance to be paid regularly and reliably. For many, payments made direct by the non-resident parent will be best because it creates a direct link between the non-resident parent and the children.
- 10 However, there are families where direct payments are not appropriate. Even with a new and simpler formula and with the best support and advice, some non-resident parents will need to be reminded to pay maintenance. And there will still be some parents with care who need to keep their current address hidden from the non-resident parent. As now, we will provide a confidential service in these circumstances which will pass money on without any need for direct communication between the parents.
- 11 We expect that the new system will mean that fewer non-resident parents try to avoid meeting their responsibilities to their children. But parents with care have a right to expect a system that makes sure that proper maintenance is actually paid. The new system is less vulnerable to fathers who wish to obstruct the process.

- 12 However, if there are still signs of deliberate obstruction, we plan to impose penalties on the non-resident parent. We will consider what penalties are appropriate. We might, for instance, charge interest on overdue payments and we would welcome views on other means for ensuring co-operation. We will also be watching carefully to see that the new system properly detects and deters fraud. For example, we are considering whether giving false information in connection with child maintenance should be an offence.

A service for non-resident parents

- 13 In most cases, it is the parent with care who asks for a child support assessment for her children, with the non-resident parent initially having a less active part to play. However, we want to make sure that the service offered to non-resident parents is every bit as good as that offered to parents with care.
- 14 We understand that for some non-resident parents, child support can cause difficulties with other relationships or at work. We intend to develop a service which handles these concerns tactfully and professionally. Where appropriate, non-resident parents will be contacted at home by telephone, at a time that suits them (caseworkers will arrange an appropriate time to ring back if necessary).
- 15 The new decision-making process and assessment formula will mean that for many non-resident parents, a short phone call will provide all the information needed to work out their child maintenance. Some non-resident parents – those who are self-employed or who do not have regular earnings – may need more help to sort out how much maintenance they should pay. Child maintenance caseworkers will be equipped to provide this help. And we will consider whether access to information held by other Government Departments will enable us to provide a better service.
- 16 We will also invite non-resident parents for interviews if they are having difficulty keeping up regular child support payments. We will help parents get advice on budgeting and avoiding (or sorting out) the financial difficulties that lead to erratic payment.

An integrated approach

- 17 When lone parents come into contact with the benefits system, they usually get a wide range of financial support. This includes Income Support, Housing Benefit, Council Tax Benefit and Family Credit (which will be replaced with Working Families Tax Credit). We need to treat child maintenance as a vital part of this range of financial support for lone parent families. It should not be a completely separate item, handled by only one of the many agencies that lone parents approach. Child maintenance should be one element of an integrated welfare service.
- 18 We have already made a start on cutting down on the duplication people face when dealing with different parts of the organisation.

- **Since April this year, when Benefits Agency staff visit lone parents to deal with their claims for Income Support, they also help them complete a child support application. This ensures parents do not have to deal with two separate offices or give information more than once.**
- **We are also experimenting with new computer software that will allow us to deal with child support applications, Income Support claims and Housing Benefit all in one go.**

19 Receiving regular child maintenance can be crucial in helping lone parents off benefits and into the world of work. So child maintenance plays a key role in our New Deal for Lone Parents scheme, which offers lone parents active support in finding and securing work. We want to build on the New Deal approach, perhaps by extending the Personal Adviser service to offer lone parents guidance on the full range of financial support available, including all aspects of child support. We also want to explore the scope for providing similar services to non-resident parents.



- **We will replace the complications of the current formula with a simpler system aimed at providing an excellent service for all parents who use it.**

A new assessment formula

- 1 To support the changes set out in Chapter Four, we need a much simpler child support formula. The present system is so complicated that it does not work and cannot be made to work. A simpler formula will make the child support process much more straightforward than at present. It will be much faster. It will be transparent – so both staff and parents will find it easy to understand. And it will allow closer integration with the wider welfare and family support approaches we are developing.
- 2 This chapter sets out our proposals for a new formula. Following chapters will provide some further detail of how the new formula will fit into a new child maintenance service and set out plans for a modernised decision-making process.

The current assessment formula

- 3 We believe that the current complicated assessment formula should be scrapped. It seeks to be fair to everyone and ends up with a system that is so complex that no one can tell whether it is fair or not.
- 4 The current rules combine the disadvantages of an impersonal and rule-bound system with the expense and delay of an individually tailored assessment. On the one hand, it is inflexible and rigid; on the other, it is complex, unclear and very difficult to understand. The effect is that parents are unable to predict how much child support will be due. When they get an assessment, few people can tell whether it is correct. 90 per cent of staff time is spent in calculating the assessment and keeping cases up to date, leaving only 10 per cent for ensuring that maintenance is actually paid.
- 5 The current formula is too detailed and unwieldy. This leads to inaccuracies and delays. Over 100 pieces of information can be required to make a full assessment. Any one change of circumstances can lead to a change in the assessment – and the process never catches up with itself.
- 6 To make matters worse, there are elements of the current formula which strike many parents as unfair. One example is the carer allowance, intended to provide for

the childrens' need for adult care. Many people regard this as being paid specifically for the parent with care rather than the children. Another is the requirement to know the income of new partners. These elements give people further excuses not to comply with the child support system.

- 7 Since child support was introduced in 1993, there have been several changes to the formula to try and answer some of the criticisms. One example is the so-called 'departures' scheme, which provides a degree of flexibility to change rigid formula-based assessments. But these were very much 'bolted onto' a system that was already too complex and instead of improving it, they compounded its complexity and obscurity.
- 8 People will not see the system as fair unless everyone involved can be sure of equal treatment during both the assessment and collection of child support. People also want to be able to see for themselves how an assessment is reached.

A new formula

- 9 The new scheme will need to strike a fair balance between the needs of children and the reasonable expectation that parents will be left with sufficient money to live on – this is discussed further in Annex One. For most non-resident parents (those with net earnings of more than £200 per week), liability will be a simple percentage slice. For one child, 15 per cent of weekly income represents a fair balance. Liability increases with the number of children for whom child maintenance is due. So liability for two children will normally be 20 per cent of net income; for three or more children, liability will be 25 per cent.

■ Example One

Peter and Jane are separated. They have one child, who is living with Jane. Peter lives on his own. Peter's net earnings are £230 per week. His child support liability will be 15 per cent of his income, or £35. This leaves him £195 per week to live on.

Helping parents with low incomes

- 10 We recognise that non-resident parents who earn very little would find it difficult to pay child support based on a percentage of earnings. So we will ask the lowest paid to pay a fixed minimum amount of child support. For those who are slightly better off, earning between £100 and £200 per week, the proportion of their income required for child support will be reduced. This will ensure that they keep enough of their income to maintain an adequate standard of living.
- 11 We will produce easy-to-follow tables that show people the amount they need to pay. These tables will be widely available, for example at libraries, Citizens Advice Bureaux and post offices. To read off their child support liability, the only information parents will need to know is their net weekly income and the number of children in their first and second families – examples are in Annex One.

- 12 We expect that the proposed formula will mean that maintenance payments from non-resident parents who are in work will average about £29 per week.

Second families

- 13 However, some non-resident parents have children living with them – and these should be allowed for in the formula. We do not want the system to force fathers to choose between supporting their first and second families. And we do not want to see children in a second family impoverished to support the children in the first family.
- 14 So we propose allowing the same percentage of earnings for each child in the non-resident parent's second family. This amount would be deducted from the non-resident parent's net earnings before maintenance is calculated. The effect will be that first and second families are treated more even-handedly. So, for instance, a non-resident parent with maintenance liability for one child and one child in his second family would pay no more than 12.75 per cent of their net income in child maintenance. The tables in Annex One illustrate the effect of this approach on maintenance liability.
- 15 An alternative approach would be to split maintenance liability equally between all children. For example, where there is liability for one child, with another child in the second family, maintenance would be assessed as 20 per cent of net income with one half (10 per cent) being paid to the parent with care. We will welcome views on these options.

■ Example Two

Terry and Julie are separated. Their child lives with Julie. Terry has formed a new relationship with Alice, with whom he has one child. Terry's take home pay is £300 per week. Child support is worked out by first deducting 15 per cent for Alice's child, leaving £255. Terry's child support for his first family is then 15 per cent of £255, or £38.

The alternative approach would calculate child maintenance for both children as 20 per cent of Terry's earnings, or £60 per week. Half of this (£30) would be Terry's child support liability.

All children should benefit from maintenance paid

- 16 Our proposals should increase the proportion of children living on Income Support for whom maintenance is being paid. This will allow us in turn to pass on a proportion of maintenance paid for children on Income Support. Our proposals for a **child maintenance premium** in Income Support are described in detail in Chapter Three. The effect will be that all parents with care receiving this benefit and receiving maintenance paid under our proposed scheme will have more money for their children.

What counts as income?

- 17 We want to make the new scheme as easy as possible to administer and understand. So we will base maintenance on average income at the point that liability starts. And we would like to use a simple definition of what counts as income. For example, the new scheme will not include an allowance for housing costs, so it would be unsuitable to class Housing Benefit as assessable income. We will also be considering the treatment of pension contributions and such payments as overtime. We would welcome your views on this.
- 18 Once determined, the income used to assess liability will be checked periodically (perhaps once every two years). Assessment will only change in the intervening period if there is a substantial change in circumstances.
- 19 For the self employed, we are considering a system where child support is assessed on the basis of the most recent year's taxable profit, as determined by the Inland Revenue. This information will be easy for the non-resident parent to provide. We will be working with the Inland Revenue to assess the advantages to parents of using the information provided for tax purposes to establish the income of the self-employed. In some cases, this could substantially reduce the delay in collecting maintenance.

Minimum amount

- 20 We plan to keep the current arrangement that non-resident parents on Income Support or income-based Jobseeker's Allowance pay a minimum child support contribution. Fathers on benefit have as much of a responsibility for their children's upkeep as those with earned income. Payment of a minimum amount (currently around £5) recognises that responsibility, whilst allowing for the limited financial circumstances of the non-resident parent.
- 21 At present, approximately 60,000 fathers are exempt from paying even the minimum amount of child support. This is because, for example, they have responsibility for children in a second family or a disability. We plan to remove virtually all these exemptions. This ties in with the principle that personal circumstances cannot negate responsibility for one's children. If the first family was intact, the children would still be receiving support from their father, whatever his present level of income. Where fathers pay the minimum amount, it will be passed directly to the parent with care as a child maintenance premium for their children.

Shared care

- 22 We are anxious that fathers' caring responsibilities to their children do not go unrecognised. At present, many fathers feel the child support scheme is only interested in their money. But fathers play an important role in the upbringing of their children. Emotional responsibility does not vanish if one parent no longer lives with the child. It therefore seems sensible to encourage the sharing of care between both parents by increasing the allowance made in the maintenance assessment for time spent with the non-resident parent.
- 23 At present, the non-resident parent's maintenance is reduced for every night the child spends with him, subject to a minimum of 104 nights per year. We propose reducing this minimum to 52 nights per year. We recognise this will not reflect the daytime care given by many parents – but trying to assess daytime care would be an extremely complex process. It would also invite legitimate questions about what should be treated as care and what is merely contact. We welcome views on this.

Putting child support first

- 24 A percentage deduction balances non-resident parents' responsibilities to their biological and social families. It supports the principle that all parents should contribute to their children's upbringing, no matter how much – or how little – they earn. And it removes the complexity of the current formula. Using percentages also keeps child support as a small proportion of the non-resident parent's income.
- 25 No allowance will be made for the non-resident parent's housing costs, or debts incurred in buying a car, or indeed the care of an elderly relative. Every non-resident parent has different additional costs and responsibilities and attempting to cover these risks re-inventing the complexity of the current formula where every change in any item triggers a review. We believe that it is better to leave non-resident parents with a higher percentage of their income to meet those extra responsibilities, rather than the system try to second-guess them and build them into the formula.
- 26 The new formula recognises that some fathers have a commitment to children in a second family. So it is more even-handed towards first and second families. However, we do not accept that any circumstance, including responsibility for a second family, removes the need to support children of the first relationship.

Special expenses

- 27 We expect that the new formula will result in a fair calculation of maintenance for most parents. The amount left over after maintenance is paid should cover all normal expenses. However, some parents have special expenses – for example, for a sick or disabled child living with them, for the cost of maintaining contact with their first family. For these people, paying a set percentage of their income in maintenance might not be reasonable. We therefore propose to allow a tribunal to set a different level of maintenance in certain, exceptional, circumstances.

- 28 Parents will also be able to apply for a different level of maintenance where they already provide some support for their children, for example, meeting the housing costs of the first family. We believe that the ability of the tribunal to set the formula in certain cases is an essential part of reaching a fair assessment, although this should not be used as a means of delaying payment.
- 29 We will make it clear to parents what level of exceptional expenses might lead a tribunal to change the assessment. We anticipate that these extra expenses incurred in supporting children would only be taken into account in setting the amount payable in a small number of cases to ensure that the simplicity of a percentage-based scheme is not lost. There is an argument for a more wide-ranging approach. However, there is a balance to be struck here between making reasonable allowance and reintroducing complexities into the assessment process by another route. We will welcome views on the items for which allowance should be made.



- We are determined to ensure that all parents honour their responsibilities to their children.

Collecting maintenance

- 1 The collection of child support needs to be straightforward and efficient, or we will lose most of the advantages of a simplified scheme. We plan to offer non-resident parents two basic ways to pay:

- **direct to the parent with care; or**
- **to the Child Support Agency (CSA), via direct debit, standing order or payment direct from their wages.**

Direct payment

- 2 Where appropriate, direct payments offer a straightforward means of honouring child maintenance liability. This arrangement may encourage some non-resident parents to pay more regularly since they can see more easily where the money goes. We will continue to support direct payment arrangements where these are wanted by both parents.

Payment through the CSA

- 3 As well as paying direct, we will offer employed non-resident parents three other methods of payment:

- **direct debit; or**
- **standing order; or**
- **payment direct from their wages.**

- 4 These methods will also be used if direct payment arrangements break down. The advantage is that child support is paid regularly and automatically, instead of being seen as a liability that can be paid or not depending on circumstance. Non-resident parents who do not want their employer to know about their child support commitments will be able to pay by direct debit or standing order. However, if voluntary arrangements fail, or non-resident parents do not co-operate, then child support will be deducted direct from their wage packet, with or without their consent.

Arrangements for the self-employed

- 5 Self-employed non-resident parents will be able to pay direct to the parent with care, or pay by direct debit or standing order. The debt can be recovered by various means, including deducting money from bank accounts and using bailiffs to recover assets.

Better compliance

- 6 We expect a more customer-focused service to increase compliance and support among non-resident parents. This is because:

- **non-resident parents will be able to work out for themselves what their assessment should be. This will reduce their fears that they will be liable for more than they can pay;**
- **they will be able to see that their child support has been calculated correctly;**
- **they will know that part of their maintenance is going directly to the child;**
- **increasing the speed of initial assessment will reduce the hefty arrears payments which currently burden many non-resident parents;**
- **the ease of calculation will allow them to start paying an appropriate amount from the day child maintenance liability begins;**
- **even if a father does not co-operate with the assessment, it will be possible to find out who his employer is, assess his child support liability based on his earnings, and deduct it from his wages: it will be hard to evade the new assessment; and**
- **he will know that if he fails to co-operate he will face a penalty.**

So fathers who do co-operate with the CSA will know that they are not being pursued while other men are getting off 'scot-free'.

7 We also expect the proposed scheme to result in an increase in the proportion of lone mothers co-operating with the CSA. This is because:

- **if a mother can estimate her ex-partner's earnings, she will be able to work out how much maintenance her children would be entitled to through the CSA;**
- **her children would benefit from a child maintenance premium;**
- **faster assessments, with fewer mistakes, will increase the confidence mothers have in the CSA;**
- **the increased ability of the CSA to assess and collect liability, even if the father does not co-operate, will give lone parents further confidence;**
- **she will know that if she fails to co-operate without 'good cause' she risks not only the current benefit penalty, but the maintenance allowance as well; and**
- **she knows that if she can help the CSA secure regular maintenance while she is on benefit, she will be able to carry that maintenance for her children with her into work.**

8 The current formula asks for information which should be irrelevant to calculating liability to maintain children. And often, parents object to supplying this information. We want to reduce these objections and encourage parents to comply with the scheme. Specifically:

- **The new scheme will not take account of the parent with care's income. Every child who lives with a parent shares automatically in her living standards and income. And non-resident parents still have a responsibility to their children, however much support and financial provision the resident parent provides.**
- **The scheme will ignore any income from a non-resident parent's new partner. This new partner does not have a financial responsibility to her partner's first family.**

Delivering the new child maintenance service

9 We recognise that there are different views as to who should deliver the child maintenance service. Some would like to see a return to a Court-based system. Others believe that the service could best be delivered by the Inland Revenue. The implications of these options are discussed in the following paragraphs.

The Courts

- 10 Some of the more vocal critics of the current scheme have suggested a return to the previous system, where maintenance was awarded by the Courts. But the proposed system involves the application of a simple formula: it is not appropriate for the Courts to be involved in this simple approach. Their rôle is to adjudicate on disputes, not to ‘rubber stamp’ an administrative calculation. In any event we see no reason to suppose that a Court-based system could avoid the problems that were apparent before 1993.

- **The amounts of maintenance awarded by the Courts varied widely for fathers in very similar circumstances. At the same levels of income a quarter of non-resident parents with one child to support paid less than £12 while a quarter paid more than £22. With three children and the same income, a quarter of fathers paid less than £15 per week while a quarter paid more than £40 per week. Neither parent could be sure how much the amount would be until the award was made.**
- **Using the Courts was very costly and took much longer than desirable.**
- **There is also a significant question as to whether the Courts could cope with the growing number of maintenance applications and the need for constant review.**

The Inland Revenue

- 11 Another way of delivering child support is to transfer the responsibility to the Inland Revenue. The simpler child support scheme we are proposing uses ‘tax slice’ percentages, which makes the Inland Revenue approach look attractive. However, the relationship between the proposed child support scheme and the tax system is not as close as it first appears.

- **Child support assessments need information about children in first and second families. This is not gathered for tax purposes.**
- **Once collected, payments have to be passed on accurately to the parent with care – a completely new task for the Revenue.**
- **To maintain a secure standard of living, parents with care are likely to need maintenance paid at shorter intervals than tax is currently collected.**

- 12 We therefore believe that the Department of Social Security should continue to be responsible for the child support service. Unlike the existing formula, our proposed approach does not base maintenance on Income Support rates so there is no direct link with the benefit system. But three-quarters of all parents with care who have dealings with the CSA are on Income Support – so strong links remain.

Partnership with the private sector

- 13 Whatever delivery arrangements we choose for the child maintenance service, we will want to work in partnership with the private sector in developing an excellent service for parents and their children. We will actively explore how this might be achieved.

Charging for the service

- 14 There have been no fees for the CSA's services since April 1995. It would be wrong to charge fees while the CSA's service remains below an acceptable standard. However, the general principle of fees remains sound. Charging a fee would enable us to provide a better service. And it is likely that parents would pay legal and court fees to reach child support agreements if the CSA was not involved. So we will re-introduce fees – but only when the new scheme is well-established and we can offer a good quality service.
- 15 If fees are to be charged, we would only do so in private cases – that is, where the parent with care is not on Income Support, Family Credit, income-based Jobseeker's Allowance or Disability Working Allowance. We do not believe in charging when lone parents are required to seek maintenance because they claim benefit. In these cases, neither parent has any option over the use of the CSA, so it would not be fair to charge fees. But private cases are different, because parents choose to use CSA services.



- The reason why the Child Support Agency (CSA) was introduced was that the Court-based system had ceased to be appropriate. Under the pre-CSA system too many fathers did not pay.

- 1 Over the next year a new, simpler process will be introduced for child support decisions and appeals. We want to build on these improvements, to provide a helpful, transparent service that protects parents' rights. We propose a **three-stage decision-making process**:

- ***Stage One: the gateway to the child maintenance service.*** For most parents, maintenance will be assessed on the basis of a simple phone-call, followed by a letter to confirm the details.
- ***Stage Two: discussion and correcting errors.*** Parents will be able to talk to the caseworker handling their maintenance to discuss any concerns. This can be over the telephone or face-to-face.
- ***Stage Three: the tribunal stage.*** This will be for those few cases where discussions with a caseworker cannot sort out parents' concerns and where the administrative formula cannot cover special child support expenses. This stage will be handled by an independent tribunal who will look at the points of concern afresh. The tribunal will form an important guarantee for all parents that they can have a proper consideration of any dispute.

- 2 This three-stage process will help all parents to get a fair and accurate decision. We want disputes to be resolved easily, so that parents know they are paying the right amount. If maintenance is sorted out quickly, parents who separate will be able to get on with their most important job – caring for their children.

Stage One – The gateway to the child maintenance service

- 3 Stage One of the decision-making process is the gateway to the child maintenance service. It needs to be flexible, efficient and easy for parents to use, in line with the active, modern service described in Chapter Four. At Stage One, we need to gather information from the parent with care and the non-resident parent so we can make their child support assessment, such as details of the children and earnings.
- 4 Parents with care who are on benefit can deal with our integrated welfare service, making an application for child support at the same time as their claim for benefit.

- We will give them help with filling in the application form and guide them through any problems. And we will explain to parents how important it is to claim maintenance for their children – how it tops up their benefit, and how it can help them return to work.
- 5 Parents with care who are not on benefit will be able to contact child maintenance services and make an application by telephone, letter, or in person.
 - 6 Once the application form is complete, the caseworker will contact the non-resident parent. If the parent with care doesn't know where the non-resident parent lives, the child maintenance service can trace him. Our first contact with non-resident parents will usually be by telephone. We will take steps to make sure that staff are tactful and sympathetic when they speak to clients. If necessary, caseworkers will ring parents back at a more convenient time.
 - 7 We want to make sure that parents understand how important child support is for their children. In the first telephone call, caseworkers will explain child maintenance, and check whether non-resident parents accept that they are the father or mother. Caseworkers will then explain the assessment formula, and give non-resident parents an estimate of how much they will have to pay. The new, simple formula means caseworkers won't need much information – just non-resident parents' income, and whether they have any children living with them in their second family.
 - 8 During this conversation, the caseworker will fill in the parent's maintenance assessment form on the computer. They will send the non-resident parent the completed form to check and sign. All non-resident parents need to do next is to return the form with proof of their earnings where necessary. Caseworkers will also discuss payment methods. If the non-resident parent wants to pay by direct debit or standing order, he will be sent a consent form.
 - 9 We want both parents to understand how the maintenance service works, and how their assessment is calculated. If either of them have any concerns at this stage, they will be able to talk to their caseworker. Many parents want to talk face-to-face, so interviews can be arranged if requested. This includes home visits where necessary.
 - 10 Once caseworkers have proof of non-resident parents' earnings, by contacting the employer or seeing wage slips, they will send a copy of the assessment to both parents. They will also set up the direct debit or standing order. For the majority of cases, the initial assessment will then be complete. We expect this process to take a few weeks. This is a huge improvement on current arrangements, where the process usually takes months.

Stage Two – Discussion and correcting errors

- 11 Because of the simplicity of the new formula, parents will be able to check that their maintenance has been calculated correctly. Most parents should be able to see that their assessment is fair at Stage One. However, there will be some cases where parents have concerns about the amount. They may think their wages have been wrongly calculated, or there may be a simple error by the applicant or the child maintenance service. Stage Two of the decision-making process is about addressing these concerns.
- 12 If parents have a query about their assessment, they will be able to telephone their caseworker and ask for an interview. This interview might be over the telephone, or face-to-face – either at a local child support office or, if necessary, at the customer's home. If parents would prefer to discuss their case with a different staff member, that can be arranged.
- 13 The majority of straightforward errors will be identified and corrected at this interview. It will also offer the opportunity for caseworkers to discuss an assessment further with clients, if there is any part of it that they don't understand. Caseworkers will also be able to offer advice, or help in getting advice, on financial, benefits, contact or child support issues.
- 14 If parents' concerns are more complex, it may be necessary for them to supply more evidence. In some cases, the caseworker will need to consider the assessment in more detail and telephone the parent later to discuss the decision. Whenever an assessment is changed, we will send details to both parents.
- 15 We want both parents to accept the assessment as fair and accurate, so that the non-resident parent will pay regular, predictable maintenance. If parents accept their assessment, their future relationship is likely to be more amicable and there will be less distress for the children.
- 16 If after discussion the parent still does not accept the assessment, we will give them details of the next stage. At an appropriate point, caseworkers will explain the tribunal system. They will give the client an application form and advice about whether an application for a tribunal hearing is likely to succeed. But caseworkers will not be able to decide whether a client should apply or not – as now, all clients will have the right to go to an independent tribunal.

Stage Three – The tribunal stage

- 17 If negotiation with a child support caseworker has not resolved parents' concerns, or if they have certain special expenses which should be taken into account in the assessment, they can opt to go forward to Stage Three – an independent tribunal. Tribunals will be judicially independent of the Department of Social Security. They will be made up of people appointed by the Lord Chancellor who have relevant experience or expertise.

18 Tribunals will be able to consider two types of case:

- **cases where the parent thinks the formula has been incorrectly applied; and**
- **cases where the parent wants an allowance in the formula for special child support expenses – these allowances are explained in Chapter Five.**

- 19 The tribunal system will need to work quickly, so that parents are not left waiting and wondering about their assessment. It will also need to be fair. We recommend that parents can ask for an oral hearing of their evidence, as now. This means they can put their own case and see that the tribunal is fair. But there will be straightforward cases where an oral hearing is not necessary.
- 20 The tribunal will consider all applications. It will sift out those applications which cannot, by definition, succeed. For example, someone might ask for the tribunal to look at their assessment because they have incurred debts by buying a new car when the legislation has already made it clear that such debts are not valid grounds for reducing child maintenance.
- 21 There is a danger that applications for a tribunal hearing could be used to delay paying maintenance. We propose that non-resident parents should normally be required to be paying the existing assessment regularly before making an application to move on to this stage in the process.
- 22 The tribunal stage is a vital part of our proposed system of decision-making. It allows parents to go to an independent body to air their grievances. After this third stage, we hope that all clients will be able to accept their assessment, and pay the maintenance they owe to their children.



- **The system of delivering child support should be flexible, efficient and easy for people to use.**

Access to the scheme

- 1 If we introduce a new child support scheme, we need to think about how to treat two different types of case:

- **‘new cases’: cases where there is no child support assessment under the current arrangements; and**
- **‘existing cases’: cases where there is a child support assessment under the current arrangements.**

Treatment of new cases

- 2 **New cases** are those where the child support issue first arises **after** the date that the new scheme starts. That is:

- **where a child is born to a lone parent on or after that date;**
- **where parents separate on or after that date; or**
- **where there is no existing child support assessment.**

- 3 If lone parents claim benefits (Income Support, Family Credit, Disability Working Allowance or income-based Jobseeker’s Allowance), we need them to co-operate in seeking child support – unless they have a good reason not to (‘good cause’). This requirement will apply even if there is an existing court order or written maintenance agreement.

Treatment of existing cases

- 4 By April 2001 the Child Support Agency (CSA) is expected to have over one million active cases on its books. If we introduce a new method of assessing child support, we need to think very carefully about how we treat these existing cases.
- 5 One option is to keep existing cases in the current scheme, and to carry on working out child support with the current formula when there is a change of circumstance or periodic review. However, this is not practical. It would mean

running the current scheme alongside the new scheme for up to 19 years. And it would be difficult for both parents and the CSA, who would still suffer many of the defects of the current scheme.

- 6 If we re-assess existing cases, we could be accused of tearing up satisfactory arrangements retrospectively. People said the same thing about the CSA when it was introduced: they saw it as scrapping settled court agreements in the move from a judicial system to an administrative scheme.
- 7 Our proposals are different. We are simply suggesting a change in liability within existing agreements, similar to the re-assessment that takes place when parents' circumstances change.
- 8 So, we need arrangements that:

- **give existing cases the benefits of a new scheme, without overturning existing arrangements too quickly; and**
- **allow the CSA to re-assess existing cases as efficiently and speedily as possible, whilst ensuring that new cases are processed properly.**

Clearly, managing the re-assessment of over one million cases is a considerable task. It will need careful planning.

- 9 Annex Two outlines two possible solutions:

- **Option A – Transfer existing cases to the new scheme when their first regular review is due.**
- **Option B – Move all of them onto the new scheme from a common date and notify parents of the new amount in advance.**

- 10 Balancing the need to treat parents fairly with the need to minimise the operational complexities for the CSA will be difficult. Both of the options in Annex Two have their merits, but at this stage we have not decided which will be best. We welcome your views on each option, plus any alternative suggestions.

Phasing

- 11 Re-assessing existing cases means the amount of child support will sometimes change. So another important consideration is whether to give parents protection from this increased, or reduced, liability.

- 12 Currently, for both child support and court orders, maintenance is not a fixed and unchanging amount. It goes up and down if parents' circumstances change. It would be unfair to both parents to simply freeze their child support at its current level. But it might be appropriate to phase in payment of the new amount, both for increases and decreases. This would ease the transition for both mothers and fathers.
- 13 Under the current scheme, there are already phasing arrangements for cases where there is a court order in place. We may be able to build on these for transition to the new scheme.
- 14 We would like your views on ways of moving families onto the new assessment quickly, but phasing in (perhaps by £5 per week each year) the cash sum to be paid. Assessments will change according to individual circumstances under a different formula and we don't want to throw people into financial difficulties by changing the system too rapidly.



■ We expect the Child Support Agency (CSA) to provide an effective and efficient service for all its clients.

- 1 Simplifying the assessment process is an important step towards creating a better child support service. But it will not solve all the problems with the CSA. And the scale of legislative and operational change needed to bring about radical reform means that the new formula is unlikely to be introduced before 2001.
- 2 We recognise that there is an **urgent** need to improve the CSA's service to its clients. We will help to meet this need by introducing several significant changes between now and 2001. These improvements will pave the way for radical change.

Improving CSA operations

- 3 The CSA already has many improvements underway or planned. These changes are specifically aimed at improving client service and efficiency.

Removing backlogs

- 4 The most immediate challenge facing the CSA is to get completely up to date. As long as there are backlogs of work, extra resources are devoted to clearing them. This makes it difficult for the CSA to improve quickly in other areas. The CSA has already established a strong momentum in clearing these backlogs and is on course for being completely up to date by April 1999.

Operational improvements

- 5 A recent review revealed the CSA could provide a better service by organising its staff differently, in response to client requirements. We therefore plan to change the structure of local CSA offices (which are usually located within Benefits Agency offices). In future, the local offices will deal primarily with visits, interviews and court presentations. They will provide a much more responsive service for clients who want to talk to CSA staff face-to-face. Regional CSA Centres will handle mainstream assessment work, as well as accounts and enforcement work.
- 6 The CSA will also provide more help for the self-employed. In the past, this group has posed particular difficulties, with 80 per cent not paying full child support. Early results from a special task force set up to deal more actively with the self-employed are extremely encouraging. The task force's techniques have proved so successful that they are being extended nationally during 1998. Groups of dedicated caseworkers will deal exclusively with the self-employed, with online advice from accountants where necessary.

‘Positive Customer Contact’

- 7 A postal-based system of doing business will always carry some in-built delay. That is why the CSA is developing a telephone-based approach through its ‘Positive Customer Contact’ initiative. Using the telephone rather than writing significantly reduces the time taken to deal with applications for child support. And it means staff can give clients a much clearer understanding of what is expected of them and answer their queries on the spot.
- 8 The CSA will also extend its working hours to offer a more convenient and accessible service, opening from 8am to 8pm and at weekends. This is largely in response to client requirements: many clients would rather be contacted at home, at times which are convenient to them.
- 9 We recognise that many of the CSA’s letters are much too technical and difficult for clients to understand. Over the next two years, the CSA will be changing all of them. This will help to make the current, complex system as easy to understand as possible.

Supporting lone parents

The New Deal for Lone Parents

- 10 To support the New Deal for Lone Parents, the CSA is already introducing faster assessment arrangements for new maintenance applications. It will respond particularly quickly to referrals from New Deal Personal Advisers. Lone parents who are working will receive priority, as regular payment of maintenance for their children is crucial to their staying in work. This applies to both private clients and those in receipt of Family Credit.

Helping lone parents apply for maintenance

- 11 We have already successfully introduced changes in the way lone parents’ claims for Income Support are handled, to help ensure that they apply for child support. The Benefits Agency now helps lone parents complete a Maintenance Application Form at the visit when they first claim benefit. Benefits Agency involvement will soon extend to taking statements where the lone parent claims she does not want to co-operate because of risk of harm or undue distress (also known as ‘good cause’).
- 12 We expect these changes to increase the number of application forms returned and the speed and quality of their completion. They should also make the process of applying for maintenance more easy for lone parents to understand. In addition, we expect a marked reduction in the number of cases requiring consideration under the ‘good cause’ provisions. Customer research indicates that lone mothers are comfortable with this approach. We are exploring the scope for the Benefits Agency to deal with all issues of child support where both parents are receiving benefit.

Interim improvements to the formula

- 13 To support these operational improvements, we will be looking to see what further changes to existing policy can be made in the short term (such as changes to the rules for working out income). We want to reduce unnecessary complexity and enable the current scheme to support our principles more effectively.



■ **We need a system above all that is fair to the child, fair to the parent and fair to the taxpayer.**

- 1 We want to create a child maintenance service which is fit for the next century. A service which reinforces the principles we believe in; which promotes the best interests of children, supports successful parenting and protects children's right to the support of both their parents.
- 2 The current scheme does none of these things. After a very difficult start, the Child Support Agency's (CSA) efficiency is increasing – but so is its caseload. Under the current rules, we doubt that the CSA's performance can ever be good enough.
- 3 We need a child maintenance service that supports children and that parents can understand. The most important step towards that goal is the simplification of the child support formula. A simpler formula will mean child support cases are processed more quickly – and with fewer mistakes. And it will make it more difficult for unreliable parents to escape their child support responsibilities.
- 4 We believe that this will be seen as:
 - **fair to the lone parent and children because they can be confident that maintenance is being paid and that, if they are on benefit, they will keep some of it as a child maintenance premium;**
 - **fair to the non-resident parent because he will be left with most of his income after paying maintenance; and**
 - **fair also to the taxpayer who will not be carrying a responsibility for child support that properly belongs to the parents.**
- 5 We are also taking immediate action to improve service to CSA clients. This will provide much needed reform, and bring the CSA up to speed in preparation for radical change.
- 6 Child support is important for children, for parents, and for society as a whole. We are determined to make it work. We want your views as to whether the proposals we have outlined will deliver what we all want: fair, simple and reliable child support.



What will count as income?

We want to make the calculation of income as simple as possible. For most non-resident parents – those who are employees – income for child support purposes will simply be net earnings after tax and National Insurance contributions have been deducted.

For the self-employed, we want to define earnings in a way that is as close as possible to the definition used for tax purposes. This should mean that self-employed non-resident parents will be able to submit the same accounts for tax and child support.

How much income will go for child support?

The basic assessment

Clearly it is important that the level at which maintenance is set is fair to the children. Equally, maintenance should reflect the money that non-resident parents would have to find if they were living with the child. Research from around the world indicates that there is no simple answer to the question of the cost of a child. However, there is general agreement that:

- **spending on children increases with their parents' income;**
- **in an intact family, both parents contribute to the child's maintenance; and**
- **when parents separate, a fair assessment of maintenance does not depend on the parent with care's income since she will, in any event, continue to provide for the children to the extent that she can afford.**

It is also clear that the cost of children is often underestimated. One recent study¹ found that on average parents spend about £3,000 per year on one child. This is equivalent to almost £60 per week. This study also found that many parents go without necessities for themselves in order to protect their children's standard of living. Overall, there are indications² that the cost of a child represents between 20 per cent and 30 per cent of the budget of a family with one child.

We accept that it would not be right to set maintenance liability at a level that non-resident parents could not afford. There are significant additional costs faced by

1. 'Small Fortunes' Middelton et al 1997

2. 'The Costs of Children and the Welfare State' Dickens, Fry and Pashardes, 1996

parents who are living apart from their children (including the additional cost of maintaining contact with the children). And many children in two parent families are supported by both parents – they do not rely solely on the earnings of one. This means that, for most parents, child support liability should be rather less than the full cost of a child.

Taking all these factors into account, we have come to the conclusion that maintenance for one child should be set at 15 per cent of net earnings (that is, pay after tax and National Insurance contributions have been taken off). This means that, for example, a non-resident parent with net earnings of £200 per week (about average for those assessed under the current scheme) would pay about £30 per week - or £1,500 a year - for one child. To protect those on the lowest earnings, reduced rates would apply and we propose making allowance for children living with the non-resident parent by reducing the maintenance that he pays.

■ Example One

Peter and Jane are separated. They have one child, who is living with Jane. Peter lives on his own. Peter's net earnings are £230 per week. His child support liability will be 15 per cent of his income, or £35. This leaves him £195 per week to live on.

Protecting second families

Some non-resident parents have responsibilities for children who are living with them, as well as for children from whom they are separated. The new scheme will make allowance for these second family children by ignoring a proportion of net income when working out the money due for child maintenance. The proportion ignored in the calculation will be based on the child support percentages. So, if the non-resident parent has one, two, or three or more children in his second family, the net income used to calculate his maintenance liability will be reduced by 15 per cent, 20 per cent or 25 per cent respectively.

■ Example Two

Terry and Julie are separated. Their child lives with Julie. Terry has formed a new relationship with Alice, with whom he has one child. Terry's take home pay is £300 per week. Child support is worked out by first deducting 15 per cent for Alice's child, leaving £255. Terry's child support for his first family is then 15 per cent of £255, or £38.

The alternative approach would calculate child maintenance for both children as 20 per cent of Terry's earnings, or £60 per week. Half of this (£30) would be Terry's child support liability.

Protecting low income non-resident parents

We accept that a simple percentage calculation of child maintenance does not adequately reflect the particular difficulties faced by non-resident parents on very low earnings. We therefore propose to modify the formula for those taking home less than £200 per week. We suggest:

- **setting a flat minimum amount of child maintenance for those earning £100 or less. This will be the same rate as those who are on Income Support have to pay (currently £5); and**
- **providing a reduced rate of child maintenance for those earning between £100 and £200. The reduction will taper off as earnings rise. For instance, where earnings are £150 child support for one child would be £21 instead of the £27 that the simple formula would produce.**

The amounts due from non-resident parents with low incomes will be shown in a series of tables. This will allow parents to work out their liability themselves. Sample tables can be found on pages 50–58.

■ Example Three

Grant is a non-resident parent with two children in his first family and with one child in his second family. His net earnings are £140 per week. His child maintenance liability would be £17 per week, £6 less than the £23 that the simple formula would produce.

Shared care

It is important for children to spend time with both parents wherever possible. We want the child support scheme to reflect shared care arrangements. It would not be practical to change child maintenance liability for very irregular or infrequent visits. However, we propose that when a child spends at least 52 nights a year (one night a week on average) with the non-resident parent, liability should be reduced. We suggest reducing liability by one seventh of the weekly rate for each night of the week that the child spends with the non-resident parent.

■ Example Four

James stays with his father every weekend, from after school on Friday to Sunday afternoon. During the week he lives with his mother. If James stayed with his mother all the time, child maintenance liability would be £60. Because he spends two nights a week with his father, actual liability is reduced by two sevenths to £43 – a reduction of £17.

Child maintenance liability – one qualifying child

No children in second family		1 child in second family		2 children in second family		3 + children in second family	
Income per week	Liability	Income per week	Liability	Income per week	Liability	Income per week	Liability
below £101.99	£5.00	below £102.43	£5.00	below £102.63	£5.00	below £102.85	£5.00
£102.00 to £105.99	£6.00	£102.44 to £107.31	£6.00	£102.64 to £107.89	£6.00	£102.86 to £108.57	£6.00
£106.00 to £109.99	£7.00	£107.32 to £112.19	£7.00	£107.90 to £113.15	£7.00	£108.58 to £114.28	£7.00
£110.00 to £113.99	£8.00	£112.20 to £117.07	£8.00	£113.16 to £118.42	£8.00	£114.29 to £119.99	£8.00
£114.00 to £117.99	£9.00	£117.08 to £121.95	£9.00	£118.43 to £123.68	£9.00	£120.00 to £125.71	£9.00
£118.00 to £121.99	£10.00	£121.96 to £126.82	£10.00	£123.69 to £128.94	£10.00	£125.72 to £131.42	£10.00
£122.00 to £125.99	£11.00	£126.83 to £131.70	£11.00	£128.95 to £134.21	£11.00	£131.43 to £137.14	£11.00
£126.00 to £129.99	£12.00	£131.71 to £136.58	£12.00	£134.22 to £139.47	£12.00	£137.15 to £142.85	£12.00
£130.00 to £133.99	£13.00	£136.59 to £141.46	£13.00	£139.48 to £144.73	£13.00	£142.86 to £148.57	£13.00
£134.00 to £137.99	£14.00	£141.47 to £146.34	£14.00	£144.74 to £149.99	£14.00	£148.58 to £154.28	£14.00
£138.00 to £141.99	£15.00	£146.35 to £151.21	£15.00	£150.00 to £155.26	£15.00	£154.29 to £159.99	£15.00
£142.00 to £145.99	£16.00	£151.22 to £156.09	£16.00	£155.27 to £160.52	£16.00	£160.00 to £165.71	£16.00
£146.00 to £149.99	£17.00	£156.10 to £160.97	£17.00	£160.53 to £165.78	£17.00	£165.72 to £171.42	£17.00
£150.00 to £153.99	£18.00	£160.98 to £165.85	£18.00	£165.79 to £171.05	£18.00	£171.43 to £177.14	£18.00
£154.00 to £157.99	£19.00	£165.86 to £170.73	£19.00	£171.06 to £176.31	£19.00	£177.15 to £182.85	£19.00
£158.00 to £161.99	£20.00	£170.74 to £175.60	£20.00	£176.32 to £181.57	£20.00	£182.86 to £188.57	£20.00
£162.00 to £165.99	£21.00	£175.61 to £180.48	£21.00	£181.58 to £186.84	£21.00	£188.58 to £194.28	£21.00
£166.00 to £169.99	£22.00	£180.49 to £185.36	£22.00	£186.85 to £192.10	£22.00	£194.29 to £199.99	£22.00
£170.00 to £173.99	£23.00	£185.37 to £190.24	£23.00	£192.11 to £197.36	£23.00	£200.00 to £208.88	£23.00
£174.00 to £177.99	£24.00	£190.25 to £195.12	£24.00	£197.37 to £204.16	£24.00	£208.89 to £217.77	£24.00
£178.00 to £181.99	£25.00	£195.13 to £199.99	£25.00	£204.17 to £212.49	£25.00	£217.78 to £226.66	£25.00
£182.00 to £185.99	£26.00	£200.00 to £207.84	£26.00	£212.50 to £220.83	£26.00	£226.67 to £235.55	£26.00
£186.00 to £189.99	£27.00	£207.85 to £215.68	£27.00	£220.84 to £229.16	£27.00	£235.56 to £244.44	£27.00
£190.00 to £193.99	£28.00	£215.69 to £223.52	£28.00	£229.17 to £237.49	£28.00	£244.45 to £253.33	£28.00
£194.00 to £197.99	£29.00	£223.53 to £231.37	£29.00	£237.50 to £245.83	£29.00	£253.34 to £262.22	£29.00
£198.00 to £203.33	£30.00	£231.38 to £239.21	£30.00	£245.84 to £254.16	£30.00	£262.23 to £271.11	£30.00
£203.34 to £209.99	£31.00	£239.22 to £247.05	£31.00	£254.17 to £262.49	£31.00	£271.12 to £279.99	£31.00
£210.00 to £216.66	£32.00	£247.06 to £254.90	£32.00	£262.50 to £270.83	£32.00	£280.00 to £288.88	£32.00
£216.67 to £223.33	£33.00	£254.91 to £262.74	£33.00	£270.84 to £279.16	£33.00	£288.89 to £297.77	£33.00
£223.34 to £229.99	£34.00	£262.75 to £270.58	£34.00	£279.17 to £287.49	£34.00	£297.78 to £306.66	£34.00

Child maintenance liability – one qualifying child (continued)

No children in second family		1 child in second family		2 children in second family		3 + children in second family	
Income per week	Liability	Income per week	Liability	Income per week	Liability	Income per week	Liability
£230.00 to £236.66	£35.00	£270.59 to £278.43	£35.00	£287.50 to £295.83	£35.00	£306.67 to £315.55	£35.00
£236.67 to £243.33	£36.00	£278.44 to £286.27	£36.00	£295.84 to £304.16	£36.00	£315.56 to £324.44	£36.00
£243.34 to £249.99	£37.00	£286.28 to £294.11	£37.00	£304.17 to £312.49	£37.00	£324.45 to £333.33	£37.00
£250.00 to £256.66	£38.00	£294.12 to £301.96	£38.00	£312.50 to £320.83	£38.00	£333.34 to £342.22	£38.00
£256.67 to £263.33	£39.00	£301.97 to £309.80	£39.00	£320.84 to £329.16	£39.00	£342.23 to £351.11	£39.00
£263.34 to £269.99	£40.00	£309.81 to £317.64	£40.00	£329.17 to £337.49	£40.00	£351.12 to £359.99	£40.00
£270.00 to £276.66	£41.00	£317.65 to £325.48	£41.00	£337.50 to £345.83	£41.00	£360.00 to £368.88	£41.00
£276.67 to £283.33	£42.00	£325.50 to £333.33	£42.00	£345.84 to £354.16	£42.00	£368.89 to £377.77	£42.00
£283.34 to £289.99	£43.00	£333.34 to £341.17	£43.00	£354.17 to £362.49	£43.00	£377.78 to £386.66	£43.00
£290.00 to £296.66	£44.00	£341.18 to £349.01	£44.00	£362.50 to £370.83	£44.00	£386.67 to £395.55	£44.00
£296.67 to £303.33	£45.00	£349.02 to £356.86	£45.00	£370.84 to £379.16	£45.00	£395.56 to £404.44	£45.00
£303.34 to £309.99	£46.00	£356.87 to £364.70	£46.00	£379.17 to £387.49	£46.00	£404.45 to £413.33	£46.00
£310.00 to £316.66	£47.00	£364.71 to £372.54	£47.00	£387.50 to £395.83	£47.00	£413.34 to £422.22	£47.00
£316.67 to £323.33	£48.00	£372.55 to £380.39	£48.00	£395.84 to £404.16	£48.00	£422.23 to £431.11	£48.00
£323.34 to £329.99	£49.00	£380.40 to £388.23	£49.00	£404.17 to £412.49	£49.00	£431.12 to £439.99	£49.00
£330.00 to £336.66	£50.00	£388.24 to £396.07	£50.00	£412.50 to £420.83	£50.00	£440.00 to £448.88	£50.00
£336.67 to £343.33	£51.00	£396.08 to £403.92	£51.00	£420.84 to £429.16	£51.00	£448.89 to £457.77	£51.00
£343.34 to £349.99	£52.00	£403.93 to £411.76	£52.00	£429.17 to £437.49	£52.00	£457.78 to £466.66	£52.00
£350.00 to £356.66	£53.00	£411.77 to £419.60	£53.00	£437.50 to £445.83	£53.00	£466.67 to £475.55	£53.00
£356.67 to £363.33	£54.00	£419.61 to £427.45	£54.00	£445.84 to £454.16	£54.00	£475.56 to £484.44	£54.00
£363.34 to £369.99	£55.00	£427.46 to £435.29	£55.00	£454.17 to £462.49	£55.00	£484.45 to £493.33	£55.00
£370.00 to £376.66	£56.00	£435.30 to £443.13	£56.00	£462.50 to £470.83	£56.00	£493.34 to £502.22	£56.00
£376.67 to £383.33	£57.00	£443.14 to £450.97	£57.00	£470.84 to £479.16	£57.00		
£383.34 to £389.99	£58.00	£450.99 to £458.82	£58.00	£479.17 to £487.49	£58.00		
£390.00 to £396.66	£59.00	£458.83 to £466.66	£59.00	£487.50 to £495.83	£59.00		
£396.67 to £403.33	£60.00	£466.67 to £474.50	£60.00	£495.84 to £504.16	£60.00		
£403.34 to £409.99	£61.00	£474.51 to £482.35	£61.00				
£410.00 to £416.66	£62.00	£482.36 to £490.19	£62.00				
£416.67 to £423.33	£63.00	£490.20 to £498.03	£63.00				
£423.34 to £429.99	£64.00	£498.04 to £505.88	£64.00				
£430.00 to £436.66	£65.00						
£436.67 to £443.33	£66.00						
£443.34 to £449.99	£67.00						
£450.00 to £456.66	£68.00						
£456.67 to £463.33	£69.00						
£463.34 to £469.99	£70.00						
£470.00 to £476.66	£71.00						
£476.67 to £483.33	£72.00						
£483.34 to £489.99	£73.00						
£490.00 to £496.66	£74.00						
£496.67 to £503.33	£75.00						

Child maintenance liability – two qualifying children

No child in second family		1 child in second family		2 children in second family		3+ children in second family	
Income per week	Liability	Income per week	Liability	Income per week	Liability	Income per week	Liability
below £101.42	£5.00	below £101.72	£5.00	below £101.85	£5.00	below £101.99	£5.00
£101.43 to £104.28	£6.00	£101.73 to £105.17	£6.00	£101.86 to £105.55	£6.00	£102.00 to £105.99	£6.00
£104.29 to £107.14	£7.00	£105.18 to £108.62	£7.00	£105.56 to £109.25	£7.00	£106.00 to £109.99	£7.00
£107.15 to £109.99	£8.00	£108.63 to £112.06	£8.00	£109.26 to £112.96	£8.00	£110.00 to £113.99	£8.00
£110.00 to £112.85	£9.00	£112.07 to £115.51	£9.00	£112.97 to £116.66	£9.00	£114.00 to £117.99	£9.00
£112.86 to £115.71	£10.00	£115.52 to £118.96	£10.00	£116.67 to £120.37	£10.00	£118.00 to £121.99	£10.00
£115.72 to £118.57	£11.00	£118.97 to £122.41	£11.00	£120.38 to £124.07	£11.00	£122.00 to £125.99	£11.00
£118.58 to £121.42	£12.00	£122.42 to £125.86	£12.00	£124.08 to £127.77	£12.00	£126.00 to £129.99	£12.00
£121.43 to £124.28	£13.00	£125.87 to £129.31	£13.00	£127.78 to £131.48	£13.00	£130.00 to £133.99	£13.00
£124.29 to £127.14	£14.00	£129.32 to £132.75	£14.00	£131.49 to £135.18	£14.00	£134.00 to £137.99	£14.00
£127.15 to £129.99	£15.00	£132.76 to £136.20	£15.00	£135.19 to £138.88	£15.00	£138.00 to £141.99	£15.00
£130.00 to £132.85	£16.00	£136.21 to £139.65	£16.00	£138.89 to £142.59	£16.00	£142.00 to £145.99	£16.00
£132.86 to £135.71	£17.00	£139.66 to £143.10	£17.00	£142.60 to £146.29	£17.00	£146.00 to £149.99	£17.00
£135.72 to £138.57	£18.00	£143.11 to £146.55	£18.00	£146.30 to £149.99	£18.00	£150.00 to £153.99	£18.00
£138.58 to £141.42	£19.00	£146.56 to £149.99	£19.00	£150.00 to £153.70	£19.00	£154.00 to £157.99	£19.00
£141.43 to £144.28	£20.00	£150.00 to £153.44	£20.00	£153.71 to £157.40	£20.00	£158.00 to £161.99	£20.00
£144.29 to £147.14	£21.00	£153.45 to £156.89	£21.00	£157.41 to £161.11	£21.00	£162.00 to £165.99	£21.00
£147.15 to £149.99	£22.00	£156.90 to £160.34	£22.00	£161.12 to £164.81	£22.00	£166.00 to £169.99	£22.00
£150.00 to £152.85	£23.00	£160.35 to £163.79	£23.00	£164.82 to £168.51	£23.00	£170.00 to £173.99	£23.00
£152.86 to £155.71	£24.00	£163.80 to £167.24	£24.00	£168.52 to £172.22	£24.00	£174.00 to £177.99	£24.00
£155.72 to £158.57	£25.00	£167.25 to £170.68	£25.00	£172.23 to £175.92	£25.00	£178.00 to £181.99	£25.00
£158.58 to £161.42	£26.00	£170.69 to £174.13	£26.00	£175.93 to £179.62	£26.00	£182.00 to £185.99	£26.00
£161.43 to £164.28	£27.00	£174.14 to £177.58	£27.00	£179.63 to £183.33	£27.00	£186.00 to £189.99	£27.00
£164.29 to £167.14	£28.00	£177.59 to £181.03	£28.00	£183.34 to £187.03	£28.00	£190.00 to £193.99	£28.00
£167.15 to £169.99	£29.00	£181.04 to £184.48	£29.00	£187.04 to £190.74	£29.00	£194.00 to £197.99	£29.00
£170.00 to £172.85	£30.00	£184.49 to £187.93	£30.00	£190.75 to £194.44	£30.00	£198.00 to £203.33	£30.00
£172.86 to £175.71	£31.00	£187.94 to £191.37	£31.00	£194.45 to £198.14	£31.00	£203.34 to £209.99	£31.00
£175.72 to £178.57	£32.00	£191.38 to £194.82	£32.00	£198.15 to £203.12	£32.00	£210.00 to £216.66	£32.00
£178.58 to £181.42	£33.00	£194.83 to £198.27	£33.00	£203.13 to £209.37	£33.00	£216.67 to £223.33	£33.00
£181.43 to £184.28	£34.00	£198.28 to £202.94	£34.00	£209.38 to £215.62	£34.00	£223.34 to £229.99	£34.00

Child maintenance liability – two qualifying children (continued)

No child in second family		1 child in second family		2 children in second family		3+ children in second family	
Income per week	Liability	Income per week	Liability	Income per week	Liability	Income per week	Liability
£184.29 to £187.14	£35.00	£202.95 to £208.82	£35.00	£215.63 to £221.87	£35.00	£230.00 to £236.66	£35.00
£187.15 to £189.99	£36.00	£208.83 to £214.70	£36.00	£221.88 to £228.12	£36.00	£236.67 to £243.33	£36.00
£190.00 to £192.85	£37.00	£214.71 to £220.58	£37.00	£228.13 to £234.37	£37.00	£243.34 to £249.99	£37.00
£192.86 to £195.71	£38.00	£220.59 to £226.47	£38.00	£234.38 to £240.62	£38.00	£250.00 to £256.66	£38.00
£195.72 to £198.57	£39.00	£226.48 to £232.35	£39.00	£240.63 to £246.87	£39.00	£256.67 to £263.33	£39.00
£198.58 to £202.49	£40.00	£232.36 to £238.23	£40.00	£246.88 to £253.12	£40.00	£263.34 to £269.99	£40.00
£202.50 to £207.49	£41.00	£238.24 to £244.11	£41.00	£253.13 to £259.37	£41.00	£270.00 to £276.66	£41.00
£207.50 to £212.49	£42.00	£244.12 to £249.99	£42.00	£259.38 to £265.62	£42.00	£276.67 to £283.33	£42.00
£212.50 to £217.49	£43.00	£250.00 to £255.88	£43.00	£265.63 to £271.87	£43.00	£283.34 to £289.99	£43.00
£217.50 to £222.49	£44.00	£255.89 to £261.76	£44.00	£271.88 to £278.12	£44.00	£290.00 to £296.66	£44.00
£222.50 to £227.49	£45.00	£261.77 to £267.64	£45.00	£278.13 to £284.37	£45.00	£296.67 to £303.33	£45.00
£227.50 to £232.49	£46.00	£267.65 to £273.52	£46.00	£284.38 to £290.62	£46.00	£303.34 to £309.99	£46.00
£232.50 to £237.49	£47.00	£273.53 to £279.41	£47.00	£290.63 to £296.87	£47.00	£310.00 to £316.66	£47.00
£237.50 to £242.49	£48.00	£279.42 to £285.29	£48.00	£296.88 to £303.12	£48.00	£316.67 to £323.33	£48.00
£242.50 to £247.49	£49.00	£285.30 to £291.17	£49.00	£303.13 to £309.37	£49.00	£323.34 to £329.99	£49.00
£247.50 to £252.49	£50.00	£291.18 to £297.05	£50.00	£309.38 to £315.62	£50.00	£330.00 to £336.66	£50.00
£252.50 to £257.49	£51.00	£297.06 to £302.94	£51.00	£315.63 to £321.87	£51.00	£336.67 to £343.33	£51.00
£257.50 to £262.49	£52.00	£302.95 to £308.82	£52.00	£321.88 to £328.12	£52.00	£343.34 to £349.99	£52.00
£262.50 to £267.49	£53.00	£308.83 to £314.70	£53.00	£328.13 to £334.37	£53.00	£350.00 to £356.66	£53.00
£267.50 to £272.49	£54.00	£314.71 to £320.58	£54.00	£334.38 to £340.62	£54.00	£356.67 to £363.33	£54.00
£272.50 to £277.49	£55.00	£320.59 to £326.47	£55.00	£340.63 to £346.87	£55.00	£363.34 to £369.99	£55.00
£277.50 to £282.49	£56.00	£326.48 to £332.35	£56.00	£346.88 to £353.12	£56.00	£370.00 to £376.66	£56.00
£282.50 to £287.49	£57.00	£332.36 to £338.23	£57.00	£353.13 to £359.37	£57.00	£376.67 to £383.33	£57.00
£287.50 to £292.49	£58.00	£338.24 to £344.11	£58.00	£359.38 to £365.62	£58.00	£383.34 to £389.99	£58.00
£292.50 to £297.49	£59.00	£344.12 to £349.99	£59.00	£365.63 to £371.87	£59.00	£390.00 to £396.66	£59.00

Child maintenance liability – two qualifying children (continued)

No child in second family		1 child in second family		2 children in second family		3+ children in second family	
Income per week	Liability	Income per week	Liability	Income per week	Liability	Income per week	Liability
£297.50 to £302.49	£60.00	£350.00 to £355.88	£60.00	£371.88 to £378.12	£60.00	£396.67 to £403.33	£60.00
£302.50 to £307.49	£61.00	£355.89 to £361.76	£61.00	£378.13 to £384.37	£61.00	£403.34 to £409.99	£61.00
£307.50 to £312.49	£62.00	£361.77 to £367.64	£62.00	£384.38 to £390.62	£62.00	£410.00 to £416.66	£62.00
£312.50 to £317.49	£63.00	£367.65 to £373.52	£63.00	£390.63 to £396.87	£63.00	£416.67 to £423.33	£63.00
£317.50 to £322.49	£64.00	£373.53 to £379.41	£64.00	£396.88 to £403.12	£64.00	£423.34 to £429.99	£64.00
£322.50 to £327.49	£65.00	£379.42 to £385.29	£65.00	£403.13 to £409.37	£65.00	£430.00 to £436.66	£65.00
£327.50 to £332.49	£66.00	£385.30 to £391.17	£66.00	£409.38 to £415.62	£66.00	£436.67 to £443.33	£66.00
£332.50 to £337.49	£67.00	£391.18 to £397.05	£67.00	£415.63 to £421.87	£67.00	£443.34 to £449.99	£67.00
£337.50 to £342.49	£68.00	£397.06 to £402.94	£68.00	£421.88 to £428.12	£68.00	£450.00 to £456.66	£68.00
£342.50 to £347.49	£69.00	£402.95 to £408.82	£69.00	£428.13 to £434.37	£69.00	£456.67 to £463.33	£69.00
£347.50 to £352.49	£70.00	£408.83 to £414.70	£70.00	£434.38 to £440.62	£70.00	£463.34 to £469.99	£70.00
£352.50 to £357.49	£71.00	£414.71 to £420.58	£71.00	£440.63 to £446.87	£71.00	£470.00 to £476.66	£71.00
£357.50 to £362.49	£72.00	£420.59 to £426.47	£72.00	£446.88 to £453.12	£72.00	£476.67 to £483.33	£72.00
£362.50 to £367.49	£73.00	£426.48 to £432.35	£73.00	£453.13 to £459.37	£73.00	£483.34 to £489.99	£73.00
£367.50 to £372.49	£74.00	£432.36 to £438.23	£74.00	£459.38 to £465.62	£74.00	£490.00 to £496.66	£74.00
£372.50 to £377.49	£75.00	£438.24 to £444.11	£75.00	£465.63 to £471.87	£75.00	£496.67 to £503.33	£75.00
£377.50 to £382.49	£76.00	£444.12 to £449.99	£76.00	£471.88 to £478.12	£76.00		
£382.50 to £387.49	£77.00	£450.00 to £455.88	£77.00	£478.13 to £484.37	£77.00		
£387.50 to £392.49	£78.00	£455.89 to £461.76	£78.00	£484.38 to £490.62	£78.00		
£392.50 to £397.49	£79.00	£455.89 to £467.64	£79.00	£490.63 to £496.87	£79.00		
£397.50 to £402.49	£80.00	£467.65 to £473.52	£80.00	£496.88 to £503.12	£80.00		
£402.50 to £407.49	£81.00	£473.53 to £479.41	£81.00				
£407.50 to £412.49	£82.00	£479.42 to £485.29	£82.00				
£412.50 to £417.49	£83.00	£485.30 to £491.17	£83.00				
£417.50 to £422.49	£84.00	£491.18 to £497.05	£84.00				
£422.50 to £427.49	£85.00	£497.06 to £502.94	£85.00				
£427.50 to £432.49	£86.00						
£432.50 to £437.49	£87.00						
£437.50 to £442.49	£88.00						
£442.50 to £447.49	£89.00						
£447.50 to £452.49	£90.00						
£452.50 to £457.49	£91.00						
£457.50 to £462.49	£92.00						
£462.50 to £467.49	£93.00						
£467.50 to £472.49	£94.00						
£472.50 to £477.49	£95.00						
£477.50 to £482.49	£96.00						
£482.50 to £487.49	£97.00						
£487.50 to £492.49	£98.00						
£492.50 to £497.49	£99.00						
£497.50 to £502.49	£100.00						

Child maintenance liability – three qualifying children

No child in second family		1 child in second family		2 children in second family		3 + children in second family	
Income per week	Liability	Income per week	Liability	Income per week	Liability	Income per week	Liability
below £101.11	£5.00	below £101.33	£5.00	below £101.42	£5.00	below £101.53	£5.00
£101.12 to £103.33	£6.00	£101.34 to £103.99	£6.00	£101.43 to £104.28	£6.00	£101.54 to £104.61	£6.00
£103.34 to £105.55	£7.00	£104.00 to £106.66	£7.00	£104.29 to £107.14	£7.00	£104.62 to £107.69	£7.00
£105.56 to £107.77	£8.00	£106.67 to £109.33	£8.00	£107.15 to £109.99	£8.00	£107.70 to £110.76	£8.00
£107.78 to £109.99	£9.00	£109.34 to £111.99	£9.00	£110.00 to £112.85	£9.00	£110.77 to £113.84	£9.00
£110.00 to £112.22	£10.00	£112.00 to £114.66	£10.00	£112.86 to £115.71	£10.00	£113.85 to £116.92	£10.00
£112.23 to £114.44	£11.00	£114.67 to £117.33	£11.00	£115.72 to £118.57	£11.00	£116.93 to £119.99	£11.00
£114.45 to £116.66	£12.00	£117.34 to £119.99	£12.00	£118.58 to £121.42	£12.00	£120.00 to £123.07	£12.00
£116.67 to £118.88	£13.00	£120.00 to £122.66	£13.00	£121.43 to £124.28	£13.00	£123.08 to £126.15	£13.00
£118.89 to £121.11	£14.00	£122.67 to £125.33	£14.00	£124.29 to £127.14	£14.00	£126.16 to £129.23	£14.00
£121.12 to £123.33	£15.00	£125.34 to £127.99	£15.00	£127.15 to £129.99	£15.00	£129.24 to £132.30	£15.00
£123.34 to £125.55	£16.00	£128.00 to £130.66	£16.00	£130.00 to £132.85	£16.00	£132.31 to £135.38	£16.00
£125.56 to £127.77	£17.00	£130.67 to £133.33	£17.00	£132.86 to £135.71	£17.00	£135.39 to £138.46	£17.00
£127.78 to £129.99	£18.00	£133.34 to £135.99	£18.00	£135.72 to £138.57	£18.00	£138.47 to £141.53	£18.00
£130.00 to £132.22	£19.00	£136.00 to £138.66	£19.00	£138.58 to £141.42	£19.00	£141.54 to £144.61	£19.00
£132.23 to £134.44	£20.00	£138.67 to £141.33	£20.00	£141.43 to £144.28	£20.00	£144.62 to £147.69	£20.00
£134.45 to £136.66	£21.00	£141.34 to £143.99	£21.00	£144.29 to £147.14	£21.00	£147.70 to £150.76	£21.00
£136.67 to £138.88	£22.00	£144.00 to £146.66	£22.00	£147.15 to £149.99	£22.00	£150.77 to £153.84	£22.00
£138.89 to £141.11	£23.00	£146.67 to £149.33	£23.00	£150.00 to £152.85	£23.00	£153.85 to £156.92	£23.00
£141.12 to £143.33	£24.00	£149.34 to £151.99	£24.00	£152.86 to £155.71	£24.00	£156.93 to £159.99	£24.00
£143.34 to £145.55	£25.00	£152.00 to £154.66	£25.00	£155.72 to £158.57	£25.00	£160.00 to £163.07	£25.00
£145.56 to £147.77	£26.00	£154.67 to £157.33	£26.00	£158.58 to £161.42	£26.00	£163.08 to £166.15	£26.00
£147.78 to £149.99	£27.00	£157.34 to £159.99	£27.00	£161.43 to £164.28	£27.00	£166.16 to £169.23	£27.00
£150.00 to £152.22	£28.00	£160.00 to £162.66	£28.00	£164.29 to £167.14	£28.00	£169.24 to £172.30	£28.00
£152.23 to £154.44	£29.00	£162.67 to £165.33	£29.00	£167.15 to £169.99	£29.00	£172.31 to £175.38	£29.00
£154.45 to £156.66	£30.00	£165.34 to £167.99	£30.00	£170.00 to £172.85	£30.00	£175.39 to £178.46	£30.00
£156.67 to £158.88	£31.00	£168.00 to £170.66	£31.00	£172.86 to £175.71	£31.00	£178.47 to £181.53	£31.00
£158.89 to £161.11	£32.00	£170.67 to £173.33	£32.00	£175.72 to £178.57	£32.00	£181.54 to £184.61	£32.00
£161.12 to £163.33	£33.00	£173.34 to £175.99	£33.00	£178.58 to £181.42	£33.00	£184.62 to £187.69	£33.00
£163.34 to £165.55	£34.00	£176.00 to £178.66	£34.00	£181.43 to £184.28	£34.00	£187.70 to £190.76	£34.00

Child maintenance liability – three qualifying children (continued)

No child in second family		1 child in second family		2 children in second family		3 + children in second family	
Income per week	Liability	Income per week	Liability	Income per week	Liability	Income per week	Liability
£165.56 to £167.77	£35.00	£178.67 to £181.33	£35.00	£184.29 to £187.14	£35.00	£190.77 to £193.84	£35.00
£167.78 to £169.99	£36.00	£181.34 to £183.99	£36.00	£187.15 to £189.99	£36.00	£193.85 to £196.92	£36.00
£170.00 to £172.22	£37.00	£184.00 to £186.66	£37.00	£190.00 to £192.85	£37.00	£196.93 to £199.99	£37.00
£172.23 to £174.44	£38.00	£186.67 to £189.33	£38.00	£192.86 to £195.71	£38.00	£200.00 to £205.33	£38.00
£174.45 to £176.66	£39.00	£189.34 to £191.99	£39.00	£195.72 to £198.57	£39.00	£205.34 to £210.66	£39.00
£176.67 to £178.88	£40.00	£192.00 to £194.66	£40.00	£198.58 to £202.49	£40.00	£210.67 to £215.99	£40.00
£178.89 to £181.11	£41.00	£194.67 to £197.33	£41.00	£202.50 to £207.49	£41.00	£216.00 to £221.33	£41.00
£181.12 to £183.33	£42.00	£197.34 to £199.99	£42.00	£207.50 to £212.49	£42.00	£221.34 to £226.66	£42.00
£183.34 to £185.55	£43.00	£200.00 to £204.70	£43.00	£212.50 to £217.49	£43.00	£226.67 to £231.99	£43.00
£185.56 to £187.77	£44.00	£204.71 to £209.41	£44.00	£217.50 to £222.49	£44.00	£232.00 to £237.33	£44.00
£187.78 to £189.99	£45.00	£209.42 to £214.11	£45.00	£222.50 to £227.49	£45.00	£237.34 to £242.66	£45.00
£190.00 to £192.22	£46.00	£214.12 to £218.82	£46.00	£227.50 to £232.49	£46.00	£242.67 to £247.99	£46.00
£192.23 to £194.44	£47.00	£218.83 to £223.52	£47.00	£232.50 to £237.49	£47.00	£248.00 to £253.33	£47.00
£194.45 to £196.66	£48.00	£223.53 to £228.23	£48.00	£237.50 to £242.49	£48.00	£253.34 to £258.66	£48.00
£196.67 to £198.88	£49.00	£228.24 to £232.94	£49.00	£242.50 to £247.49	£49.00	£258.67 to £263.99	£49.00
£198.89 to £201.99	£50.00	£232.95 to £237.64	£50.00	£247.50 to £252.49	£50.00	£264.00 to £269.33	£50.00
£202.00 to £205.99	£51.00	£237.65 to £242.35	£51.00	£252.50 to £257.49	£51.00	£269.34 to £274.66	£51.00
£206.00 to £209.99	£52.00	£242.36 to £247.05	£52.00	£257.50 to £262.49	£52.00	£274.67 to £279.99	£52.00
£210.00 to £213.99	£53.00	£247.06 to £251.76	£53.00	£262.50 to £267.49	£53.00	£280.00 to £285.33	£53.00
£214.00 to £217.99	£54.00	£251.77 to £256.47	£54.00	£267.50 to £272.49	£54.00	£285.34 to £290.66	£54.00
£218.00 to £221.99	£55.00	£256.48 to £261.17	£55.00	£272.50 to £277.49	£55.00	£290.67 to £295.99	£55.00
£222.00 to £225.99	£56.00	£261.18 to £265.88	£56.00	£277.50 to £282.49	£56.00	£296.00 to £301.33	£56.00
£226.00 to £229.99	£57.00	£265.89 to £270.58	£57.00	£282.50 to £287.49	£57.00	£301.34 to £306.66	£57.00
£230.00 to £233.99	£58.00	£270.59 to £275.29	£58.00	£287.50 to £292.49	£58.00	£306.67 to £311.99	£58.00
£234.00 to £237.99	£59.00	£275.30 to £279.99	£59.00	£292.50 to £297.49	£59.00	£312.00 to £317.33	£59.00

Child maintenance liability – three qualifying children (continued)

No child in second family		1 child in second family		2 children in second family		3 + children in second family	
Income per week	Liability	Income per week	Liability	Income per week	Liability	Income per week	Liability
£238.00 to £241.99	£60.00	£280.00 to £284.70	£60.00	£297.50 to £302.49	£60.00	£317.34 to £322.66	£60.00
£242.00 to £245.99	£61.00	£284.71 to £289.41	£61.00	£302.50 to £307.49	£61.00	£322.67 to £327.99	£61.00
£246.00 to £249.99	£62.00	£289.42 to £294.11	£62.00	£307.50 to £312.49	£62.00	£328.00 to £333.33	£62.00
£250.00 to £253.99	£63.00	£294.12 to £298.82	£63.00	£312.50 to £317.49	£63.00	£333.34 to £338.66	£63.00
£254.00 to £257.99	£64.00	£298.83 to £303.52	£64.00	£317.50 to £322.49	£64.00	£338.67 to £343.99	£64.00
£258.00 to £261.99	£65.00	£303.53 to £308.23	£65.00	£322.50 to £327.49	£65.00	£344.00 to £349.33	£65.00
£262.00 to £265.99	£66.00	£308.24 to £312.94	£66.00	£327.50 to £332.49	£66.00	£349.34 to £354.66	£66.00
£266.00 to £269.99	£67.00	£312.95 to £317.64	£67.00	£332.50 to £337.49	£67.00	£354.67 to £359.99	£67.00
£270.00 to £273.99	£68.00	£317.65 to £322.35	£68.00	£337.50 to £342.49	£68.00	£360.00 to £365.33	£68.00
£274.00 to £277.99	£69.00	£322.36 to £327.05	£69.00	£342.50 to £347.49	£69.00	£365.34 to £370.66	£69.00
£278.00 to £281.99	£70.00	£327.06 to £331.76	£70.00	£347.50 to £352.49	£70.00	£370.67 to £375.99	£70.00
£282.00 to £285.99	£71.00	£331.77 to £336.47	£71.00	£352.50 to £357.49	£71.00	£376.00 to £381.33	£71.00
£286.00 to £289.99	£72.00	£336.48 to £341.17	£72.00	£357.50 to £362.49	£72.00	£381.34 to £386.66	£72.00
£290.00 to £293.99	£73.00	£341.18 to £345.88	£73.00	£362.50 to £367.49	£73.00	£386.67 to £391.99	£73.00
£294.00 to £297.99	£74.00	£345.89 to £350.58	£74.00	£367.50 to £372.49	£74.00	£392.00 to £397.33	£74.00
£298.00 to £301.99	£75.00	£350.59 to £355.29	£75.00	£372.50 to £377.49	£75.00	£397.34 to £402.66	£75.00
£302.00 to £305.99	£76.00	£355.30 to £359.99	£76.00	£377.50 to £382.49	£76.00	£402.67 to £407.99	£76.00
£306.00 to £309.99	£77.00	£360.00 to £364.70	£77.00	£382.50 to £387.49	£77.00	£408.00 to £413.33	£77.00
£310.00 to £313.99	£78.00	£364.71 to £369.41	£78.00	£387.50 to £392.49	£78.00	£413.34 to £418.66	£78.00
£314.00 to £317.99	£79.00	£369.42 to £374.11	£79.00	£392.50 to £397.49	£79.00	£418.67 to £423.99	£79.00
£318.00 to £321.99	£80.00	£374.12 to £378.82	£80.00	£397.50 to £402.49	£80.00	£424.00 to £429.33	£80.00
£322.00 to £325.99	£81.00	£378.83 to £383.52	£81.00	£402.50 to £407.49	£81.00	£429.34 to £434.66	£81.00
£326.00 to £329.99	£82.00	£383.53 to £388.23	£82.00	£407.50 to £412.49	£82.00	£434.67 to £439.99	£82.00
£330.00 to £333.99	£83.00	£388.24 to £392.94	£83.00	£412.50 to £417.49	£83.00	£440.00 to £445.33	£83.00
£334.00 to £337.99	£84.00	£392.95 to £397.64	£84.00	£417.50 to £422.49	£84.00	£445.34 to £450.66	£84.00
£338.00 to £341.99	£85.00	£397.65 to £402.35	£85.00	£422.50 to £427.49	£85.00	£450.67 to £455.99	£85.00
£342.00 to £345.99	£86.00	£402.36 to £407.05	£86.00	£427.50 to £432.49	£86.00	£456.00 to £461.33	£86.00
£346.00 to £349.99	£87.00	£407.06 to £411.76	£87.00	£432.50 to £437.49	£87.00	£461.34 to £466.66	£87.00
£350.00 to £353.99	£88.00	£411.77 to £416.47	£88.00	£437.50 to £442.49	£88.00	£466.67 to £471.99	£88.00
£354.00 to £357.99	£89.00	£416.48 to £421.17	£89.00	£442.50 to £447.49	£89.00	£472.00 to £477.33	£89.00

Child maintenance liability – three qualifying children (continued)

No child in second family		1 child in second family		2 children in second family		3 + children in 2nd family	
Income per week	Liability	Income per week	Liability	Income per week	Liability	Income per week	Liability
£358.00 to £361.99	£90.00	£421.18 to £425.88	£90.00	£447.50 to £452.49	£90.00	£477.34 to £482.66	£90.00
£362.00 to £365.99	£91.00	£425.89 to £430.58	£91.00	£452.50 to £457.49	£91.00	£482.67 to £487.99	£91.00
£366.00 to £369.99	£92.00	£430.59 to £435.29	£92.00	£457.50 to £462.49	£92.00	£488.00 to £493.33	£92.00
£370.00 to £373.99	£93.00	£435.30 to £439.99	£93.00	£462.50 to £467.49	£93.00	£493.34 to £498.66	£93.00
£374.00 to £377.99	£94.00	£440.00 to £444.70	£94.00	£467.50 to £472.49	£94.00	£498.67 to £503.99	£94.00
£378.00 to £381.99	£95.00	£444.71 to £449.41	£95.00	£472.50 to £477.49	£95.00		
£382.00 to £385.99	£96.00	£449.42 to £454.11	£96.00	£477.50 to £482.49	£96.00		
£386.00 to £389.99	£97.00	£454.12 to £458.82	£97.00	£482.50 to £487.49	£97.00		
£390.00 to £393.99	£98.00	£458.83 to £463.52	£98.00	£487.50 to £492.49	£98.00		
£394.00 to £397.99	£99.00	£463.53 to £468.23	£99.00	£492.50 to £497.49	£99.00		
£398.00 to £401.99	£100.00	£468.24 to £472.94	£100.00	£497.50 to £502.49	£100.00		



When the new scheme takes effect, everyone who applies for child support will be assessed using the new rules. But we will need to 'convert' all existing cases to the new scheme. Otherwise, we would have the old and new schemes running in parallel for up to 19 years. There are two ways that we could do this.

■ Option A

Convert the existing assessment when its first periodic review is due and phase in payment of the revised amount.

Under the current scheme, the Child Support Agency (CSA) makes a new assessment of child support liability every two years. This is to make sure the maintenance assessment is still set at an appropriate amount. Existing cases could be converted to the new scheme when they come up for review. Some cases will convert to the new scheme immediately, because their review is due soon after the introduction of the new scheme. Other cases will not convert for up to two years, because they were reviewed shortly before the introduction of the new scheme.

Advantages

- **Cases convert to the new scheme at a time when some action would have been necessary anyway.**
- **Avoids the need to re-assess cases twice.**
- **Should ensure that service is maintained for both new and existing cases.**

Disadvantages

- **Cases waiting to be converted could need to be re-assessed under the old scheme because parents' circumstances have changed.**
- **Some parents will have to wait two years to see the advantages of the new scheme.**

■ Option B

Assess liability under the new scheme in advance of introduction and phase in payments of the revised amount.

With this option, we would announce in advance that existing cases would be converted from a date later than the date on which the new scheme comes into effect for new cases.

New cases (i.e. those without an existing CSA assessment) would be assessed under the new scheme from the first implementation date. For existing cases, there would be a later implementation date. This would allow a conversion period for existing cases between these two dates.

During the conversion period, existing cases would continue to be assessed for changes of circumstances and periodic reviews under the current scheme. However, notification of revised liability following these reviews would also contain notification of liability under the new scheme. The new liability would start from a specified future date, six months to a year after the introduction of the new scheme.

Special arrangements would be put in place to make sure all cases were reviewed in the conversion period between the implementation date for new cases and the later implementation date for existing cases.

Advantages

- **Gives both parents advance notification of the new liability, allowing them to make appropriate adjustments to their affairs.**
- **Assessments under the new scheme would be effective from the same date for all cases.**
- **Considerable operational advantages in the management of the conversion process and the handling of enquiries.**

Disadvantages

- **A risk that, because of unforeseen difficulties, it would not be possible to re-assess all existing cases in time for the publicly-announced implementation date.**
- **Two schemes running in parallel for a fixed period.**

Phasing in payment of the new amount

Phasing in the new liability benefits both mothers and fathers, since a sudden change in receipt or payment of maintenance can cause difficulties.

Payment phasing would apply to all cases where there is an increase or decrease, above a specified minimum, in the amount payable. Payment of the new amount could be phased in stages of £5 at yearly intervals until the new liability is reached. Phasing would apply to reduced liability in the same way, to ensure that the position of mothers and children are protected.

■ Example

Under the new assessment, a father's liability increases from £20 per week to £30 per week. His payments would initially increase to £25. They would go up to £30 per week after two years.



Published by The Stationery Office Limited

and available from:

The Publications Centre
(Mail, telephone and fax orders only)
PO Box 276 London SW8 5DT
General enquiries 0171 873 0011
Order through the Parliamentary Hotline *Lo-call* 0345 02 34 74
Fax orders 0171 873 8200

The Stationery Office Bookshops
123 Kingsway, London WC2B 6PQ
0171 242 6393 Fax 0171 242 6394
68-69 Bull Street, Birmingham B4 6AD
0121 236 9696 Fax 0121 236 9699
33 Wine Street, Bristol BS1 2BQ
0117 9264306 Fax 0117 9294515
9-21 Princess Street, Manchester M60 8AS
0161 834 7201 Fax 0161 833 0634
16 Arthur Street, Belfast BT1 4GD
01232 238451 Fax 01232 235401
The Stationery Office Oriel Bookshop
The Friary, Cardiff CF1 4AA
01222 395548 Fax 01222 384347
71 Lothian Road, Edinburgh EH3 9AZ
0131 228 4181 Fax 0131 622 7017

Accredited Agents
(See Yellow Pages)
and through good booksellers

