

# **Child Maintenance Payments, Voluntary Arrangements and the Significance of Parental Relationships**

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## **Introduction**

This paper presents findings from a qualitative study exploring the views and experiences of clients of the Child Support Agency (CSA) in England, carried out for the Department for Work and Pensions (DWP). The main aim of the study was to investigate parents' experiences of different child maintenance payment methods, but it also explored family relationships, contact arrangements, financial arrangements before and after the CSA became involved, and parents' experiences of the CSA service.

The study involved 60 in-depth interviews with separated parents, most of whom were part of a 'matched pair' (i.e. where both the 'parent with care' and the 'non-resident parent' from the same case were interviewed). The parent with care was the mother in all but one case. The sample reflected the research population's diversity in terms of geographical location, maintenance payment arrangements, and timing and level of CSA assessment.

## **Findings**

### **Families' circumstances**

Families involved with the CSA are in very diverse, and sometimes very difficult circumstances. Some parents had relatively good relationships, and had contacted the agency because of minor disagreements over the level or the frequency of payments. However, it was more typical for parents to be experiencing high levels of stress, either because of a very acrimonious break up, or because of ongoing disputes over issues like contact arrangements, or the payment of existing mortgages or bills, as well as maintenance. Family relationships could also be very diverse: some parents had re-partnered, had new children, or had children from previous relationships, while others had never lived together nor had an on-going relationship.

### **Successful arrangements**

Financial arrangements and parental relationships did improve for some families once the CSA was involved, with a consequent beneficial impact on the children in these families. A variety of factors influenced successful arrangements, where both parents agreed with the maintenance level and arrangements for payment. As well as fear of the agency's enforcement powers, these factors included the presence of a third party, which helped drain some of the anger and emotion from the situation; and having received an efficient and fair service from the CSA. A commitment to shared parenthood on both sides, and a willingness to work and compromise in order to make this effective, was also particularly associated with successful financial agreements.

## **Unsuccessful arrangements**

Where parents were having disputes over contact, this affected willingness to compromise over money. Reactions to re-partnering could also affect the success of arrangements – either because one parent felt that the re-partnering ought to have an impact on their financial arrangements, or simply because it stirred emotions within the relationship. In addition, both parties' relationships with the CSA could be very important. Some fathers who had made maintenance payments in the past had resented the tone of initial communications from the CSA, which appeared to assume that they were not willing to make any payments. The image of the CSA in the UK as being inefficient and unreasonable has also meant that some fathers feel justified in challenging the CSA's authority. Mothers could also be affected by having received a poor service, as this for example could make them less willing to trust the assessment calculation.

Non-compliance with maintenance arrangements clearly led to financial hardship and anxiety for mothers. CSA inefficiency, such as payments made by the father being delayed or lost, could also cause financial hardship. In addition, CSA errors could cause general stress and upset for both parents. For example, a mother who had experienced a delay in the payment had assumed that her ex-partner had not paid, called him to complain, and both parents had ended up in long telephone calls with the CSA trying to understand what had happened to the payment. Such experiences increased friction in a situation that was very tense already. The stress experienced by parents then of course has an impact on the atmosphere at home, and the level of emotional support parents can provide to their children.

## **Payment methods**

The original research objectives were to look at what parents knew about the different payment method options, and what factors facilitated or hindered the use of different methods. In the UK, most parents use the Collection Service, where the CSA collects the maintenance payments from the father and passes them on to the mother. Some parents (under 10% of cases according to CSA records) use Maintenance Direct, where the CSA's role is limited to the initial calculation of the level of maintenance, and the payments are then made directly by the father to the mother. This system is working for some parents, who appreciate its greater simplicity, flexibility and efficiency. However, the extent to which Maintenance Direct is appropriate for parents clearly depends on the level of trust within the parental relationship, and more consistent monitoring and guarantees of intervention if the arrangement breaks down are likely to be needed if any system of voluntary payments is to be extended beyond the most stable of cases.

## **Conclusions**

It is clear that financial relationships between separated parents can't be discussed in isolation from personal relationships. The CSA service hence needs to become more customised to people's diverse and changing circumstances and needs. The service provided should be more personalised and friendly, and communications should be tailored to families. First contact with fathers, for example, should be more friendly and conciliatory in tone, to encourage fathers to co-operate, and further contacts can then become more firm if they prove unwilling. In addition, broadening the service to cover sign-posting to family services such as mediation or counselling could help improve parental relationships and hence compliance, thus allowing the CSA to concentrate its resources on more difficult cases.