



Work and Pensions Committee

Oral evidence: Children in poverty: Child Maintenance Service, HC 272

Wednesday 7 September 2022

Ordered by the House of Commons to be published on 7 September 2022.

[Watch the meeting](#)

Members present: Sir Stephen Timms (Chair); Debbie Abrahams; Steve McCabe; Nigel Mills; Selaine Saxby; Dr Ben Spencer; Chris Stephens; Sir Desmond Swayne.

Questions 1 - 53

Witnesses

I: Cristina Odone, Head of the Family Policy Unit, Centre for Social Justice (CSJ); and Meghan Meek-O'Connor, Senior Policy Adviser, Save the Children.

II: Victoria Benson, CEO, Gingerbread; Caitlin Logan, Policy, Research and Influencing Lead, One Parent Families Scotland; and Michael Lewkowicz, Director of Communications & Business Manager, Families Need Fathers.

Written evidence from witnesses:

[Save the Children UK CMS0017](#)

[Gingerbread, the charity for single parent families CMS0016](#)

[Families Need Fathers - 'because both parents matter' CMS0022](#)

[One Parent Families Scotland CMS0015](#)



Examination of witnesses

Witnesses: Cristina Odone and Meghan Meek-O'Connor.

Q1 Chair: Welcome, everybody, to this first meeting of the Work and Pensions Select Committee after our summer recess, and the first evidence session for our inquiry into the Child Maintenance Service and child poverty. A very warm welcome to the two witnesses joining us for our first panel this morning. Can I ask you both very briefly to introduce yourselves to us and to those who are watching our proceedings remotely?

Cristina Odone: I am the head of the family policy unit at the Centre for Social Justice, and I am honoured to be here.

Meghan Meek-O'Connor: I am the senior policy adviser at Save the Children UK. I am also honoured to be here.

Q2 Chair: We are honoured to have you both. Can I put the first couple of questions to you both and ask you to comment on these points? How do you think family separation contributes to child poverty in the UK? Do we have the data to assess that properly at the moment, and how well do you think the Child Maintenance Service is doing to tackle this problem at the moment? I have one other specific point. How strong a case do you think there is—as has been suggested previously, including previously by this Committee—for exempting families on means-tested benefits from the fees for using the collect and pay service? I will start with Cristina.

Cristina Odone: Only last week we had the Children's Commissioner publishing her family review, which had such a startling statistic in it. That was that almost half of children born in the year 2000 during their childhood will have been raised by a lone parent. This is a really troubling trajectory, because if we look at the Institute for Fiscal Studies' findings it says that a very significant amount—49%—of lone-parent families are living in poverty. That 49% is double the proportion of two-parent families living in poverty.

A stable family versus a lone-parent family, in terms of causal links with poverty, that is a thorny dilemma, but I can tell you that the research from the Centre for Social Justice has been consistently clear: family breakdown is a very important driver for poverty. It means that if your parents break up before you are 18, you are more likely to have poor schooling outcomes, you are more likely to be homeless, you are more likely to end up workless, and you are more likely to end up in trouble with the police. Therefore, it is a very strong relationship, if not causal relationship.

When you think about what that means for a service like the Child Maintenance Service, you can see that this is a huge role that it can play. If children of lone parents are so much more likely to be in poverty, here is a very important lever. There is recent research by the University of



HOUSE OF COMMONS

York that showed that if all child maintenance payments were made, 60% of the children in receipt of them would be lifted out of poverty.

That is a strong incentive to get this right, but is the service getting it right? I would argue no, and this is especially true for low-income parents. Your own research found that a third of parents who were either not working or not economically active were not engaging with the service. Half of children of lone parents are not covered by the service.

The Centre for Social Justice has an alliance of more than 450 charities that are grassroots charities—not as big as Save the Children—very local groups and, again and again, what we hear is, “We can’t afford this”. For a low-income family even the £20 application charge is too much, let alone 20% of your child maintenance extra if you are the paying parent, 4% reduction if you are the receiving parent. It is a huge obstacle.

I do believe that there is something to be done but it needs a legislative change. We have had more than four reports since our own report on this, which was in 2019. Our own report was “The Hidden Parent Poverty Trap”, a very telling tale. All the reports are equally critical and point out that, especially for those we consider the most vulnerable, the most in need, this is a system that just does not work.

Q3 Chair: Is it the charges? Is that the key point, do you think, that needs to be changed?

Cristina Odone: No. I think that there are many features that are not working. One is definitely charges. The other is that there are some principles that are incredibly unfair. For instance, one of the small charities we spoke to is called Children Heard and Seen. The CEO explained to me that she works with parents whose other half is in prison and they help the children of these fractured families.

She said what happens is he goes to prison for some misdeed. The first thing he is told when entering prison is, “You no longer need to pay your child maintenance”. This leaves the family back at home completely without cover and often there has been domestic abuse or she has been heroic and moved away from this man, yet she is now going to be deprived of not his presence—because she doesn’t want his presence—but of his contributions to the family, so I think that that is really bad.

Looking at it from another point of view, the fact that only a third of paying parents have access to their children also seems to me an extraordinary state of being. Let’s face it, this is a gendered issue. Most of the paying parents are fathers. Most of the receiving parents are mothers. We know that keeping a father engaged with their child is really important for that child in terms of the child’s cognitive development when they are a baby, their problem-solving abilities when they are a toddler, and their IQ at age three. Having an engaged father raises you well above those who do not.



HOUSE OF COMMONS

Meghan Meek-O'Connor: I agree with a lot of what Cristina mentioned there. There definitely is a relationship between being in a lone-parent family and poverty; 49% of children in lone-parent families were in poverty in 2020, and that is compared to 24% of children in couple-parent families.

You can understand why this would be. A lone parent's ability to work and to generate income is obviously impacted by their childcare responsibilities, in that this isn't shared with somebody else. It is more difficult to enter into work. It is more difficult to progress in work. Also, the majority of separated families are headed by women; 90% of lone-parent families are headed by mothers. Women's disadvantage in the labour market also means that they are less likely to have opportunities for progression and to earn high wages.

In addition to this, over the last decade welfare reform has also disproportionately impacted lone-parent families. In particular, the benefit cap is very difficult for lone-parent families who might struggle to reach the earnings threshold. Obviously, the fact that many lone parents do not receive child maintenance from the non-resident parent then exacerbates these issues.

I also saw that York study looking at the fact that, in around 60% of cases, children would be lifted out of poverty if this maintenance was paid in full, but I think it is only one in three separated families in the UK have a child maintenance agreement where it is actually paid in full.

This obviously has a big impact on children growing up in lone-parent families. They are much more likely to be in poverty and there are all sorts of long-lasting impacts on children because of that: the attainment gap; they miss out on holidays; they miss out on days out; they have to rely on foodbanks. All this leaves children growing up experiencing shame and stigma around poverty. We think that this might be even worse for children growing up in lone-parent families because there is an additional stigma from outdated ideas of lone-parent families as welfare recipients.

These negative impacts are very serious and something that we are very worried about at Save the Children. In our view, this has less to do with family composition and more to do with a lone parent's disadvantaged socioeconomic position. Lone parents are more likely to experience poverty, so therefore their children are also more likely to experience the negative impacts of poverty as they grow up. In our view, policies aiming to improve the outcomes for children in separated households should focus on increasing the resources that lone-parent families have, rather than policies around keeping families together.

With that in mind, we definitely also support the idea of parents on Universal Credit and other benefits not paying the fees. We spoke to a lot of our parent campaigners about this and they felt that this was unfair and difficult on them. Fees were mentioned. Pretty much all the parents we spoke to had experience of the Child Maintenance Service, and we



HOUSE OF COMMONS

believe that the receiving parent should not have to pay fees to receive the money that their child is owed.

Chair: Thank you very much indeed.

Q4 **Sir Desmond Swayne:** The question is: of those who have no arrangement at all, and those who have collect and pay, and those who go for direct pay, which is the least worst in terms of child poverty outcomes?

Meghan Meek-O'Connor: Of the parents we spoke to, those who did have experience of direct pay were quite positive about that. The problem is that it often doesn't work and it is not possible to come to that kind of arrangement with the non-resident parent. The feedback that parents gave around direct pay was pretty minor. It was things such as: could it be a bit more sensitive to the needs of children and parents; for example, if it was paid before bank holidays or paid before school holidays started, just to ensure that the child benefited as much as possible? That is good where it works, and family-based arrangements are also very good where they work.

The problem is that collect and pay is in place where those arrangements are not possible, and it seems like it is not working very well. None of the parents that we spoke to had positive experiences of collect and pay. The fees, the low amounts that they were paid, the stress, the difficulty in contacting, the constantly being asked to move on to direct pay, even in situations where that was inappropriate—for example, where there had been domestic abuse—made it not worth even engaging with for a lot of the parents we spoke to.

Some parents had just chosen to completely disengage with the CMS. Some had heard about how difficult it was and had decided never to get involved with it. It was felt that the stress of engaging with the CMS, of using collect and pay, on top of all the other stresses involved in raising a child or children on a low income made it not worth the very small amount of money that they might receive through it.

Cristina Odone: We finally found somewhere where we disagree. I think they are both very risky propositions. On direct pay, it is true that it was the DWP research that found that only a quarter of parents who were using DP were unhappy with it, versus two-thirds of parents who were using collect and pay who were unhappy with that, but that was mainly focusing on the financial aspect.

Direct pay, okay, the premise is wonderful; it believes that parents can come to an agreement about the fees to be paid and the time to be spent with the child or the children, but half of it ends up in collect and pay anyway. It is so hands-off, the way that it is dealt with. I know that Gingerbread is coming to give evidence in the afternoon, but one of its interesting findings was that the onus was on the receiving parent to keep constantly telling the service, "Look, he is not paying", or, "She is



HOUSE OF COMMONS

not paying”, or, “They are behind with their payment”. On average, they are waiting for £1,100 before the service kicks in and usually puts them on to collect and pay.

Then, from a domestic abuse point of view, the risk of direct pay is huge because, first, it is a controlling mechanism that the abuser can use saying, “I will pay you”, “I won’t pay you”, “I might pay you this much, but not all of it”. There is a controlling economic abuse at play. When the survivor of domestic abuse has to go and knock on the door and say, “Hey, look, I am owed money”, you can imagine what this does to somebody who is already a perpetrator.

There are many charities that tell us that this particular issue can be a trigger for domestic abuse, whether it is how much money the perpetrator has to pay or how much time they are being given access to the children. Direct pay carries a huge risk and it is not as smooth as it could be. Collect and pay, with the £20 application fee, the 20% maintenance on top of the maintenance pay for the paying parent and the 4% reduction of benefit, is such an onerous system. I think that it is not surprising that the arrears for collect and pay were—the prediction was £440 million and then overall the arrears would be £1 billion by March 2031. I am not surprised. It is too expensive when we are talking about low-income parents.

Q5 Sir Desmond Swayne: If you are on benefits, the paying parent’s liability is £7 a week. What do you think of that?

Meghan Meek-O’Connor: I should say that we only spoke to receiving parents, not paying parents. For them, unsurprisingly, the £7 did not feel like enough to meaningfully help with raising their children. Some of the parents got slightly more than this from the paying parent. Even then, it often felt like the numbers were too low and they felt that that income was so affected by being the main carer for their child and the child element in Universal Credit did not nearly go far enough to cover the cost of raising that child that the £7 a week was just a drop in the ocean.

The parents we spoke to felt that they should be receiving more from paying parents. As I said, we only spoke to resident parents so it is a very specific viewpoint that I am speaking from. I do know that there are other issues. For some paying parents, paying more than £7 would be really complicated. With the taper rate, paying all sorts of other bills often means that there is very little incentive to move into work for paying parents. Our view at Save the Children is that children should not be the ones to lose out on this, £7 is not enough, and if it is impossible for the paying parents to pay this, then it should be made up by the state in other ways.

Q6 Sir Desmond Swayne: In 77% of maintenance arrangements there is no provision for shared care at all. Of the 23% that do, in 69% the children just spend one day a week with the other parent. Are there any policy levers that could be pulled to encourage maintenance



arrangements to share the care more evenly or is that pie in the sky?

Meghan Meek-O'Connor: I do not have that much to say on this because it is not something that we have any organisational expertise on. There is definitely international evidence that this does work well. It can have a positive effect on children's development and their wellbeing as well as more practical things to do with sharing the incomes of both their parents. I am not sure exactly what policy levers would be best placed to do this and I would be worried about making recommendations. Often parents separate for very good reasons and it might be difficult for the child to have an equal relationship with both, so I am not really sure.

Cristina Odone: It works in Scandinavia. They have done that really well. The overwhelming majority of separated parents have, if not equal access, then dual access to children. It can work. I don't know how difficult it would be to readjust our present system to make it work. I think that it would be incredibly important to make it work, with the proviso, of course, of safeguarding and making sure that neither one of the parents has been accused of anything atrocious. There is no doubt in my mind that access to both parents for a child is hugely beneficial and anything we can do to support that would be good.

What we could do is one step back. What the DWP has done, to the tune of £39 million, is put in place this very good evidence-based programme of Reducing Parental Conflict. Maybe what we should be doing is looking at the preventative agenda more and saying that if this works so well that local authorities across the country are now saying this should become part of every service when they interact with families, let them know that there is such a thing as Reducing Parental Conflict and that we can help and we can support. That may be a way of stopping this terrible tragedy of separating parents because, unlike you, Meghan, I think that there is definitely a huge benefit in having a child being raised by both parents, from financial to emotional to, as we saw, cognitive.

Sir Desmond Swayne: Perhaps we should interrogate the Scandinavians.

Cristina Odone: They should be your next witnesses.

Chair: We have a lot to learn from them, I think.

Q7 **Nigel Mills:** Cristina, you said you thought there needed to be a lot of changes at the Child Maintenance Service. What would be the key ones that you would like to see improved?

Cristina Odone: One of the most important elements is this perverse disincentive to work. It is something that I know the Public Accounts Committee has shown. It called it the hidden poverty trap. The CSJ calls it the hidden parent poverty trap in its report. If you are on UC or you are on a low income and paying income tax, it does not pay to work if the Child Maintenance Service continues at this rate. The CSJ did a calculation, which I will refer to. A paying parent on UC paying for three



children through collect and pay would be 7.6 pennies worse off for every extra pound earned as the weekly income comes to £100 or over. When the parent earns enough to pay income tax, they would gain just 2.4 pennies for every extra pound earned and would continue at this level until UC payment stopped. Even aspiration is crushed because when the parent earns more, they will be liable to pay more child maintenance, their UC will be reduced, and any kind of council tax reductions that they have been eligible for will also be reduced.

I think that if we want to lift children out of poverty, we must make sure that their parents are lifted out of poverty. One of the best ways to do that is to ensure that they can work and that there is no disincentive baked into the system that keeps them from working.

Q8 Nigel Mills: I guess we would all hope that parents would want to work more to give more to their children, even if they were not better off themselves, but I might be a naive optimist in that situation. Are there any structural changes you would like to see? Nobody is talking about abolishing the CMS completely and going back to what was there before as a court arrangement, are they?

Cristina Odone: I am old enough to remember. Oh, my gosh, that was terrible as well. Every day there was a terrible headline. You are right, we do not want to do that.

Another structural change would be if there was a way of recalculating these very ancient thresholds. I know that that is a legislative matter and I am sure that that takes up a lot of parliamentary time, but it seems perverse to me that thresholds set in 1998 are still being applied when inflation means that the proportion of income that is taken for child maintenance is now much greater than it was intended to be.

Nigel Mills: Meghan, do you have any changes you would like to see?

Meghan Meek-O'Connor: Yes. We have spoken about fees and I do think that fees should be dropped. There is definitely some benefit in looking at the earnings thresholds because it doesn't make sense that this is so out of date. I would say that if that was to be re-examined and looked at, it is important that resident parents and non-resident parents are consulted in all stages of that, because I would worry about there being some kind of inadvertent effects on the resident parents.

For the parents we spoke to, as well as the practical issues it really was the experience of dealing with the CMS that was so difficult and jarring. As I said, that did result in many just choosing not to engage, which therefore results in children having less money. It really needs to be looked at. The service for survivors of domestic abuse is really bad and it was those parents especially who had taken themselves away from it.

There is also the general kind of customer service and case management. One parent spoke about this feeling like you are being constantly lost in



translation. Every time that you tried to contact CMS, you were directed somewhere else. It took so long to finally be able to have a conversation with someone on the phone, and even then you were not sure if any action was going to come out of it. It is not just the parents that we spoke to. I think it is less than half of the users of the CMS have reported a good experience of using the service. It sounds like it is a small issue almost because it is, "Oh, we will just make it a bit more user friendly, a bit more supportive". It has real practical impacts because it does result in kids losing out on money and that is obviously not right.

Cristina Odone: I think that is true. I thought it was really interesting to read that there was a bit of joined-up thinking with jobcentre staff being trained to talk properly about child maintenance and to be more, let's say, trauma informed about domestic abuse. I thought that was very hopeful and would be very helpful in the future.

You are right, so many of the receiving parents, but also the paying parents, are saying that they are treated either as deadbeat dads or manipulative, whining—the word whining kept being repeated—mothers.

Q9 **Nigel Mills:** I get the same frustration from people that they ring up and get a different person every time and have to go through the whole story every time and then nothing. Are you saying there should be more named contacts so you get some consistent person dealing with the case? Is that logistically possible?

Cristina Odone: One thing that would help is if data were collected about who the recipient parents are. What are their characteristics? Who are the paying parents and what are their characteristics? I read that, yes, they know for 25% of recipient parents what they are like, what their conditions are, what their circumstances are, but not anything about the paying parents. That would help because then you would know how to communicate, how to bring them into the system, make them feel that this is something to ease their raising of their child, whether it is the paying parent or the recipient parent. Know your audience; know who you are dealing with.

Q10 **Nigel Mills:** You seem to have a different vision. If I remember, when the Child Maintenance Service was changed a decade ago, the Government's vision was that they did not want it to act as a referee for every relationship breakdown. It was there to do a calculation and then the parents should pay each other and the CMS should only be there for the small percentage of people who could not manage that, in which case they got clobbered with a 20% penalty to try to push them back into the former group. You seem to be envisaging a service that is not just a one-off calculation and an occasional enforcer.

Cristina Odone: This is an emotional minefield. How could you think that you could have just a little calculation and walk away? There are too many, too strong relationships at stake. When you then add the cost of living crisis that we are going through, when you add the extraordinary



HOUSE OF COMMONS

pressure on job security, on travel expenses now, everything is conspiring to make this a difficult nexus of relationships. I do not think that the service can hope to just walk away or be hands-off because it is too messy of a landscape.

Nigel Mills: Meghan, do you disagree?

Meghan Meek-O'Connor: No, I agree. It feels like the way that the system is now using collect and pay is so difficult. First, there are family-based arrangements. If the parents can come to an arrangement like that, then it is very easy and they sort it out themselves and that could work well. Then there is direct pay. If that does not quite work, then there is this system. Then for parents who have to use collect and pay, as well as the fees it feels like they are treated so poorly they are forgotten about. Their kids are losing out because of the fees that are paid. It is not the children's fault if their parents cannot come to an amicable arrangement, but the way that the system is currently set up, it is children who are punished for that, and also their parents, the whole family. It is just not right. It is not a fair system.

Q11 **Debbie Abrahams:** Nigel has covered most of what I wanted to ask, but can I clarify? From what you are both saying, yes, there are mechanical issues, structural issues, CMS being very much formulae driven, but there are also the issues around the culture within the organisation, how receiving parents and paying parents are treated and communicated with. Does this need to be rebranded or rebooted? Does it need new legislation in terms of the principles for a revised form of the CMS to reflect this so that it is not just calculating how much who will get and how much who will pay? Or is it something else?

Cristina Odone: I think you are right that it does need legislation because I know that the thresholds were set in the 1998 legislation.

Debbie Abrahams: That is the formulae. What about the culture?

Cristina Odone: For the culture, we are dealing with the most vulnerable people. Even those who are not low income are at their most vulnerable moment in life. Let's train our staff. You are right, rebranding sounds so superficial, but let's rebrand this service as something for families, for children, that can support the most disadvantaged rather than leave them feeling hurt, dented, judged, misjudged. Yes, I think a real communications drive would be very helpful.

Meghan Meek-O'Connor: I think that it does need some form of rebranding and that rebranding should be designed with parents. We were not going to put in a response to this initially, but we sent out a WhatsApp to the parents we work closely with and asked them if they felt it was important for us to. They had so much to say and all leapt at the opportunity to say mostly very negative things about this service that we felt we had to respond on their behalf, because clearly this was an issue



HOUSE OF COMMONS

that needed as much attention on it as possible because it needs to be resolved.

I do not know if you are planning on talking to parents directly, but I think that should definitely be a part of this. If there is some sort of rebranding, it should not be something that is just introduced to parents as, "We will call it this". It will not sound like the CMS, but they will know what it is. It needs to be something that is carefully and thoughtfully designed with parents if it is going to work.

Debbie Abrahams: Co-design, yes.

Cristina Odone: Co-design, yes.

Debbie Abrahams: That is a very good point. Thank you.

Chair: We are hoping to take evidence from the parents, not in this format but privately and informally. Thank you very much.

Q12 **Chris Stephens:** A lot of my proposed questions have been covered, but I want to ask two quick questions.

We have heard the statistics that 49% of children in lone-parent families were in poverty in 2019-20 compared to 24% of children in couple-parent families. Meghan, Save the Children has told us in its written evidence that the lowest-income households are most likely to have no form of child maintenance arrangement at all. Why is that? Is there a perception, perhaps, that the Child Maintenance Service is for middle income families and that those on low incomes do not see any relevance to it?

Meghan Meek-O'Connor: At least for the parents we spoke to, often it was that the money they would get in would be really low anyway and dealing with the stress and the difficulty of it made it not worth it. For a lot of low-income families, they do not have particularly good feelings about the DWP and it is not worth engaging with this. We did not hear evidence of parents saying that they felt that this was not for them, but that might be the case. It just was not the parents we spoke to.

Chris Stephens: Cristina, what do you think the main reasons are for low-income households in particular not having a CMS arrangement?

Cristina Odone: I think you are right. They are the ones who are hard to reach and who are not engaging. I think that it is not just the fees, it is the state. It is that "them versus us" and that fear of being judged for both the recipient and the paying parent. I think that there is a cultural issue.

Q13 **Chris Stephens:** Is that a culture of how the Department for Work and Pensions as a whole is seen, because obviously CMS is part of that?

Cristina Odone: I think that you do have a bit of an image issue with the low income, because when do they come to you? They come to you for the jobcentre and sometimes that is embarrassing. Sometimes that is



HOUSE OF COMMONS

hard. They come to you for the Child Maintenance Service. That is embarrassing. That is hard. You see them at their raw, at their worst, in a way. That is probably true of any work and pensions department across the world.

Q14 Dr Ben Spencer: Your answers have been very good and have covered a lot of the areas that I wanted to go into as well. There are a few areas I wanted to clarify briefly. Meghan, you said quite a shocking statement that 49% of kids in lone-parent families are in poverty. Can I clarify what poverty definition you are using because people talk about poverty in all sorts of ways? Are you using the Government relativistic definition of poverty?

Meghan Meek-O'Connor: Yes, using the relative measure, 60% of median income.

Dr Ben Spencer: Is that the same for you, Cristina, when you talk about poverty?

Cristina Odone: Yes.

Q15 Dr Ben Spencer: In terms of lone-parent families, does that also include families where a parent is essentially uncontactable because they are abroad? Just being abroad does not mean you are uncontactable, but you know what I mean. Does it also include families where, sadly, one of the parents has passed away?

Meghan Meek-O'Connor: Yes, it does. In terms of lone-parent households, it is mostly separated families. ¹I think it is something like 7% or 9% of households headed by fathers and 7% of households headed by mothers is where someone has been widowed. Mostly it is separated households.

Q16 Dr Ben Spencer: That should be an area that we should be looking at as well. I was reflecting; you made some very powerful evidence, both of you, on the impact where one parent is not financially providing, but of course there are a bunch of people where one parent is not there.

Cristina Odone: Yes. Gosh, I had not thought of the widowed situation, so thank you for raising that.

Meghan Meek-O'Connor: I do feel that there is this unfairness that is inherent in it. It is great if you can have a parent who pays; that is really beneficial to the child. For lots of reasons, if someone has been widowed, if someone is in prison or if someone just is not paying and cannot pay or is refusing to pay, then the child and the resident parent lose out. I do believe that there is a role for the state to play in that, and I don't know if that is just an increase to the general child element, if it is stepping in to pay at least the minimum where that is not being paid to parents

¹ The witness misspoke and meant to say only '2% of single mothers and 7% of single fathers are classified as widowed', not 7% and 9%.



HOUSE OF COMMONS

through CMS, or if it is something that was additional in Universal Credit for lone parents. I do not have the exact answers, but there definitely is something to explore there.

Q17 Dr Ben Spencer: It is a logical step from the evidence you have been giving that bereaved parents probably need some support as well.

Cristina, as you know, it is often said that one of the key benefits of Universal Credit, and should be one of the key benefits of Universal Credit, is that work always pays. In the situation of someone who is in difficulty, who is a non-resident parent paying money, is that—

Cristina Odone: I think that the CMS and UC are not working in tandem enough and that is why there is this disincentive to work if you are a paying parent on UC, which the Public Accounts Committee showed as well. That has to be regulated. We have to have joined-up thinking on this essential bit.

Q18 Dr Ben Spencer: We adjusted the taper rate for UC, which is fantastic. I have been calling for it for quite some time. I think it is really positive that we did that to reduce the effect of marginal taxation rate for people on UC payments. Do you think that something like that could work in trying to fix this problem, or do you prefer the shared income model that I know has been previously proposed?

Cristina Odone: I am not an economist. I like the thought of the shared income model because it has been tried in Australia and it seems to be working very well there. But the Australian model is also based on different calculations, in that the Australians have what is called a self-support reserve so that there is a minimum. They call it the dignity income where everybody has not income but a base living fee. Therefore, when the child maintenance service in Australia takes money, it doesn't take it from the whole income. It leaves this self-support reserve, which is a very good idea because what is the point of bankrupting one of the parents when we want them to pay?

I like the shared model. I also think the shared model is fairer because the Australian child maintenance service—I cannot remember what it is called—takes into account both parent's incomes, which ours does not. That seems to me a very clear need because if the receiving parent is already much wealthier and the paying parent is already much poorer, it makes no sense that they should be accountable for the same amount of maintenance payment as somebody where the reverse is true. They take into account more than we do and I think that is quite important.

Q19 Dr Ben Spencer: In a situation where parents cannot pay and the whole process of deductions and all that, do you think the CMS helps the situation? What is your take on the way that the CMS deals with this and supporting parents who are in financial difficulties in terms of payments?

Cristina Odone: I think that 60% of the arrears are down to low-income parents. That is telling us that the CMS must be stepping in quite a lot



because low-income parents constitute such a big proportion of paying parents. Do you erase even the £7 fixed rate and step in on that? Unless we have a Finnish model where the Government ensures that there is child maintenance paid, I do not see how we can help the paying parent more. Do we want to erase what they owe the receiving parent? I don't know how you would overcome the complete inability to pay when even £7 is impossible. How do you overcome that without having a guaranteed child maintenance payment by the Government and that is going to be really costly?

Q20 Dr Ben Spencer: Some of the first cases and undoubtedly some of the most complicated cases I have had to deal with in my casework as an MP have been issues regarding the CMS—complex, difficult situations. It strikes me that the administration of the CMS—at least the stuff that has come to me—is appalling, quite frankly. I appreciate that some people have a good time of it, but certainly the stuff that has come to me has been really concerning. What do you think the CMS should be doing in terms of collecting information and what information it collects, or anything really, and improving that and making sure that people have a good time and they go through the system and it works and it does it properly?

My second question is part of that. You made the very good point that this is a very emotional, difficult area to get into. How much of some of the problems that come out of the CMS is because, by definition, it is entering into a situation where there is a conflict and there is always going to be a conflict? Does it need to go back and take on a conflict resolution role?

Cristina Odone: I have to say that some of the charities we have spoken to found that their cases would suggest that actually the CMS aggravates the conflict, so that is not very good. Because it is such an emotional minefield, to know who you are dealing with would be very helpful, to know what the circumstances are of both the receiving parent and the paying parent. For instance, only a third of lone parents whose children have SEND come to be engaged. Why is that? If we knew more about what they need, then perhaps they could be included much more fully in the service. To know that there are parents for whom English is not even a second language, it is not a language, how do you deal with that?

If there were data collected on the receiving parents and the paying parents, you could adjust the system quite a lot without even doing the legislative work that is needed for the formula in order to cater better for them. Meghan talks about co-designing with parents, which I think is brilliant, but you have to know who the parents are.

Meghan Meek-O'Connor: Yes. The Public Accounts Committee has recommended doing some research into the take-up gap and who the parents are who are not accessing it at all. I think that is a really good idea.



HOUSE OF COMMONS

In terms of data that the CMS hold, at the very bare minimum there should be a better flagging system for issues around safeguarding. One of the parents that we spoke with was taken off collect and pay and moved on to direct pay without being informed that that was happening. That meant that she was supposed to get in touch with someone who it would not have been safe for her to get in touch with. Obviously, she did not do that, so the result was that her child lost out. That is the kind of thing that you just wonder how that could have happened. I know that she is not the only person that this has happened to. It is a widespread thing within the system and it is putting people in danger and meaning families lose out.

Q21 Steve McCabe: Good morning. I want to ask about the paying parents who try to avoid paying what they should. I am dealing with a case in my own office at the moment of a guy who is self-employed, who seems to have stopped taking a salary and tops it up with dividends, but he has managed to buy himself a £350,000 house and a new car. I am wondering how widespread this problem is. What do you think we should do about it?

Meghan Meek-O'Connor: Among the parents we spoke to, a lot of them had similar stories like this, where they were receiving the minimum of £7 a week but they felt that the paying parent was clearly in a position where they could pay a lot more. We also looked at some other forums where parents were speaking about this—this was resident parents—and from their perspective it does appear to be an issue that comes up again and again. I do not have official data on what it is. It is all hearsay.

Cristina Odone: Yes, anecdotally the deadbeat dad is there and he is fraudulent and he will do anything to avoid paying maintenance. It seems so extraordinary to anybody who is a parent that you would wish to renounce your responsibility towards a child, but apparently it is there. Like Meghan, I do not have the statistics, but I do have the anecdotal evidence that it is something that plagues families up and down the country.

Q22 Steve McCabe: Do you know if there is any information on how effective the financial investigations unit is and how many cases it takes up?

Cristina Odone: I did read the transcript from when you held to account the CMS itself, and they said that it was very effective. I do not know what the evidence is for this, but certainly there should be a good investigative unit. I think that that is money well spent.

Q23 Steve McCabe: Do you think that the CMS is too willing to accept people's claims—that we should have a higher standard of proof about your actual assets, whether it is interest from savings or dividends, or that it is too easy for people? I am not saying it is exclusively the self-employed, although it does seem to be that self-employed people quite often feature in these accounts. It seems very easy to claim your income level. It does not seem that there is a great deal of thoroughness in



checking it. Do you think that we need to demand a higher standard of proof?

Cristina Odone: I think that assessment could be improved on, especially since then they have the opposite, where some of the charities we spoke to had fathers who were paying parents and sometimes through mental distress because they were paying parents and not accessing their children, they were unable to hold down their job or they had to reduce the hours on their job. The CMS, unless the reduction is 25% or more, will not adjust their maintenance payments. You have two extremes where they are being too awful or too lenient, so assessment does have to be rethought.

Q24 **Steve McCabe:** Meghan, you said you did not have figures about the scale of this, but is it fair to conclude that there are children living in poverty while their fathers are living in £350,000 houses and buying themselves brand new cars?

Meghan Meek-O'Connor: It sounds like that is something that you have seen. Parents we spoke to did definitely have questions about the amount that they received and felt that it was not enough. I think that there is an issue with assessment, but there is also an issue with follow-up. Again, it goes to this communication with the CMS, but parents felt that they would challenge what they were receiving and they would raise it with the CMS and they would ask the CMS to investigate and they would even provide evidence and say, "Look at this, look at that", but it was just ignored. I think that as well as assessment it needs to be better at responding to queries from parents.

Q25 **Selaine Saxby:** Thank you both for so much interesting evidence. Is there anything else that we have not touched on outside of the CMS that the DWP could do to improve the levels of poverty for children in separated families?

Meghan Meek-O'Connor: Yes. I know that my colleague and parents have spoken here—not my parents, parents we work with.

Cristina Odone: Keeping it all in the family.

Meghan Meek-O'Connor: Parents we work with have spoken about the issue of childcare within Universal Credit and how costs have to be paid up front, and that is a really difficult thing. It has made me think, as we are talking today, about where parents cannot afford to pay the child maintenance and they lose out for extra hours worked. That is something that affects the parents that we work with, too. One of the parents we work with worked five jobs. One of the jobs she works, she does not get any of that money because it just goes on taper rate and childcare and there is no extra money that she can see from it.

That is a relatively cost-effective fix, which would be resolving the issue of up-front costs. It is also hard to not mention the cost of living crisis when we are talking about this. We are worried that children in the



poorest households are becoming key victims of this crisis and they are not being focused on enough. Removing the benefit cap could make a big difference to children in separated families; 67% of capped households are lone-parent families and it is more difficult for them to reach the earnings threshold because of their caring responsibilities. At the moment, there are 300,000 kids affected by the cap, but that is going to increase when Universal Credit is uprated next year and the benefit cap needs to go up or be scrapped as well alongside that.

We have been speaking about the state's responsibility in ensuring that children get enough money where the non-resident parent is not paying. Some of those issues could be resolved if the child element was more adequate and there was more money in that. We, alongside a whole host of other charities, have been talking recently about deductions and the rate that they are paid back at. It is quite unsustainable for families and for lone parents. Lowering the maximum deduction rate from 25% to 15% would provide up to £33 more a month for a lone parent, which does not sound like loads, but that is actually more than they might get through the Child Maintenance Service if they were receiving £7 a week. That is something to look at as well.

Cristina Odone: The Centre for Social Justice has proposed an uprating of UC of 13.3% for three months starting next month, just to see parents—lone parents especially—through this very hard winter. That is supposed to increase the single parent's income by £243 over these three months. That is one thing.

Childcare, I agree completely, is too costly. It is too patchy. It is something that, again, should support but actually hinders families. I believe that the Reducing Parental Conflict programme was money well invested. The evidence is beginning to show that here is a preventative strategy that works, and by golly, we need as many strategies to prevent the kind of horrors we have been discussing today.

Chair: That concludes the questions we have for you. Thank you very much for the very helpful evidence you have provided us with to start off our inquiry. We are most grateful to you. We would like now to invite the second panel to come forward, including the virtual participant. Thank you.

Examination of witnesses

Witnesses: Victoria Benson, Caitlin Logan and Michael Lewkowicz.

Q26 **Chair:** Thank you all for joining us today. Can we begin, as we did with the last panel, by asking each of you very briefly to tell us who you are, starting with Victoria Benson?

Victoria Benson: Thank you for inviting me today. I am chief executive of Gingerbread, which is the charity supporting single-parent families.



HOUSE OF COMMONS

Chair: Joining us virtually is Caitlin Logan.

Caitlin Logan: I am the policy, research and influencing lead at One Parent Families Scotland, which is a charity in Scotland that supports single-parent families through local services and a national helpline in Scotland.

Michael Lewkowicz: I am director of communications at the charity Families Need Fathers. We help non-resident parents, fathers and mothers, who have difficulties with seeing their children and we support shared parenting in general.

Q27 **Chair:** Thank you all for joining us. I will put the first question to you and ask you to comment on two points.

It is a fairly wide point first of all. Which lone parents are most likely to be poor, and do you think the system should be doing more to reduce poverty among children in separated families? Then I have a more specific point. Is the Child Maintenance Service doing enough to support victims of domestic abuse, which concerns are raised about from time to time? I am keen to hear from each of you on those two points.

Victoria Benson: You have heard the statistic that 49% of children living in single-parent families are in poverty compared to 25% of couple-parent families, and 75% of single-parent families are already collecting Universal Credit. That is expected to be 90% when it is fully rolled out. Generally, even if single parents are not in poverty, they are on very low incomes. That is not because they are not working—68% of single parents are working—they are just in very low-paid work, which is as a result of their caring responsibilities the work that is available to them, and childcare, which stops them progressing and getting jobs.

Single parents are more likely to be poor. People from different ethnic backgrounds, single parents with a disability or single parents with a child with a disability and younger single parents are worse affected or more likely to be in poverty. That is for a whole host of reasons. Of course, it is those families that are less likely to have a child maintenance agreement in place, either through the CMS or as a family-based arrangement.

Chair: Thank you, and the domestic abuse point?

Victoria Benson: The question was: do I think the CMS is doing anything to help survivors of domestic abuse? No, I do not. I think there are huge improvements that can be made. Domestic abuse is much more prevalent than it thinks. We know that 60% of the applicants to collect and pay have the fee waived because they are survivors of domestic abuse. Of course, domestic abuse is a wide definition and post-separation abuse is common. We hear about it all the time. It is non-resident parents usually who are making threats around maintenance, withholding maintenance, contact, and seeking residence of the children. They use all these levers to exert control over the resident parent.



HOUSE OF COMMONS

Often that means that the resident parent is very reluctant to go to the CMS. They are scared of rocking the boat. It doesn't help that there is a presumption that you will have to go on to direct pay and use that avenue first, which means that you have to have contact with your child's other parent. You have to reach agreement with them, which is not very easy, particularly in an abusive relationship. Then it is up to you to ask to be moved on to collect and pay. It is very hard for single parents to make that argument. We have heard already about the administration and the customer service. It just piles huge amounts of pressure and anxiety on them if they have to tell their story over and over again. They have to talk to different customer service agents. Often there are mistakes so their files might get lost. It is a very frustrating process for them. Once they are on collect and pay, often they are moved back off it again if the paying parent makes some payments.

We have real concerns that the CMS does not fully understand the environment of domestic abuse. It does not do enough to support victims of domestic abuse. In fact, it often makes the situation worse. Often it seems to play into the hands of the perpetrators of domestic abuse and make their job easier. That is one of the reasons why people do not use the CMS because they think it is going to perpetuate the abuse and they are too scared of doing that.

Caitlin Logan: Yes, I would agree with everything really that Victoria has said. In terms of child poverty, we know that it is well documented that there are these high rates of child poverty among single-parent families. I would also make the point that we know that over nine in ten single parents are women. That is reflected in the statistics from CMS that most of the paying parents are men. When we are talking about child poverty and single-parent families and about the CMS's role in child poverty, it is also important to remember the gendered aspect of that and that we are also talking about women's poverty in most of these cases and about the role that gender inequality has to play in inequality and the poverty faced by single-parent families. That is one aspect of it.

As Victoria also mentioned, there are some groups within single parents that face higher rates of poverty. In Scotland, through the tackling child poverty delivery plan, there are six priority groups or types of family that experience higher rates of poverty, which I think also reflects the higher rates of poverty across the UK. These include lone-parent families, families with a mother under 25, families with a disabled person in the household, black and minority ethnic families, families with babies and families with three or more children. Statistically, we know that there is quite a lot of overlap between these different groups.

In terms of lone-parent families, for example, based on seven-year averages from the Family Resources Survey, we can see that 6% to 8% of children who are in lone-parent families in poverty are also in one of those other groups, so 40% of children in poverty and lone-parent households also have a disabled person in the household, 19% are in a



HOUSE OF COMMONS

household with three or more children, and 17% have a mother under 25.

If you look at it in the reverse, for example, 54% of children in poverty with young mums are in lone-parent families and 25% of children in minority ethnic families in poverty are in single-parent families. I would say that it is important from that perspective to look not at these different groups in isolation but in their overlapping experiences and how that can create more barriers that are leading to both lower income and to more likely being in poverty.

In terms of what CMS can do or is doing to tackle child poverty, we would argue that there is a lot more that could be done. We know that, as has been mentioned, for 60% of children who are in poverty and not receiving maintenance, if they received the maintenance they could be lifted out of poverty. We know that there are huge amounts of arrears and only, as has been mentioned, one in three separated families do have an arrangement that is made in full, so our point would be that more needs to be done to ensure that those arrangements are made or, where they cannot be made, that more support is given by the Government to ensure that children are not left with less support as a result of that situation.

On domestic abuse, I would reiterate what Victoria has said. Through parents that come to our services it is a big issue that is mentioned. Many parents who come to our service have experienced domestic abuse and have had issues with the Child Maintenance Service, whether it is because they have situations where they have been encouraged to make direct contact with the other parent and where they do not feel safe to do so, or where they have raised concerns about the other parent's income, that it has not been reflected accurately, and then that has been communicated to the other parent in a way that it is obvious that they have raised that concern. As Victoria mentioned, there are a lot of things that are built into the process that seem totally counter to a trauma-informed approach and to an approach that understands that the majority of people using the service have experienced domestic abuse based on that 60% statistic.

Yes, there are definitely parents who speak to us or who have responded to our consultation that we did last year about the CMS who have said that they have been put off from continuing through the service because it has put them in a situation where they have felt that it was putting them more at risk or having to communicate with that ex-partner.

Michael Lewkowicz: First, in terms of who these parents are, by and large the parents whose children are in poverty when they separate are parents who were in poverty before they separated. That is the first point that I would make. We are dealing largely with the lower income end of the population of parents. CMS/DWP say that they take 80, 140—they have a couple of different figures that they use—of children out of



HOUSE OF COMMONS

poverty through child maintenance. Joseph Rowntree estimates 4.3 million children living in poverty, so child maintenance is addressing 2% to 3% of child poverty as an issue, effectively.

When parents separate, particularly if they come from low-income families, it is much more difficult to finance two homes than it is to finance one home. Inevitably, both parents suffer and experience a loss of financial security. If they were already financially insecure, that becomes significantly more so. The parent with care, who is not necessarily single—they are labelled single by DWP but it may be that they are co-parenting, but the parent with more than 50% of time is considered to be a single parent in the definition—will receive all the benefits that are attributable to a parent who has the children with them: child benefit, housing support and various other benefits. Those benefits in a low-income family are greater for a family with children when they have separated than when they were still together, and the combined benefits are still greater.

The non-resident parent as defined receives very little indeed in support, no support for housing for them to share care of their children, which might be one reason why, as Sir Desmond raised the issue, the figures are relatively high for those who have little contact with their children or they do not stay overnight with them. If you are on a low income, the opportunity for them to stay with you is negligible. You are treated as a single adult and if you do not have housing support, which you don't, or the only housing support you qualify for in that situation is a room in shared accommodation, which is totally unsuitable for having children staying over, there are structural factors of that kind that discourage the shared care after separation.

I point to these things to set a picture here that we are dealing with low-income families. The fact that 62% of those in arrears have been identified as those with income below £12,500, below the income threshold, does not mean the ones above it are suddenly well off. Those earning £20,000 are still going to be struggling. That is a key issue. The Social Security Advisory Committee in its report recommended—one of its few specific recommendations—that the Government should consider housing support for low-income, non-resident parents.

If I might give one example that touches on the domestic abuse issue, we have heard a little bit about Scandinavia and one of the other questions Sir Desmond asked was about what can be done to shift the balance of shared care. There is a much more recent example from Spain where five out of 14 regions of Spain implemented new family legislation on a presumption of equal care on the specific condition that there is no domestic abuse. They have a regional structure in Spain that enabled them to compare what happened in those regions about 10 years ago to those that did not implement these changes. What they found was that equal care went up from 11% of families who separated to 40% within



five years. That is a massive change in the structure of how families are after separation.

Importantly, what they also found was that they halved the amount of domestic abuse that was being reported. Not just reported; they did different ways of analysing. There is research on this that has been published that shows that there was a halving of domestic abuse. They put it down to a change in the bargaining power between parents. Both parents had an equal vested interest. They do not stop being parents the minute that they split up. Parents continue to be parents when their family separates. They do not suddenly not want to have anything to do with their children.

We over here have a particularly hostile environment to shared care in both the way that the family justice system works but also the way that the Department for Work and Pensions and CMS works. We have a winner takes all system, a system where a parent who has three nights a week with a child has to pay child maintenance and gets no support and benefits at all, whereas the parent who has 51% of care gets all the child-related benefits and child maintenance. We are in a very different dynamic in terms of how the system operates. Even when the parents have 50:50 care, exactly 50:50, DWP does not have a mechanism to split child benefits between the parents.

We have a system that pits parents against each other. It creates conflict. The Department for Work and Pensions is very much part of it. One of the interesting things in what happened in Spain, a further result, is that in those regions, which represent 40% of the Spanish population, where they implemented this they had a one-third reduction in parents claiming child support. That is because in their system there is not this 49%-50% divide and, in effect, when you are both co-parenting to some significant degree, nobody pays any money to anybody else. They basically took people out of the child maintenance system.

We need to be looking at a more integrated approach, which looks at the whole issue of separated families and addresses it from a family justice perspective and from a child maintenance and child support perspective. By the way, on the 60% that has been mentioned of those who say there has been domestic abuse, it was 38% until the £20 levy came in. At the beginning of the levy being introduced for having a child maintenance arrangement it was 38%. It went up to 68% when you could self-report to say that you were a victim of domestic abuse and it was waived on that basis. The fee should not be there in the first place. It is not helpful. It helps to drive conflict and it does not help to understand what is actually going on.

Q28 Chris Stephens: Good morning to the panel. Victoria, I will start with you. I think that you may have heard the question that I put to the first panel. Some families are more likely to be ones on low income that will not have a maintenance arrangement in place. Why do you believe that is



the case in the work that Gingerbread has done?

Victoria Benson: The true answer is that we do not really know, and neither does CMS. It would be helpful for it to have more data on why those people do not have an arrangement in place.

We have some information that they might want to avoid contact with the other parent. There might be domestic abuse in the relationship and they might not want to rock the boat. They might not want financial support from the other parent, although we think that is fairly rare. What we have heard from our helpline—we do speak to a lot of parents and it is the third biggest reason why people phone our helpline, to talk about child maintenance and the CMS—is that they think that coming to the Child Maintenance Service will make the relationship with the other parent worse and make them more reluctant to make payments. They might not know where the non-resident parent is. Often they move around and they do not share their address. That could be a way of them avoiding their obligations for child maintenance. Often single parents have been told by the non-resident parent that they will give up their job if they do pursue maintenance.

There is a whole host of reasons why we are told that people do not have an arrangement in place, but the upshot of that is that the DWP needs to understand and do some research and have solid data and information as to why those people do not have an arrangement in place. Obviously, the proportion has gone up since the CMS was formed, even though the reason that the CMS was formed was to encourage people to have private arrangements in place. Of course, the opposite has happened and there are fewer, the proportion is much lower. We need to understand that because we know that the people who do not have an arrangement in place are more likely to be in poverty. They are more likely to be from those ethnic backgrounds. They are more likely to have a disabled child or have a disability. They are the people who most need support.

We really need to understand who those people are and what their motivations are, what their lives are like, and then we can solve that problem, because I think that it is a big problem.

Q29 **Chris Stephens:** Michael, for those who do not have a maintenance arrangement, how big a part is the complexity of the system or is it a lack of advice and support that is available to help set up maintenance arrangements?

Michael Lewkowicz: We have perhaps a slightly different perspective. We think that it is relatively easy, it is almost too easy in some ways, to set up because you can just go on a government website and the next thing you know you can apply for child maintenance.

In terms of the 44% who have no arrangements—I think that is what we are talking about here—I agree that we do not really have a good understanding of why that is, but we have different speculative



explanations for why it is. If DWP was to research that more thoroughly, then it needs to research it with both the receiving and the paying parents. In its current sampling of the survey that it carries out, it admits that it is light on non-resident parents. It really needs to understand both sides of the equation.

There may be many reasons why people do not want to have a formal arrangement, and one of those might be that these are all the people who do not go to family court, who do collaborate after separation, that they are comfortable or sufficiently comfortable, sufficiently well off, and they do not see the point in stirring the pot, particularly when they perhaps realise that the formula that is used, the regulations that are applied, are drastically unfair. They know that one parent can end up getting all the support and the other paying for it and not getting any of the support. Collaborative parents who are working together may be arguably more responsive to each other's needs in relation to their children. They may also have slightly older children, because older children decide for themselves where they wish to spend their time.

Q30 **Chris Stephens:** Caitlin, you can help us out because your organisation's submission to the Committee describes why single parents living in Dundee do not have a CMS or a family-based arrangement in place. Could you talk us through that and what help your organisation and any similar ones are able to offer people who do not have that arrangement?

Caitlin Logan: In terms of the reasons why they do not have an arrangement, we have spoken to some parents about that, but in general from what we hear from parents it echoes what has been said. The reasons can essentially include the relationship breakdown and not wanting the non-resident parent to be involved—so not pursuing or looking for that child maintenance arrangement for whatever reason—as well as refusal to pay by the non-resident parent or just them being unable to pay. It may be that the receiving parent feels that it is not worth trying to pursue that.

I do think that the process of the CMS itself is one of the factors that can leave people feeling that it is so time consuming and it can be so stressful to go through the process and have all this back and forth about the amounts and things if it is not being agreed that essentially that can be a reason why people drop out of it.

You asked about the support that we can offer. Do you mean in terms of a specific—

Chris Stephens: What I am asking, Caitlin, is for anybody who approaches your organisation who does not have an arrangement in place, what type of help is your organisation offering people to assist?

Caitlin Logan: Our organisation offers advice and information, which would include around the CMS itself and trying to help them through that process and advising them what to do where they are having issues with



it. At the same time we also provide other financial advice, helping people to access all the social security that they might be entitled to, supporting them around employability and those kinds of issues, and supporting parents with debt. Most of the parents who come to our services are dealing with financial issues in some way and usually are on low incomes, so it is part of that whole picture of supporting them in trying to boost their income as much as is possible. Part of that is through the Child Maintenance Service where that is possible.

Q31 Chris Stephens: Victoria, we have heard that many parents are encouraged to move from collect and pay to direct pay. What problems might this create for the receiving parent and what problems might it cause the paying parent?

Victoria Benson: People move and request to move to collect and pay usually when arrears have built up and they believe they have exhausted all avenues for collecting the maintenance off their ex. Clearly, we know from the stats that the DWP releases that collect and pay does not mean that they are going to collect all the maintenance that is due to them. We know that the levels of payment are fairly low.

The first problem that the receiving parent will have is that they have to pay to go on to collect and pay, and we completely agree with the previous submissions that the fees that they have to pay should not be there. It does not act as a disincentive to go to collect and pay, which is what they were set up for. Instead, it takes money from the child that they want to support. That is the first obstacle to going to collect and pay, the fees.

The second one, of course, is that collect and pay does not necessarily work, and often they do not collect the full amount of money that they are due or they do not even collect any of the money that they are due. They are dealing with a very frustrating Child Maintenance Service. We hear that not only is customer service not effective and it is very difficult, but enforcement of payment also does not work. You can see that from the DWP's own figures that, for example, in 2021 there were no passports confiscated and only two people were sent to prison. We believe at Gingerbread that the CMS does have effective enforcement powers but it does not use them enough. That is a frustration that receiving parents have the whole time. They are trying to get the payments that are due to their child enforced and it is a brick wall. They are seeing that no enforcement action is taken against the paying parent.

You have also asked about paying parents. I would say that you would need to look into whether the fee for paying parents is effective. The belief is, again, that it is a deterrent for moving on to collect and pay and that the paying parent will pay through direct pay rather than pay that fee. I am not sure that is the case. I am sure Michael would say that it is not the case.



HOUSE OF COMMONS

Of course, the other factor for paying parents is affordability, which we cannot ignore even though we mostly hear from single parents who are dealing with a parent who is refusing to pay. I think that the DWP and CMS do need to look into affordability for paying parents as well as the experience of receiving parents.

Q32 Chris Stephens: Thanks very much. Caitlin, we have heard that parents, both paying and receiving, are waiting a long time.

Chair: Chris, I just have to make the point that we are running a bit short on time. I know you have a couple more areas to cover.

Chris Stephens: Yes, but enforcement is very important. We have heard that parents, both paying and receiving, are waiting a long time for CMS to take enforcement action or resolve complaints. What are the experiences of the parents that your organisations represent?

Caitlin Logan: On the time that parents are waiting through the whole process, whether it is about a decision being made or enforcement action being taken, the speed is one of the biggest issues that parents have raised with us through our consultation and through our services, a lack of efficiency and becoming frustrated with those long waiting periods. Yes, many parents have raised with us the issue of a lack of effective enforcement action and feeling that they are waiting for huge amounts of time. Essentially, their perception is that nothing is being done about that. I would agree with Victoria that there are enforcement or collection methods that the CMS has and that are not necessarily being used to the full extent. I am not sure if that fully answers that.

Chris Stephens: Okay, thanks, Caitlin.

Q33 Debbie Abrahams: I think that most of the questions have been covered, but could I ask a couple of little follow-ups? First, why do you think that the Government have not been minded to waive the fees for those on means-tested social security support?

Victoria Benson: I do not have the stats to hand, but the amount of income that they collect by way of fees is quite substantial, so I am guessing that they are reluctant to go without that income. I think that it is not defensible that a parent who is on very low income or, indeed, any parent who is forced to use collect and pay because their child's other parent is not paying what their child is entitled to should have to pay for the privilege of using collect and pay. It is very unfair at the least and, of course, it does not work as a disincentive to use collect and pay because most parents use it as a very last resort because they are not receiving the maintenance that their child is entitled to.

Debbie Abrahams: Absolutely. Thank you. Michael, you wanted to come in.

Michael Lewkowicz: First of all, on the point of entitlement, it is an entitlement in the law but, as we have heard this morning so much, if



your basic structure, the formula that is being created, is creating completely unaffordable assessments—it does not have an allowance for the basic essential cost of living of the paying parent—then no amount of enforcement, as the National Audit Office and the Committee identified, is going to change that. No removing of passport and no curfews and ankle bracelets around legs is going to change the situation of unaffordable assessments. The 20% and the 4% are, I would say, morally and financially misguided and wrong for anybody on a low income. It may work as an incentive for relatively comfortably off parents, where it is there to induce them to work collaboratively and not to have a significant surcharge of 20%, but if somebody is already in the benefits system or not far above it, they are genuinely suffering hardship. Charging 4% to one, 20% to the other is extortionate. Certainly, the 20% is an extortionate amount to charge to somebody who is already struggling and on very low income.

Q34 Debbie Abrahams: The formula absolutely needs to change. Very quickly, you might have heard the questions asked of the other panel about the culture of the CMS. Universally, I think that we all agree that we have had no positive interactions with the CMS on behalf of our constituents, both receiving parents and paying parents. What do you think about the rebranding, the co-design that was mentioned before with parents, in terms of the principles and values that the system should have driving different ways of communicating and so on with parents?

Victoria Benson: I think that on two different levels the CMS needs complete reform. On the more superficial level is customer service. We hear such horrendous stories of the way people are treated. It is leading to huge mental health stress, people pushed from different customer service agents, people's notes being lost. We heard about one parent. She was told her maintenance was coming and her ex had paid it and, in fact, he had paid it to his other ex-wife who had another child, so she did not receive it. It is hugely upsetting. It takes up a huge amount of time. The errors that they make, you just have to wonder. In a public company it would not be allowed.

On a deeper level, the CMS does not work. The presumption that parents will talk to each other and that direct pay is the way forward does not work. Everything is based on that presumption, which is not the way that separated parents can operate and do operate.

Michael Lewkowicz: Very briefly, first of all, before you do a rebrand you need to change what is underneath the bonnet. What is underneath the bonnet is a lack of a strategy, as the Social Security Advisory Committee identified and the subsequent recent committees have. We need to get away from the false narrative of this being all about deadbeat dads and high incomes who are avoiding. They are there, but they are a tiny proportion of the total. We need to make sure that any formula is affordable, that it works. If it does not work, then rebranding is not going to change any of it. We are heading back to where CSA were anyway,



HOUSE OF COMMONS

£1.1 million of arrears, which more recently is £1.6 million a week increase. We need to change the bargaining power between parents to make it more equal and we do have to make it safe. We have to make it safe for both parents.

I note that DWP has so far not particularly engaged with some good analysis that there are 1,000 paying parents a year who are committing suicide, one of whom we heard about two weeks ago, because of the strain that is being put upon them from a service that is demanding something that is impossible for them to meet. If those things are not fixed, there is no point rebranding.

Q35 Steve McCabe: Good morning. Victoria, can I start with you? When the Child Maintenance Service was set up, the Government said that its objectives were to reduce state benefits going to parents with care and to increase or improve work incentives. More recently, they have also said that it is about alleviating child poverty. Are these complementary objectives or are they contradictory objectives? How effective do you think the agency has been in meeting these objectives?

Victoria Benson: As to whether they are complementary, no, I would not say they are complementary but they do not seem to connect to each other and there isn't a way that they connect to each other. The one good thing about the CMS is that any maintenance you receive is not taken into consideration for Universal Credit. I think that is a benefit; it is a good thing.

The CMS has not relieved reliance on the state. It has not led more people to make family-based arrangements. It has left more people without any arrangement in place at all and more people who are not receiving any money from the non-resident parent. Of course, that together with the austerity measures and other things over the past decade has meant that more children are in poverty.

As to whether the Child Maintenance Service lifts children out of poverty—and we have heard that 60% figure several times this morning—the potential that it could lift children out of poverty is very enticing. If people did receive the maintenance that they were due, it would help. We are hearing that even more now with the cost of living crisis. Our helpline is seeing people making calls to it for two reasons. First, their family-based arrangement has broken down because the paying parent has said that they can no longer afford to pay. Secondly, people who were not using the CMS previously are now feeling that they have no choice but to call the CMS because they are in such dire straits. In those situations, if the CMS did work, it would help to lift children out of poverty. There are lots of other reasons why the children of single parents are in poverty that would need looking at as well.

Steve McCabe: Thank you. Do Michael or Caitlin have anything to add to that? I am trying to understand if the agency has complementary or contradictory objectives and how well it is working.



Michael Lewkowicz: It does have contradictory objectives, but certainly in terms of reduction of reliance on benefits, as you have just heard, the two things are unrelated.

Q36 **Steve McCabe:** Can you put a figure on that, by the way? I meant to ask Victoria. You said that it has not succeeded in reducing benefits. Have you any idea what the—

Michael Lewkowicz: The figure is zero. There is no decrease in benefits based on child maintenance receipts. The parent who receives £7 a week or nothing and the parent who receives £1,000 a week have the same entitlement to benefits as each other.

Steve McCabe: There are no cost savings?

Michael Lewkowicz: There is no saving to the taxpayer through child maintenance and the incentives that are created are disincentives to shared care. Somebody talked about the cost of childcare. When parents start to break up and things go pear-shaped and they do not work out, they lose a second parent who can provide free childcare and they usually lose a set of grandparents who are prepared to give free childcare. The implications of not having an effective strategy that addresses separated parents holistically across all Departments and considers whether the strategy of child maintenance should be to encourage collaboration are critical central questions that have not been addressed and must be addressed.

On another very specific point that was raised, if a parent is in direct pay, my understanding is that they do not have to deal directly with their ex. For £20 they will get their assessment, or for nothing if they are claiming domestic abuse. All they need is the bank details that they pay it into. They need have no other communication.

Q37 **Steve McCabe:** In terms of work, if one of the objectives was incentives to work, we hear about people saying they have given up work. Is it the reverse? Are there disincentives to work as a result of this scheme, in your view?

Michael Lewkowicz: We have heard about the interaction with the benefit system and how it creates a poverty trap. There is no disagreement, I think, among anybody who has spoken today that the system creates a poverty trap whereby many parents are worse off working to support their children than not working. American Congress reported that in its analysis, involvement of parents is one of the key factors for ensuring that the children are well supported financially as well as in terms of the care that is offered then by the families. We have a system that creates, particularly for poorer families, a disincentive to collaboration. That is in both DWP/CMS and family justice, where we recognise in most cases one parent as a resident parent. We create lots of hurdles to getting through it and the system—

Q38 **Steve McCabe:** I am aware that that is an aim of your organisation but



HOUSE OF COMMONS

it has taken me slightly off where I am. Caitlin, how effective do you think the Child Maintenance Service is in your experience? How well does it meet the Government's stated objectives?

Caitlin Logan: In our experience, it is not effective and it is not achieving either of those objectives.

On the work aspect, at least as far as the resident parent goes, Victoria mentioned the employment rates of single parents. Based on ONS data, we know that it is only single parents with children four and under who have a higher unemployment rate than the average. We are talking about a situation where there is a lone parent with a young child, which is obviously a big factor in that. In terms of child maintenance, I would not see a strong interrelation between those two things, but clearly, given the small amount of arrangements that are being made in full, it is clear that it is not being effective. It means that in the vast majority of cases it is not being met in full and, therefore, those families are being left in a situation where they are relying almost solely on one person's income, which is going to be a factor in why single parents are more likely to be in need of social security. For all the reasons that have been talked about, it is not working effectively.

On the point that was mentioned earlier about culture change, from our perspective we do think that what is needed is a fundamental change in the approach of the CMS. The policy that is driving it, the position, has been around discouraging families from using the CMS. I suppose if that is the intention, then that is effective because many families are being discouraged from using it, but from our perspective that—

Q39 **Steve McCabe:** I had better leave it there, Caitlin, because I am conscious of time and I have a couple of other things that I want to ask.

Michael, I want to ask you about this question of how affordable and credible it is for low-income paying parents but, before that, earlier you talked about the false narrative of the deadbeat dad. Do you think that if we took a tougher line on those people who do fraudulently set out to evade their payments, it would be easier to take a more favourable and reasonable line with the people who are genuinely struggling to make the payments?

Michael Lewkowicz: No, I don't. I think the narrative—

Steve McCabe: You do not think these people who are setting out to evade the system deserve to be given too much focus at all?

Michael Lewkowicz: We do not know how many that is. We have lots of speculation.

Steve McCabe: No, but they do exist, you accept that?

Michael Lewkowicz: They do exist, but—

Steve McCabe: There is not an MP in the place who has not dealt with a



case or several cases of it, so they exist in some numbers.

Michael Lewkowicz: This is already the dominant narrative. The CMS already has substantial powers to investigate. Most of the issues with those people are issues to do with HMRC. If they are fiddling their tax, they are fiddling their CMS at the same time. They are both part of the issue.

Q40 **Steve McCabe:** Okay. I wanted to give you a chance to put it on the record if you did have a view on that, but let me turn to the question about the people of which I do believe there are substantial numbers. I do not know if you will have the figures on this. People who genuinely struggle to make these payments, people who are on low incomes, people who are trying to do the right thing—how could we make it better for them? What are the single changes that would make a difference for them?

Michael Lewkowicz: Promote shared care. Make sure that the DWP formula properly assesses what is manageable and affordable. We heard about how the thresholds have not been reviewed for 24 years. There is no allowance for essential cost of living and then you will get a percentage of the entire income and not just of the bit above the allowance. Those are critical things.

When we are talking about culture as well, though, CMS and the way it approaches the issues, the basic underlying premises are based on the thinking of the middle of the last century. We are still in a time where we are assuming that largely there is a parent caregiver who is looking after children and there is a support parent who looks after the finances of the family, and when they break up one needs to support the other. That is not for most people the reality of today. The reality of today is that we expect and encourage both parents to have careers. We educate both parents in a similar way. Children are growing up in a more egalitarian society between men and women. There is a greater expectation that men will contribute to looking after children and the home as well as the family finances and vice versa. That is a very different world to the one when CSA was originally conceptualised. We are a long way from that, and the system has not kept pace with modern-day thinking and where separation is much more common than it used to be. We need to have a system that recognises that family structures are very different today to when this was originally conceived.

Q41 **Steve McCabe:** Okay. Michael, I am going to stop you there because I want to squeeze in two quick points, and I can see the Chair looking at me.

Victoria, this whole thing about people being in receipt of Universal Credit and then deductions being taken out of their Universal Credit, am I right to understand that we pay Universal Credit to person A, then we take a deduction from that and then that money finds its way back through the Child Maintenance Service to the parent with care? Do you have any idea



of what the administrative cost of that might be, apart from anything else?

Victoria Benson: No. It seems crazy to me. To repeat the previous information, we are hearing an awful lot at the moment about deductions that are still being made from Universal Credit and it just seems that it would be an easy thing for the DWP to halt those deductions or to reduce them during this crisis.

Q42 **Steve McCabe:** It seems there is no interaction, yet during the pandemic that is exactly what they did, isn't it? They stopped taking deductions from Universal Credit and I think, Caitlin—

Victoria Benson: Yes, and they halted sanctions.

Steve McCabe—I am right to say that the Government took responsibility for paying child maintenance liabilities during that period as well, which is almost the European model that your organisation advocated. Is that right?

Caitlin Logan: It is right that that is what we would support. Similarly, the example that we have talked about in our submission is about Finland, but there are a few different countries in Europe where there is a Government process so that if child maintenance is not being paid or cannot be paid by the other parent, either the amount is made in full or the difference is made up by the Government. I do think that in situations like that with Universal Credit, where parents are on a very low income and paying parents are not able to pay, that would be a situation where we would see that it should be the role of the Government to ensure that children are not left without any support from another parent as a result of that. We would agree with making up that shortfall.

Victoria Benson: They didn't guarantee maintenance during the pandemic.

Steve McCabe: I thought what they guaranteed was where they ceased to take deductions from Universal Credit. It says it in my briefing, and if this is wrong please let's get it straight so that we can correct it.

Victoria Benson: They stopped with the sanctions for Universal Credit during the pandemic.

Steve McCabe: Yes, and for the Government to pay all child maintenance liabilities for parents paying via deductions from Universal Credit.

Victoria Benson: No.

Steve McCabe: Are you saying that did not happen?

Victoria Benson: No, and, in fact, the situation was worse for many parents during the pandemic because the CMS stopped investigating non-payment. It transferred all its resources to Universal Credit and did not



HOUSE OF COMMONS

have the resource to investigate non-payment for CMS. The situation was worse.

Steve McCabe: Thanks for clarifying that because I was under a misapprehension. Michael, I would love to bring you in but I am getting the evil eye here, so I think that I had better stop.

Chair: Yes, there is a lot to cover.

Q43 **Nigel Mills:** I am losing where we are on this now. Victoria, can I ask you quickly? You appear to have a vision for a very different Child Maintenance Service that is almost acting as a separated parent's arbitration service for the millions of people in that situation. Is that realistic? It would be hugely expensive and hugely burdensome. It is just not going to happen, is it? Isn't what we should be focusing on trying to make what we have work, not find something much larger that would intervene a lot more?

Victoria Benson: The presumption that separated parents should first reach an agreement and are able to reach an agreement in most cases is inaccurate. Many single parents, the majority, cannot reach an agreement due to a whole host of reasons. At the end of the day, the entitlement is the child's to child maintenance, so you need to ensure that the child gets that. Without that, many children are struggling or are in poverty. The state does need to act as an arbitrator or whatever in order to ensure that the child receives the maintenance that it is legally entitled to.

Q44 **Nigel Mills:** You would agree that the first step should be for the parents to try to sort something out?

Victoria Benson: Yes, and that is what we advise parents. Many parents try. Most parents put the interests of their child first.

Q45 **Nigel Mills:** I am slightly confused then. The first stage of the CMS is the £20 to do a calculation, which tells the non-resident parent what they should be paying. Are you suggesting something on top of that? That presumably at least says, "This is the right amount, now pay each other".

Victoria Benson: If you assume that amount is correct, which we do not necessarily assume, yes, in theory the non-resident parent should just say, "Yes, I will pay you that". In practice, that does not work, so you do need an agency to step in to enforce that.

Q46 **Nigel Mills:** That we kind of have with the collect and pay, don't we? I am just trying to work out what you are suggesting and how it would look very different to what we currently have, other than presumably you start at the end and work forward if things are going well, rather than starting at the front and working backwards if things do not.

Victoria Benson: I think that the presumption that the parents can reach agreement is inaccurate. I think that the threshold for being moved on to collect and pay is too high because arrears have built up by the



HOUSE OF COMMONS

time they get there, so it needs to be easier when you are on collect and pay. The enforcement powers that the CMS already has should be used with more effect once the paying parent is not paying.

Q47 Nigel Mills: You are saying that starting with a presumption that an individual arrangement is possible is wrong. What would be your starting presumption, then?

Victoria Benson: In an ideal world, the state should guarantee child maintenance, as it does in Finland and other countries that we have heard about.

Q48 Nigel Mills: Okay. So a couple split up. The non-resident parent wants to pay, but the starting presumption is that they have to go to an agency, is the first point? I am slightly lost as to how you think it is going to work.

Victoria Benson: The starting presumption is that the non-resident parent should pay to support their child, regardless of the shared care arrangements that are in place. Yes, if the parents cannot agree, then the Child Maintenance Service should be there and it should be easy for both parents to use it in order to make sure that maintenance—

Q49 Nigel Mills: That is very different to when you say the presumption that parents can make an arrangement is wrong. You are actually saying that is what the presumption should be and we should only intervene if that is not possible. Otherwise you would be intervening in every separation.

Victoria Benson: We advise any single parents who come to us, either resident or non-resident, that putting the child first is the most important thing and financially supporting the child is important, but if the parents cannot agree, then obviously they need a reliable Child Maintenance Service to help them.

Q50 Nigel Mills: Absolutely, and then we need to intervene and it needs to be effective intervention rather than what we have, which is not always.

Michael, to flip that around, you have said lots of things but you have not actually said that non-resident parents absolutely should be paying for their children. It is not something you should try to dodge or reduce or minimise; you should pay what you can afford in the interests of your children, shouldn't you?

Michael Lewkowicz: A non-resident parent who is genuinely a non-resident, who does not have significant care of their child, of course. I am not against and we are not against them having to pay child maintenance, so long as it is reasonable, properly reflects shared care arrangements, and so on.

On the issue about the presumption that we have just talked about, we disagree on this. We think that agreement is by far the best way of going forward between parents, but the conditions are not right for that agreement. The fact that you have a situation where joint care arrangements result in vastly different levels of support from the state



HOUSE OF COMMONS

and from the parents themselves, without taking into account both parents' ability to pay and their incomes, creates a problem and a difficulty.

We know, for example, that the issues of poverty are highlighted in family justice. Nuffield did a study not long ago that found that people were twice as likely to end up in family court if they were in the lowest quintile of income than if they were in the highest quintile of income. Unsaid in court is often the underlying issues of financial security, which are then articulated as attacks on parenting competence in court. DWP is part of that because it creates a system where there is a winner takes all model and it does not resolve the issue of child poverty. As we know just from looking at the data, it is not capable of it. The 60% claim is on the assumption that everybody can afford it.

Q51 Nigel Mills: We are running out of time. Can I just ask you how you think that maintenance should be calculated? If I am the parent without residence, should I be able to deduct my mortgage, my rent, my car costs, whatever else, and then somehow you split what is left from it? What calculation are you saying?

Michael Lewkowicz: If we cannot get away from having a large number of people in the system in the way that the Swedes and Scandinavians have or the Spanish are heading in the direction of, which would in our view be far preferable, then something nearer to the Australian model, where you identify what the required amount for the child is, which is shared between the parents according to their ability to pay and according to their relative incomes. That is a much fairer system than one that identifies one parent as the sole carer when they might not be a sole carer and then gives all that comes with it in child maintenance and in other support. We have a system that is creating conflict at the very start, particularly among low-income families who feel the insecurity of what is going to happen when they separate.

Q52 Nigel Mills: I would be quite keen to go further on the Australian system but we do not have time. Finally, do any of you have any solutions to the self-employment problem, where there is no way of HMRC verifying anything, at least on a real-time basis, and people are hiding it in companies or giving it to their partner or dodging stuff? Is there a way around that so those people who are trying to avoid paying what they should be paying can be made to pay it rather than years and years of enforcement and going after assets years later? Is there an easy solution or not?

Victoria Benson: We get a lot of calls from people in this position. I even had an email this week from somebody. I think that there are loopholes within HMRC that could be closed and the communication between HMRC and the DWP could be much better. Of course, underlying it all is the behavioural issue that the non-resident parent is seeking to avoid payment and will go to any lengths to do that. That should not be tolerated.



HOUSE OF COMMONS

Michael Lewkowicz: I will just put the other side that also should not be tolerated, which is when the resident parent does not even comply with a court order, forcing the non-resident to have to go to court.

Nigel Mills: At huge cost.

Michael Lewkowicz: If we had a period of, for example, 12 months where unless you apply for a variation to the order that became the basis of the calculation, then you would at least encourage for a period of time parents to at least deliver what a court has decided is in the interests of the child.

Chair: Thank you very much. The final question comes from Selaine Saxby.

Q53 **Selaine Saxby:** Good morning. I just wondered if there was anything else in addition to what we have already talked about that you felt that outside of the CMS/DWP could reduce poverty for children from separated families.

Victoria Benson: I have a whole list; there is so much: the benefit cap, two-child limit. Childcare is such a big issue for single parents: the way that it is calculated, the way that it is reimbursed through Universal Credit, paying the up-front costs of childcare, for example. Young single parents on lower levels of Universal Credit: I do not see why when they are 24 they receive less than they would when they are 26. There are so many other things.

Of course, at the moment with the cost of living crisis, increasing benefits by the rate of inflation would have helped. Maintaining or keeping the £20 a week uplift or introducing something similar would also help. We are hearing such horrible stories. As we have already mentioned, stopping the deductions from Universal Credit payments, at least temporarily, would help so much. Every little does help. We have heard that the £7 a week that people on Universal Credit pay is minimal. Well, for single parents who are living in poverty, that £7 a week really helps. Yes, there is an awful lot that the DWP could do.

Selaine Saxby: Thank you. Michael, is there anything that you want to add?

Michael Lewkowicz: I think that they need to recognise that in most cases, in the vast majority of cases, both parents after they separate remain parents, which they do not consider at the moment. We are currently quite often moving resources in CMS from one poverty-bound family to another poverty-bound family, and the child when they come back to spend time with their other parent are then in poverty as well. We need to recognise that child poverty is not just poverty within the main parent who has 51% of the time plus. It is poverty of both parents. If you want to address child poverty in general, CMS is demonstrably the wrong tool.



HOUSE OF COMMONS

Selaine Saxby: Thank you. Caitlin, is there anything that you want to add?

Caitlin Logan: I would agree with everything that Victoria said. From our perspective, in many cases single parents face a double-edged sword because on the one hand they are not getting support through child maintenance, but on the other hand the benefit system specifically penalises them in some cases. A lot of the issues that Victoria highlighted single parents are disproportionately impacted by, like the benefit cap. As of February 2020 it was 72% of those impacted were single-parent families. Again, a high proportion of those are parents with young children.

It is not taking account of the difficulty of getting into work at that point when you are a lone parent and have a young child. It does not even match up with the work conditionality requirements, which start from age three, which in our opinion is too low. It went down in 2017 from age five to age three, but even at that the benefit cap still affects lone parents with children aged up to three as well.

Yes, it is recognising that a lot of these policies, including that young parent penalty that Victoria mentioned, disproportionately impact single parents. The social security system in general needs to reflect that and needs to give greater support to single-parent families rather than less support, especially in a situation where we know that so many single-parent families are receiving little or no support at all from another parent.

Chair: Thank you very much. That concludes our questions to you this morning. Thank you all very much for being willing to be with us and for the very helpful answers that you have given us. That concludes our meeting. Thank you, everybody.