

Public Services Committee

Corrected oral evidence: Child maintenance

Wednesday 2 April 2025

11.05 am

Watch the meeting

Members present: Baroness Morris of Yardley (The Chair); Lord Blencathra; Lord Bradley; Baroness Cass; Lord Laming; Lord Mott; Baroness Pidgeon; Lord Prentis of Leeds; Lord Shipley; Baroness Wyld.

Evidence Session No. 3

Heard in Public

Questions 29 - 40

Witnesses

[I](#): Dr Laura Robertson, Research Manager, Poverty Alliance; Abby Jitendra, Principal Policy Adviser on care, families and work, Joseph Rowntree Foundation.

Examination of witnesses

Dr Laura Robertson and Abby Jitendra.

Q29 The Chair: Welcome to this meeting of the Public Services Committee in our inquiry into child maintenance. I welcome our two witnesses, Dr Laura Robertson from the Poverty Alliance and Abby Jitendra from the Joseph Rowntree Foundation. Abby, would you tell us about your role in this and the connection with the CMS?

Abby Jitendra: I am principal policy adviser at the Joseph Rowntree Foundation, which is a think tank, a funder and a social change organisation. I lead on our work on care, work and families. The Joseph Rowntree Foundation has been working on issues related to poverty and social ills for 100 years or a very long time now. We are particularly interested in the Child Maintenance Service as part of our broader work around children, families and poverty. I was really pleased to be invited here to talk about the Child Maintenance Service in itself but also how fixing it could lead to reductions in child poverty.

The Chair: Thank you. Laura, could you introduce yourself? Can you hear me, Laura?

Dr Laura Robertson: Yes, I can. There is a bit of a delay.

The Chair: I see. We can hear you very clearly now. That is much better.

Dr Laura Robertson: That is great. I am the research manager at the Poverty Alliance, which is an anti-poverty network based in Scotland. I have been asked to give evidence today because we have been involved in quite a lot of research over the years around the Child Maintenance Service and the experiences of receiving parents in particular. That is the evidence that I will be sharing today.

Q30 **The Chair:** Thanks very much. We will start with the first question. The focus of our session today is poverty and how the CMS affects and interacts with that. Could you both start by giving your views on how effective the Child Maintenance Service is in supporting children in separated families to stay out of poverty? Abby, do you want to go first?

Abby Jitendra: Just a note on child poverty to start: we know now that child poverty is forecast to increase over this Parliament. We already know that children are one of the groups most affected by poverty in this country and single-parent families in particular experience this acutely. We know from the latest UK poverty report from the Joseph Rowntree Foundation that children in single-parent families have a 44% prevalence of poverty and that is 1.4 million children in single-parent families in poverty. That is an enormous number and it is not surprising in a way that is the case because we know that single-parent families have lower incomes and more mouths to feed. We also know that there are serious disincentives to work for single parents.

That is why the Child Maintenance Service is a really important piece of the puzzle. We will talk later about other levers that Government have, social security being a crucial one. At the JRF we think that child maintenance is not talked about enough as a lever because we know that if both parents were paying their way and if the CMS was enforcing the payment of maintenance correctly, by some estimates poverty in single-parent families would be reduced by 25%. Obviously, that does not reduce entirely the prevalence of that poverty but it does go some way.

Specific research that we funded Gingerbread—which is really the expert in this space—to do found that there were definitely significant problems with enforcement. There were also problems with the sensitivity that advisers in the CMS had around families who were facing domestic abuse. Gingerbread found lots of examples that showed that in domestic abuse relationships, the non-resident parent often used the CMS as a means of financial abuse—so withholding payments from the parent with care.

There are also really basic things about running a public service well, which we know that CMS does not do hugely well. Gingerbread found lots of examples of people on both sides, the parent with care and the non-resident parent, having to retell their stories again and again to different people. This is something that we hear often about public services—you want a single point of contact but instead you get lots of different people and waste your time having to retell your story. In situations where domestic abuse is prevalent, that is particularly concerning because an

abusive non-resident parent will use or game the system so that they do not face the full weight of enforcement. Finally, we also know that the 20% fees for Collect and Pay are a real disincentive to use that system and they can be really difficult for the non-resident parent to afford.

There are lots of practical ways in which you could change the CMS and I think it is an important part of the broader child poverty story, alongside, of course, improving people's incomes and real action on social security benefits to ensure that parents with care have the money that they need to feed themselves and their families.

The Chair: We will take some of those issues in greater depth in other questions, so we will not pursue those now. Laura, do you want to respond to the first question?

Dr Laura Robertson: I definitely echo some of the key messages there. I will share some of the key findings from research that the Poverty Alliance has conducted with Fife Gingerbread in Scotland. We conducted research during the cost of living crisis early stages to understand receiving parents' experiences of child maintenance at that time. From a Poverty Alliance perspective, I echo the importance of child maintenance as a pivotal source of income for families. Research that was published by the Institute for Public Policy Research in September last year showed that where receiving parents have a child maintenance payment, the poverty is reduced by 10 percentage points for those families. There is a clear indication of the impact that effective child maintenance arrangements can have on poverty.

On the effectiveness of the current system, there are a few key messages that I want to pull out from the research that we have been conducting. First is the importance of stable and consistent payments for receiving parents and children to ensure predictability for families who are on low incomes and also to ensure that they are able to be aware of how much they will receive on a regular basis. Our research showed that this is not always the case and that delays in receiving payments in particular and also a lack of consistency in enforcement mean that some parents and children are being prevented from receiving the support that they are entitled to.

I will echo that charges for the Collect and Pay system are preventing children and young people accessing support. There are currently charges of 4% for receiving parents and 20% charges for paying parents. We argue that this is not an effective way to ensure that children and young people receive financial support.

Also echoing some of the evidence given already, our research found evidence of a lack of effective support for parents through the Child Maintenance Service and critical issues around navigating support. This is also echoed in the work and pensions inquiry two years ago which concluded that the current delivery model of child maintenance is not working for either paying or receiving parents.

Key issues around the model of delivery include inconsistent experiences of support, depending on the adviser that parents speak to, with families regularly reporting that they often experience multiple caseworkers even where there are very complex circumstances; for example, gender-based violence. This means that those parents are having to repeat and retell their traumatic stories, leading to additional trauma. There is evidence from the DWP itself on the effectiveness of the Child Maintenance Service, which has shown that the current rates of parents not receiving a satisfactory service are very high.

- Q31 **The Chair:** I have a supplementary question, which I think needs just a brief answer. If it ran well, if it was done efficiently and everyone did their job and the money came regularly, how would you describe the situation for children in poverty then? There are two issues. There is the formula and the money that goes and the fact that it does not work efficiently. If you take out the bit that it does not work efficiently, because you concentrated quite a bit on that, which made me think if that worked efficiently, how good or how bad is the current Child Maintenance Service? Does that make sense? I know you have not researched that but what is your instinctive feel about that? I am not asking you to say it is perfect, because I know it is not, but how good or bad do you think the current system is when it works well? Abby, do you want to go first?

Abby Jitendra: You are right, we have not researched that, partly because we are talking about the effective redistribution of money within households. That will naturally come with often very heightened emotional situations but I think the statistics that we are mentioning—my understanding is that it is a 25% reduction. The research that we are talking about reduces the child poverty rate from 40% to 30%, which is a 25% reduction or a 10% reduction, but do check those numbers.

That number is saying that if enforcement and engagement worked well enough that you could redistribute the money within a household effectively, you would see those reductions in child poverty. Obviously, that is contingent on a number of things. Unlike with social security, where it is more of a hypodermic needle—you can say, “We are going to give X amount of money to this family”—this is more about the system working better, enforcement working better.

The Chair: One relies on the other. Do you want to add anything to that, Laura?

Dr Laura Robertson: This came up in the evidence session last week with the Institute for Public Policy Research. I was going to share some findings from the test and learn approach to child maintenance being delivered by Fife Gingerbread in Scotland, which is very relevant to your question about how good the system would be for parents in tackling and preventing poverty if it was effective.

Fife Gingerbread has set up a specific project to support receiving parents in Fife and we were involved in evaluating that service. It evidenced that

when families have appropriate holistic support to access the Child Maintenance Service, there are really positive impacts from their engagement with the Child Maintenance Services and potentially with increasing their incomes through the service. There is a lot of evidence emerging from that work about how through that support families have had increases in their incomes, which they have been able to use during higher costs of living for a range of costs and financial pressures that they are facing, including for essential items for children and young people such as food and clothing. There is some evidence from that research that shows that these are the positive impacts when arrangements are put in place effectively.

Q32 Lord Laming: Thank you for your contributions so far. It is clear from the evidence that a high proportion of separated parents experience financial hardship. That being so, can you help us in describing how well the Child Maintenance Service links up with the wider social security system? Could you address that from the point of view of the paying parent and the receiving parent? Their experiences might be quite different. Would you like to begin, Laura?

Dr Laura Robertson: Yes, I am happy to share some reflections on that question. As I mentioned at the beginning, the work that we have been involved in at Poverty Alliance has predominantly been on receiving parents, so the evidence I share today will be mostly touching on their experiences.

On how the child maintenance system links with the wider social security system, I watched the DWP session from a couple of weeks ago that emphasised that there is currently very little interaction between those two systems. Receiving parents in Scotland will not find out about the Child Maintenance Service through the jobcentre or through Social Security Scotland. There is not a link there in terms of raising awareness of child maintenance or any kind of support through the social security system to apply for and manage navigating the system.

I want to share that there is some key learning from DWP about safeguarding and the duty of care that the Child Maintenance Service has. One of the key findings from our research is that there are issues with supporting families where there has been experience of domestic violence. The service needs to better recognise and align with wider learning from the Department for Work and Pensions on how to better safeguard receiving parents in the system.

Abby Jitendra: That is a really helpful reflection so far. I want to say one really positive thing that has been changed, which we were calling for and Gingerbread was calling for, is that the priority of child maintenance deductions in universal credit was changed in a recent fiscal event. That means that the parent with care will more readily get the child maintenance that they are owed.

That poses an interesting question, though, because, as we know, poverty is also very widespread among single adults, and non-resident

parents are classed in the benefit system as single adults. Ultimately, there is quite a difficult moral quandary there. It is quite a specific issue among separated parents who are both in poverty. There are, as we know, some examples from the Gingerbread research of non-resident parents again sometimes gaming the system not necessarily declaring their incomes, but even then, given we know that poverty is an issue in this country, shaking people down for money that they just do not have is something that we should take seriously.

That is why I think the Child Maintenance Service is not necessarily the most appropriate vehicle there to get money to families. We need to start thinking much more broadly about the holistic support that people can get and helping people into work—the non-resident parent and the parent with care—and also obviously the social security system. We know, because of lots of research that has been done by the Joseph Rowntree Foundation and others, that universal credit does not cover even the cost of essentials, particularly for single adults who are entitled only to the standard allowance.

We would start there. We would start thinking about the basic rate that everybody gets that we know that lots of single adults who are non-resident parents are relying on. That needs to cover at least the cost of essentials and then it is much easier to provide for your children.

Lord Laming: What you have just said is most helpful. Building on that, do you think that the failings or ineffectiveness of the child maintenance arrangements increase the demand upon the social welfare services?

Abby Jitendra: It is a really complex system and ultimately the underlying issue is that people do not have enough money to live on. For some single parents that is because the non-resident parent is not paying their way. For others, it is because there are not enough jobs in the local area that are appropriate or you are disabled and you cannot work. There is such a broad and varied list of reasons why you would be in poverty but ultimately the reason is that you do not have enough money to cover your outgoings. I think it probably to some extent does. The Joseph Rowntree Foundation has not done any research on that specifically but common sense tells me that that is probably the case. Ultimately, the underlying thrust of your question is the right one, that these systems should be working better in tandem to support children who are losing out because their parents are not working.

Lord Laming: Thank you. Laura, do you have any thoughts on that? Is it driving heavier demand upon social welfare?

Dr Laura Robertson: Again, our research has not looked at that specifically, so I would share the same reflection. It is particularly important to highlight that issues with receiving child maintenance are also happening for families with issues about accessing adequate social security support. From our research, we know that during this ongoing period of higher cost of living families on low incomes who are not receiving or are struggling to receive child maintenance arrangements are

increasingly experiencing having to access food banks and being in debt. That very much provides evidence to suggest that it will be increasing the need for more support through the social security system.

Lord Laming: Thank you very much indeed.

Q33 **Lord Prentis of Leeds:** I probably should declare an interest. I was general secretary of UNISON for 20 years and we did work with both organisations here today. I was very much involved in the IPPR, which has also been referred to.

What interests me is we are looking at child maintenance and the drivers of poverty. When you are in conferences or you are speaking about these subjects or trying to influence, how would you rate dealing with child maintenance as one of the big levers, the main levers, in dealing with poverty? There are many other issues that centre on poverty but even if we dealt with—and I hope we will—the child maintenance shortfalls, it still leaves people in poverty. It does not alleviate poverty.

Abby Jitendra: Just to clarify, was your question if we fix child maintenance it will not go all the way or was it the inverse, if we do not tackle the other issues, child maintenance issues will still remain?

Lord Prentis of Leeds: The first.

Abby Jitendra: Absolutely, I agree. Obviously, the Government in the next three to six months are going to give us a child poverty strategy for this Parliament, which organisations such as the Joseph Rowntree Foundation have been engaging with at Cabinet Office level and other department level. We are really keen for cash transfers to social security to be a central part of that. We know that the Government want to look at a range of levers and that is right. Child maintenance needs to be an important one because that is a cash transfer at the household level.

We know that the Government are also looking at things such as energy tariffs and other kinds of bill discounts. These are all really helpful and will chip away at people's outgoings, but ultimately social security is such a crucial way in which families are able to keep their heads above water. We also know that work does not offer an effective buffer to poverty increasingly, so there are huge numbers of families in work poverty.

There is a much bigger story than child maintenance but the committee's focus on child maintenance and child poverty together is really important and novel, because I think that it is forgotten in the debate. We need the Government to step up but we also need families to step up. There is a responsibility at a family level to do all you can for your children and that is why I think it is always important to have this in the conversation.

Lord Prentis of Leeds: You have not mentioned one of the drivers of poverty being the two-child situation. On what can have the biggest benefit, is dealing with that more important than dealing with child maintenance?

Abby Jitendra: I will just jump in and say absolutely, yes. If you want a lever to lift children out of the deepest hardship, analysis coming out from the Joseph Rowntree Foundation shows that pound for pound it is the most effective way of doing so. The two-child limit is so central. When I talk about cash transfers, the two-child limit is top of the list. We really hope that it is something that the Government choose to reverse.

Q34 **Baroness Wyld:** Good morning. I just need to declare that I have no interests to declare in relation to this inquiry.

If we could drill down a little bit to the way the Child Maintenance Service calculates maintenance, in your view—and you have touched on this but if we could look a bit more at the detail in thinking about the thresholds for different forms of income on both sides of the family—how well do you think it does this? How well do you think it supports families to make arrangements at the moment? I cannot remember whose turn it is to go first.

Abby Jitendra: I have done lots.

Baroness Wyld: Laura, go ahead.

Dr Laura Robertson: If I can come in just quickly on the other question about the two-child limit, the Poverty Alliance has been calling for that to be a priority for the Labour Government and in Scotland the Government have made a commitment to ending the two-child limit. There is modelling evidence to show that that would have a significant impact on reducing child poverty. There is also other wider learning from Scotland about the Scottish child payment and the impact that that has had on reducing child poverty in Scotland.

To come to your question about how the Child Maintenance Service calculates maintenance currently and how it supports arrangements, there are some key issues around loopholes in the system, that research by Gingerbread and other evidence has highlighted, for people in any form of self-employment and undeclared earnings. There are also issues that have come up in our research when paying parents have moved overseas and situations where parents without care are in prison and there is no support available for families in those situations. Our ongoing research has raised issues with HMRC data and inaccuracies determining different sources of income. This means that cases can be challenged on this through a tribunal but it can take up to 18 months to get to the stage to be able to investigate issues such as that in more detail.

Another key reflection around calculations and how families are supported is the inadequacy of support for child maintenance payments raised in our research during the height of the cost of living crisis. Many receiving parents shared that the amounts were not sufficient to support households. I can share a direct quote here, which is in the report that we published in 2023, from a parent who said, "I think the amount of child maintenance missing parents pay is pitiful anyway without considering rising living costs. The amount I receive for the one child I

receive for does not even cover the costs of her school lunch money for the week”.

- Q35 **Baroness Wyld:** You have been very clear on the loopholes you have identified and the experience of the receiving parent. Can I go a bit deeper into the actual calculations of the methods that the Child Maintenance Service uses to get to the figure that the paying parent is required to pay up? Do you think that it is getting that right with the techniques that it is using on the thresholds, for example, which have been frozen, with adapting to the realities of universal credit?

I suppose what I am trying to get at is: do you think there is an affordability issue? Do you think it is a pure failure of enforcement? Do you think the balance is quite right?

Dr Laura Robertson: We have not focused on the exact processes for the thresholds, but we know from parents’ experiences that that does not work well at the moment for changing circumstances. Currently the income has to change by 25% for the payment to change. It has to change by quite a high amount for there to be a potential increase in the amount that receiving parents will get.

There is also a lack of transparency in the system around how those processes work. When we spoke to parents, they highlighted that a lack of communication around that left them feeling quite confused, and the onus always fell on them to be getting in touch with the Child Maintenance Service to report non-compliance or to understand or to try to find out why there had been non-payment or less payment than expected.

Baroness Wyld: Thank you, Laura. Abby, could you give us your view on the calculation and how effectively it is working and take into account the wider issues that I raised?

Abby Jitendra: Yes, definitely, with the proviso that we are not an expert in child maintenance.

Baroness Wyld: It is incredibly complex, I accept that.

Abby Jitendra: Yes, it is definitely complex. It might be worth speaking to where some of the issues become more tricky, so at the lower end, and then potentially the higher end. As I understand it, I think at the lower end it is a flat £7, if you are on universal credit. It is a flat £7 if you earn less than £100 a week. Standard allowance is less than £100 a week, so if your partner is on universal credit, you get £7 a week. There is a quote from the work that Gingerbread did, which said it is not worth chasing up that £7 a week because it does not cover that much. But, equally, for another family, we have also heard that that would make a difference and that would cover your children’s lunch or something. For some people they are in such dire situations that that would make a difference. It does seem case by case.

I come back to that point that notwithstanding issues of fraud, which we know there are in the system, there is a reality that if you do not have enough money even to look after yourself it is more challenging to support children who do not live with you. Equally, the single parent who is living with their children is having to make extremely difficult decisions. Ultimately, it is a challenging problem and right now I think the best we can do is tackle the 20% fees for paying parents or non-resident parents. They do not make sense. They are staggering and they are a real disincentive to paying.

We know that if the system worked well people would trust it more and, therefore, pursue non-payment much more readily than they do now. We have not talked much about Direct Pay, but Direct Pay is really difficult. It is even more rife with issues because you do not have an independent body saying, "This is how much you should pay", so you hear of a lot more variance in the support that is given.

At the top end we know that there are examples of fraud. Laura used the example of self-employment, where people do not report their earnings correctly and therefore have to pay less. The CMS should be doing much more to try to crack down on those examples because, again, ultimately it is the children who are suffering.

My final point is that the social security system is really important here. If universal credit was more sufficient there would be more support to go to children for single parents or the parent with care and for non-resident parents as well.

Q36 Lord Blencathra: I want to ask about enforcement and will ask Abby first before coming on to Laura. On enforcement, we have heard about mothers who are clearly not getting the money to which they are entitled and are in desperate straits. Then we heard from single fathers who say they are being crucified by the payments they have to make and they are in poverty, and both were telling the truth. We have also heard from the Child Maintenance Service that there are some men who could afford to pay but they hate their former spouse so much that they prefer to go to prison than pay, just to spite her. How effectively does the Child Maintenance Service enforce arrangements and what effect does this have on children and parents in poverty?

Abby Jitendra: You get there to the heart of the difficulties in the system. You are taking some of the most stressful and difficult parts of people's lives and subjecting them to process and trying to redistribute at the household level. We should all accept that that will be very difficult. We need a system that is as efficient and effective as possible to do that well.

Again, we are not experts in that detail of how to enforce at the very specific level, but we have heard evidence that parents with care give to their adviser or their support worker in the CMS of blatant examples where the non-resident parent has bought a flashy new car or is on

Facebook talking about their new house or their new purchase or something.

It sounds like the CMS takes this seriously on occasion, but where you keep having a different support worker, a different point of contact, that is often where the problem comes in. Both parties build up trust with one support worker, who gets a very clear sense of what the financial situation is, and then suddenly there is a new person and a few months later there is a new person. That is often the problem.

Again, it is not a silver bullet to solve all these problems, and we know, in cases of domestic abuse, in cases of very acrimonious separations, that people will do terrible things. That is partly why Gingerbread's call for there to be domestic abuse trauma-informed training at the CMS is crucial, but a big part of this is having one person or two people who understand the case very well and so can spot where fraud could be happening.

Lord Blencathra: Before coming on to Laura, I think that is a point others made as well. As the CMS is a digital service, everyone can clock in digitally, they could speak to dozens of different people over a few months, over a lifetime. I wonder how realistic it is to try to say there is one caseworker or there are two caseworkers. Good luck with that. It is like trying to get the same taxman every month.

Dr Laura Robertson: There are different levels of enforcement within the Child Maintenance Service. Collect and Pay is the route that parents go on to when Direct Pay has not worked, so it is a form of trying to ensure and enforce arrangements. This has been touched on already but the charges within that system are preventing money going directly to children and young people. One of the recommendations from our research is that an approach to enforcement needs to consider what is effective to ensure that child maintenance is paid on time and at the appropriate levels. The evidence clearly shows that the Collect and Pay charges are not an effective way to enforce payments.

There is also evidence—the most recent DWP stats around Direct Pay, which we have not talked very much about—that shows that 32% of parents did not contribute a payment in the most recent quarterly data. The current system, before you get to enforcement, also is not working.

On the next stages of enforcement, our research, our work with Fife Gingerbread, has shown that there is no consistency on what triggers enforcement action. I have mentioned before that often the onus is on the receiving parents if there has been no payment to take that forward with the service themselves, which places additional pressures on families who are already struggling financially.

We have not done research specifically on more complex cases that go to court and about those families' experiences, but there will be learning and recommendations on that coming out in the next couple of months from a project in Scotland involving the Institute for Public Policy

Research, Fife Gingerbread and One Parent Family Scotland, which have been looking at the more complex cases in the system and what happens when an order is put in place and they go to court. There will be some very current findings from that research being published.

Lord Blencathra: Laura, I think you mentioned a minute ago that you had done research on what were effective payments or systems. I want to try to get my wee mind round that. What, in your view, do effective arrangements look like? Is it Direct Pay or Collect and Pay? Can you say it in simple words I can understand? Not that the system is simple.

Dr Laura Robertson: Obviously, it is a very complex system and I would not conclude that either of those approaches work well or are better in terms of principles that underpin the system, though. That fundamentally needs to change for the whole system to work better for receiving and paying parents, and ultimately for children and young people.

The learning from the research we have done in Fife has shown the importance of an holistic service where complex cases are dealt with by a consistent caseworker and that people are treated with dignity and respect. Also, the service needs to be based on service users' experiences, and directly involve them in redesign and what works. It is only through working with and involving people who have experience of the system that the system will be able to better support families and, therefore, positively impact on child poverty rates in the UK.

Lord Blencathra: Before coming to Abby, this point about people being treated with dignity and respect, has that cropped up quite a bit in the cases you have come across—parents or some people complaining they have not been treated with dignity and respect but as if they are absolute crooks to begin with? Maybe not.

The Chair: Who is that one to?

Lord Blencathra: Abby—what do effective arrangements look like?

Abby Jitendra: I think that the broader move towards Collect and Pay is right if we have the child's welfare at heart, and we know through some of the data that the DWP publishes that leaving it up to parents in very fraught circumstances does not seem to work that well. If a third of payments are not being made, I think there is an important role for the CMS to try to do the redistribution as much as possible, with the proviso that it is difficult. There are examples of fraud and reform is needed because the fees, as we have said, act as a disincentive and reduce trust in the system. I think we would be a bit more full-throated in supporting Collect and Pay with a reformed system.

Lord Blencathra: Thank you, Laura and Abby. Abby, I hope the next time you are in your Quaker social action meeting the police do not break down the door to grab you.

Q37 **The Chair:** A cautionary tale, yes. To follow up on an item, we have

heard a lot that the whole system is a disincentive for people to work. Could you see a situation, without going into the details, where it is organised for the way CMS staff work and the system encourages people to work? I can absolutely see the rationale why it is a disincentive, but do you think it has the potential, if we get it right, for it to be an encouragement for people to go back to work, or is the best we can hope for is neutral, that it does not affect it either way?

Abby Jitendra: I think the best CMS is one where children get what they are owed. I would probably leave work incentives to the DWP and the jobcentre. We see that money is taken out of social security benefits and we know that can be a disincentive to work. If you cannot feed yourself or your family, it is much more difficult to apply for work and do your best in a job interview.

One thing that we have not talked is that some of the work that Gingerbread has done shows that there has been real understaffing at the CMS level. The number of staff has reduced. I have the number here. In March 2024, there were 3,800 staff, compared with almost 6,000 in 2019. It is quite a substantial drop. I do not think it is because people are not getting separated and needing the help. It speaks to the issue of there being high turnover, it is much harder to have one or two caseworkers. That leads to a lot of the problems that we have been talking about today.

The job of a caseworker is not to push people into behaviour change when it comes to work. The DWP or the jobcentre are the experts. Work coaches have the training and the support and that should be where we expect that.

The Chair: Would you accept that the system currently is a disincentive to work?

Abby Jitendra: This gets into some of the trickiness, though, because of the disincentive to work for non-resident parents. There is research that we can share after—this is not from JRF but from an academic—which looks at the effective marginal tax rate from the child maintenance payments for very low-income non-resident parents. Basically, in simple words, because of the thresholds—it comes to your question—you want to stay below a threshold; if you go above the threshold, you will be charged more and working. It is similar to childcare, where the costs and the benefits do not add up.

I am sure there are real experts in thresholds and calculations who will be able to think about, and I am sure others have thought about, how to make those thresholds less of a work disincentive, but we have to keep coming back to the fact that this is about moving money from one parent to another. That is a difficult thing. Many people will be resistant to that. That is partly why we need government to step in, because it is not always happening organically. The disincentive exists on both sides. There is a disincentive for single parents to go to work because they have to do lots of caring. There is a disincentive for non-resident parents to

take on work because of the child maintenance fees. We should take the two problems in the round.

The Chair: Laura, do you want to add anything on whether it is an incentive to work or a disincentive to work?

Dr Laura Robertson: No, I do not have anything to add to that specifically. It is not something that we have looked at in the research that we have done. I will say, though, echoing some of the arguments already made, there are much wider issues that are preventing people getting into secure forms of employment in the UK. Those challenges need to be addressed rather than looking at whether the CMS is leading to any form of disincentive. There are much wider issues preventing people getting into well-paid and secure forms of work in the UK.

The Chair: Lord Shipley, you were going to come in and then I will call on. Lord Bradley.

Q38 **Lord Shipley:** I wanted to add a brief question, particularly to Abby because she used to work at Citizens Advice. I am interested to know, given the systems that are being used by the CMS for people to contact it, whether in your experience of working elsewhere—and, Laura, the same question would apply to you—there is demand for people to get help face to face in a local area that cannot be delivered because of the complexity of all the rules around the CMS.

Abby Jitendra: Do you mean demand for civil society support or do you mean for the CMS?

Lord Shipley: Personal advice. "I am in difficulty. I cannot relate properly to the CMS". Do people walk into Citizens Advice asking for help?

Abby Jitendra: That is a good question. I have not worked there for a few years and so I cannot speak to the current data that it is seeing. In my memory, child maintenance issues were not an enormous driver of our advice services, but millions of people come to Citizens Advice every year and it tends to be very broad issues with benefits or energy bills. From the Joseph Rowntree data on poverty, single parents and single-parent families are an overrepresented group in poverty. You could infer from that that there is something about the child maintenance system more broadly that is not doing the best job of redistributing money. There is the proviso that it could be that both parents are in real destitution, real poverty, and therefore there is not that much to redistribute. In that case, it is probably that the social security system is not doing a good enough job of supporting those families' incomes.

Lord Shipley: Laura, we heard a couple of weeks ago about the Fife caseworker in Scotland. Is there any evidence that people who have difficulty engaging with CMS seek face-to-face support?

Dr Laura Robertson: That is what I was going to touch on in my response. In our evaluation of that project, which was led by a former

colleague, Fiona McHardy, we found clear evidence of demand for person-centred face-to-face support, particularly for complex cases. How this service works in Fife is that it has a tiered level of support, and in very complex cases there will be more in-depth and one-to-one support provided by the caseworker.

The service has also been working with other local organisations which work with potentially eligible families to raise awareness about child maintenance. We touched on this earlier. There is a lack of awareness that child maintenance is an important source of income. Fife Gingerbread has been delivering training and developing capacity of services which provide support to potentially eligible families around child maintenance so that they are able to signpost. They are aware also, through things such as benefit check-ups, that this is another source of income that should be being discussed with potentially eligible parents.

Obviously, that is one service that has worked very successfully, so I think there is important learning there from what has worked well. The critical things that have worked well are having face-to-face support for complex cases with somebody who is very knowledgeable about issues within the system, as well as the importance of having a trusted relationship with a worker who somebody can go back to.

The initial evaluation of that service that was published last year highlights the value of the project for the households that have been engaged so far, really highlighting that it has offered a lifeline in supporting advocacy and advice and access to child maintenance in the Fife area.

The Chair: Lord Mott, did you want to come in before I go to the last question?

Q39 **Lord Mott:** Yes, it is a quick one, just picking up on what Laura said and I think Abby mentioned this too. Can you just explain to me what a complex case is?

The Chair: The definition, whether there is a definition of it. Good point.

Dr Laura Robertson: Shall I go first? I refer to complex cases quite a lot, and there is DWP guidance around where individuals have complex circumstances already. That is a whole range of things around homelessness and experiences of addiction.

For child maintenance and the work that the Fife Gingerbread service has been doing, complex cases are particularly where there have been experiences of domestic abuse and coercive control, and managing those obviously requires very relationship-based appropriate support. Complex cases can also be where there is an overseas parent and trying to get the information about how to get in contact with that parent.

Another level of complexity is when it has reached the stage of going to a tribunal, the multiple factors that have led to that happening, and there is a lack of legal support for receiving parents, and when that happens to

navigate that process. The service has also been doing work to provide support for parents who are going down the route of going to a tribunal.

The Chair: We will go on to the last question, Lord Bradley.

Q40 **Lord Bradley:** Thank you for articulating the issues facing the CMS and the interrelationship with child poverty so well, and noting clearly your points about the two-child limit, what are your top recommendations for this committee, within the context of this inquiry, to the Government for effective change? Abby, do you want to go first?

Abby Jitendra: Brilliant, thank you. I appreciate being invited but also the focus of the committee, as I have said, on looking at the CMS from the child poverty angle. That is so important and it will help bring the Child Maintenance Service and its need for reform much more into the centre of public debate, which I think is very important.

I have two asks—we have mentioned them already—which are both very focused on the design and delivery of the Child Maintenance Service. The first is a reduction or a scrapping of the fees that are currently associated, particularly to paying or non-resident parents, because we already know that there is a real dearth of trust in the system among paying or non-resident parents. I think getting rid of the fees or reducing the fees would go quite a way to encouraging engagement from that side.

On the other side, it is having a single point of contact as much as possible, or two caseworkers. We know this only because people who have been through the system tell us that that is the thing that would change their experience of the system. When they have had a single point of contact, or two caseworkers at the most, their experience of the CMS, the ability for the paying parent or non-resident parent to commit fraud or not declare their earnings, it sounds like it is dramatically different. I think that there has already been a pilot of that way of working in the CMS, but the results and the findings have not been published yet. Pushing the department to take seriously something that it is already thinking about is absolutely the right thing to do.

My final point is that, given this is squarely in the world of child poverty, we have spoken at length now about the interaction between social security benefits and the CMS and how, when you get to the really difficult points where you have two parents with very, very low incomes, at that point the social security system needs to step in and solve the problem at root. That is not to say that we do not need to do all these other things to improve enforcement to make the system better, but when you talk about issues at the real sharp end that is what will be needed.

Dr Laura Robertson: I will echo some of those key recommendations. Obviously, it is a very complex system and a lot of issues have been raised today, but our research with receiving parents looked to identify what they thought the key policy and practice recommendations around change should be. To summarise those, fundamentally it is ensuring that

there is adequate support for low-income households to successfully access child maintenance. To echo the recommendation already made, that would involve removal of charging of parents within the Collect and Pay system, and looking at calculations of child maintenance to recognise the cost of living crisis that families are continuing to experience in the UK.

Secondly, I also echo the recommendation around the support that is provided. The learning that we have from the service in Fife is the importance of local support for families, the availability of support at a local level through a trusted caseworker, and also through systems, other organisations, to increase awareness of support that is available and signposting around child maintenance through things such as training programmes for other agencies that are delivering services that support families.

Underpinning all of this is an approach that is based on ensuring that children and young people receive their rights to child maintenance and that there is a holistic service that adequately supports families with a range of circumstances.

The Chair: Thanks very much. We will bring our session to a close there. We have kept you beyond the time that we asked you to attend and we are very grateful for the extra time and for all the information you have given us during the hour. This has been a broader session for us because we have been trying to put it into the context of wider child poverty and finding the connection between the two. It has been very useful and I am very grateful for your expertise today.