

# Child Maintenance

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## Introduction

Child maintenance is an arrangement that covers how a child's living costs will be paid for, when one or both of the parents no longer lives with them or has never lived with the child.

Both parents are responsible for the costs of raising their children, even if they do not see them. Making agreements about access to children happens separately.

Child maintenance can be either:

- a private arrangement between parents/guardians and no one else
- an arrangement made through the Child Maintenance Service - a government scheme

Child maintenance payments received are not taken into account when considering Universal Credit entitlement. This is so that the child can receive the full benefit of these payments.

Claimants with a child maintenance need, should be signposted to Gov.UK [Making a child maintenance arrangement](#) (link is external).

## The benefits of child maintenance

An effective child maintenance arrangement can make a real difference to children as it can help pay for things like clothing, food, housing costs and other essentials.

The extra household income received can help lift low income families out of poverty.

For more information about the benefits of child maintenance, see the [Children & Families Hub](#).

## Parents arranging child maintenance themselves

Separated parents/guardians can make arrangements for their children if they both agree. This might cover their living costs and care.

This is a family-based arrangement where they organise everything themselves, and the Child Maintenance Service is not involved. It is flexible and can be changed if a parent's circumstances change, for example they could both agree that one parent:

- does school or nursery pick ups
- looks after the children in the holidays
- pays a proportion of their income
- pays for things like housing, school uniform, trips or after school clubs
- pays a regular set amount

For more information on the tools available to support parents/guardians to make an arrangement themselves, including a child maintenance calculator, see the [Children & Families Hub](#).

### **Parent is a victim of domestic violence or abuse**

A private arrangement would involve agreeing an amount with the other parent and being in contact. If one parent does not want to do this because they are a victim of domestic violence or abuse they can use the Child Maintenance Service who will contact the other parent for them. They will not pay the application fee.

See Domestic violence and abuse.

### **The Child Maintenance Service**

The Child Maintenance Service is for parents/guardians who have not been able to make a private arrangement about how their child's living costs will be paid.

The Child Maintenance Service can:

- work out child maintenance payment amounts (parents/guardians can do this themselves with the calculator)
- arrange for the other parent to pay child maintenance and take action if payments are not made
- help find the other parent (they will need information from the applying parent and will not be able to set up a case if they cannot be found)
- sort out disagreements about parentage
- look at the payments if parents report a change of circumstances

Information about how to apply to the Child Maintenance Service can be found on GOV.UK [Making a child maintenance arrangement](#) (link is external).

### **Signposting Universal Credit claimants**

Universal Credit claimants do not have to declare if they are receiving any child maintenance as it does not affect their Universal Credit claim.

Identifying that a Universal Credit claimant has a child/children with a biological parent(s) that do not live with them, is an opportunity to start a conversation about child maintenance.

Asking if the Universal Credit claimant has an arrangement in place and asking if they are aware of the GOV.UK Making a child maintenance arrangement that can signpost them to additional support.

Where signposting occurs, consider if a pinned history/journal note may be appropriate.

### **Making deductions from Universal Credit**

Child maintenance payments for ongoing maintenance or arrears can be deducted from the paying parent's Universal Credit payment if they have no reported earnings. The deductions are £8.40 per week (which include charges for the collect and pay service). Collect and pay is when the Child Maintenance Service collects and passes on payments to the receiving parent on behalf of the paying parent. All child maintenance deductions from benefits use the collect and pay service.

The Child Maintenance Service notifies Universal Credit to make child maintenance deductions from a claimant's Universal Credit payment.

There is a limit to the amount of deductions that can be made from an individual's Universal Credit payment and deductions are taken in an order of priority. Therefore, if the parent has other high priority deductions, such as rent or fuel arrears, it is possible that child maintenance deductions cannot be taken.