



Department  
for Work &  
Pensions



# Survey of Child Maintenance Service Direct Pay Clients

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December 2016

Research Report No 931

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# Summary

This is a summary of findings from a study about Child Maintenance Service (CMS) clients' experiences of Direct Pay. The Department for Work and Pensions (DWP) commissioned NatCen Social Research (NatCen) to carry out the research between late 2014 and 2016.

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# List of abbreviations

<b>AIC</b>	Akaike's Information Criterion
<b>BIC</b>	Bayesian Information Criterion
<b>CATI</b>	Computer Assisted Telephone Interviewing
<b>CM</b>	Child Maintenance
<b>CMS</b>	Child Maintenance Service
<b>CSA</b>	Child Support Agency
<b>DWP</b>	Department for Work and Pensions
<b>FBA</b>	Family-based arrangement
<b>HMRC</b>	Her Majesty's Revenue and Customs
<b>LCA</b>	Latent Class Analysis
<b>MI</b>	Management Information
<b>NatCen</b>	NatCen Social Research

# Glossary of terms

<b>Bank accounts with generic sort codes</b>	A way of receiving a payment that does not involve revealing your location, such as a bank account with a generic or national sort code or money transfer service like PayPal. There might be various reasons for people using such methods, but one typical reason is that they do not want their ex-partner to know where they live.
<b>Child maintenance</b>	Financial or other support that the non-resident parent gives to the person with care generally, but not always the other parent, for the care of the children.
<b>Child maintenance arrangement</b>	The agreed amount and way in which a Paying Parent pays the Receiving Parent child maintenance money.
<b>Child Maintenance Options ('CM Options')</b>	An information and support service for separated parents which acts as the gateway to the Child Maintenance Service and supports family-based arrangements. All parents who want to use the Child Maintenance Service to make maintenance arrangements must first talk
<b>Child Maintenance Service (CMS)</b>	New statutory agency established in 2012, which, alongside the Child Support Agency (CSA), is responsible for managing the government's child maintenance scheme.
<b>Child Maintenance Service application fee</b>	A £20 application fee payable by parents using the CMS. Parents who are under 18 or who report domestic violence are exempt from this fee.
<b>Child Support Agency (CSA)</b>	A government agency responsible for administering the statutory child maintenance scheme. The CSA is being closed over a three-year period between December 2014 and September 2017. Over this period, the CSA will not accept new cases, but will continue to be responsible for previous cases.
<b>Collect and Pay</b>	A legally binding child maintenance arrangement set up by the CMS. The CMS calculates the amount of maintenance, then collects the payment from the Paying Parent and pays it to the Receiving Parent.
<b>Collect and Pay collection charges</b>	Ongoing collection charges for use of the Collect and Pay service, payable by both the Paying Parent (20 per cent on top of the maintenance amount), and the Receiving Parent (4 per cent taken out of the amount of maintenance).

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<b>Collection Service</b>	A legally binding child maintenance arrangement set up by the CSA, in which the CSA collects payments from the Paying Parent and passes them on to the Receiving Parent, based on when the paying parent is paid their wages, pension or benefits. There were no fees associated with using the Collection Service. The Collection Service has been replaced by Collect and Pay under the new CMS.
<b>Compliance</b>	The extent to which a Paying Parent adheres to a child maintenance arrangement.
<b>Compliant (admin) cases</b>	For the purposes of case closure, CSA cases have been categorised into five segments. Compliant (admin) cases are one of these segments and are handled manually, rather than on the CSA's IT systems. This could be for a number of reasons including the complexity of the case or technical IT issues. All cases in this segment are compliant (i.e. making some payment).
<b>Compliant (system) cases</b>	For the purposes of case closure, CSA cases have been categorised into five segments. Compliant (system) cases are one of these segments and are handled by the CSA's IT systems, where some payment is being made and where no enforcement action is in place.
<b>Court Order</b>	Where the Receiving Parent privately takes a case against the Paying Parent to a family court to set and enforce the payment of child maintenance.
<b>Direct Pay</b>	A legally binding child maintenance arrangement set up by the CMS, where the CMS calculates the amount of maintenance that should be paid and parents make their own arrangements for payments. A £20 application fee is charged for this service.
<b>Domestic violence</b>	Any incident or pattern of incidents of controlling, coercive, threatening behaviour, violence or abuse between those aged 16 or over who are, or have been, intimate partners or family members regardless of gender or sexuality. The abuse can encompass, but is not limited to: psychological, physical, sexual, financial and emotional abuse.
<b>Enforcement cases</b>	For the purposes of case closure, CSA cases have been categorised into five segments. Enforcement cases are one of these segments and are cases where payments are collected via a Deduction for Earnings/Deduction from Benefits order or where other enforcement action, such as bailiff collection, is ongoing.

## Survey of Child Maintenance Service Direct Pay Clients

<b>Family-based arrangement (FBA)</b>	A child maintenance arrangement which is made between the two parents without any involvement of the CSA or the CMS. FBAs may sometimes be known as private or voluntary arrangements. A FBA could involve regular financial payments, or could be other support for the child such as buying clothes, paying school fees etc. A FBA could be completely informal, or could be a written agreement.
<b>Maintenance Direct</b>	A legally binding child maintenance arrangement set up by the CSA, where the CSA calculates the amount of maintenance that should be paid and parents make their own arrangements for payments. Maintenance Direct has been replaced with Direct Pay under the new statutory scheme administered by the CMS and parents must now pay a £20 application fee to use Direct Pay.
<b>Nil-assessed cases</b>	For the purposes of case closure, CSA cases have been categorised into five segments. Nil-assessed cases are one of these segments and are cases where the Paying Parent has a liability for maintenance, but the amount payable was set at £0. This could be, for example, because the Paying Parent was a student, in prison or in a care home at the time of the assessment. These cases have not been updated or reassessed.
<b>Non-compliant cases</b>	For the purposes of case closure, CSA cases have been categorised into five segments. Non-compliant cases are one of these segments and are cases where the Paying Parent has a liability for maintenance and the amount payable is greater than £0, however, no payments have been made in the last three months. This segment excludes cases where payment is enforced by the CSA.
<b>'Paying Parent'</b>	A separated parent who does not provide day-to-day care for his/her children, and therefore has a responsibility to pay child maintenance, (regardless of whether they are actually making payments). Sometimes these parents are known as non – resident parent or supporting parent. The Paying Parent is often but not always the father. Under the old system, these parents were called 'Non-Resident Parents'.

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### **'Receiving Parent'**

A separated parent who provides main day-to-day care for his/her children and therefore has a right to receive payments from the Paying Parent (regardless of whether they are actually receiving payments). Sometimes these parents are known as parent with care or resident parent. Under the old CSA system these parents were called 'Parents with Care'. The Receiving Parent is often but not always the mother.

### **Standing Order**

An instruction a bank account holder gives to his/her bank to pay a fixed amount at regular intervals to another's account.

# Executive summary

This is a summary of findings from a study about Child Maintenance Service (CMS) clients' experiences of Direct Pay. The Department for Work and Pensions (DWP) commissioned NatCen Social Research (NatCen) to carry out the research between late 2014 and 2016.

## Child Maintenance Reforms

The Government launched a new child maintenance system in 2012 designed to support and encourage parents to make family-based arrangements (FBAs). A key component of this system is the closure of all Child Support Agency (CSA) cases. Former CSA clients (and parents with a new child maintenance case) are encouraged to set up a FBA but, where this is not possible, they can apply to the new statutory CMS. Key features of the CMS are:

- A £20 application fee payable by the parent applying to the CMS (except in certain circumstances).
- Two types of maintenance arrangement:
  - Direct Pay – the CMS calculates the amount payable and parents make the payments directly between themselves.
  - Collect and Pay – the CMS calculates the amount payable, collects payments from the Paying Parent and pays them to the Receiving Parent. To incentivise parents to use Direct Pay or make their own private arrangements, Collect and Pay involves an additional ongoing charge of 20 per cent to the Paying Parent and four per cent to the Receiving Parent.

The CMS does not hold data on the effectiveness of Direct Pay arrangements because payments are made directly between parents. This research therefore aimed to fill gaps in knowledge about whether Direct Pay payments are made after the maintenance calculation is received and whether the arrangement is effective. It considered outcomes for new CMS clients and also former CSA clients who had applied to CMS.

## Methodology

The study included two telephone surveys of Receiving Parents. The first telephone interview took place approximately three months after a Direct Pay calculation had been given by the CMS and the second took place at around 13 months after the Direct Pay calculation and shortly after clients had received their first annual review. Fieldwork took place on a rolling basis between June 2015 and July 2016. A total of 1,691 interviews were completed for the three-month survey and 877 interviews for the 13-month survey. In addition, 30 depth interviews with Paying Parents were conducted.



## Background characteristics of Receiving Parents

The majority of Receiving Parents were single mothers of white British ethnic origin (84 per cent) under the age of 40 (69 per cent) with two or fewer children (67 per cent). Although three in five were in paid work (60 per cent), Receiving Parents constitute a relatively low income group compared with the rest of the UK population, with almost half (46 per cent) reporting a household income of less than £15,600 per year. Most had been married to or cohabitated with the Paying Parent (82 per cent). The majority of Receiving Parents had negative perceptions of their relationship with the Paying Parent and saw the Paying Parent a few times a year or less.

In order to understand some of the differences between Receiving Parents, latent class analysis was used to group parents who had similar separation characteristics (such as the bitterness and length of separation and the quality and level of contact between ex-partners). The analysis produced five discrete types of parents:

- The 'domestic violence, no contact' group
- The 'long relationship, limited contact' group
- The 'domestic violence, frequent contact, unfriendly' group
- The 'cohabitated, short relationship, friendly' group
- The 'not married, short relationship, no contact' group

Not all parents designated to a separation type demonstrated the same characteristics but were more likely to demonstrate them.

## Child maintenance outcomes

At three months, two-thirds (68 per cent) of Receiving Parents reported having a child maintenance arrangement of any type in place. This included those with a Direct Pay arrangement, Collect and Pay, a FBA or a court arrangement. A small proportion of Receiving Parents were in the process of setting up an arrangement (eight per cent) and almost a quarter (24 per cent) remained without an arrangement of any type in place.

Ten months later, the proportion of Receiving Parents with an arrangement had increased slightly, with three-quarters (75 per cent) having an arrangement of any type in place. This indicates that while the majority of parents were able to establish an arrangement relatively quickly after receiving a Direct Pay calculation, for some parents it took longer. Furthermore, a minority of parents were unable to set up an arrangement even over the course of 13 months.

In terms of the types of arrangement that were established by parents, at three months after the Direct Pay calculation almost seven in 10 Receiving Parents had the Direct Pay arrangement in place (68 per cent) and only a small proportion now had a Collect and Pay arrangement or had changed to Collect and Pay (five per cent). The situation changed over time and at the 13-month interview a lower proportion of Receiving Parents had a Direct Pay arrangement (59 per cent) and a greater proportion had a Collect and Pay arrangement (16 per cent). This indicates that, as would be expected, some parents initially had a Direct Pay arrangement but moved on to Collect and Pay after a period of time because their Direct Pay arrangement was not working as intended.

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Receiving Parents who had no contact with the ex-partner and experienced domestic violence, and those who were not married, had a short relationship and no contact, appeared to face the most barriers to establishing a maintenance arrangement.

### Effectiveness of Direct Pay arrangements

The research found that once established, the majority of Direct Pay arrangements tend to work reasonably well. Of those Receiving Parents who had started to receive any payments, seven out of 10 had an effective arrangement (69 per cent), meaning that payments were being made on time, in full and the Receiving Parent perceived the arrangement to be working well. The proportions of Receiving Parents with an effective Direct Pay arrangement at 13 months were similar (70 per cent of those who reported that payments had started).

**Figure 1 Summary of child maintenance outcomes, three months**

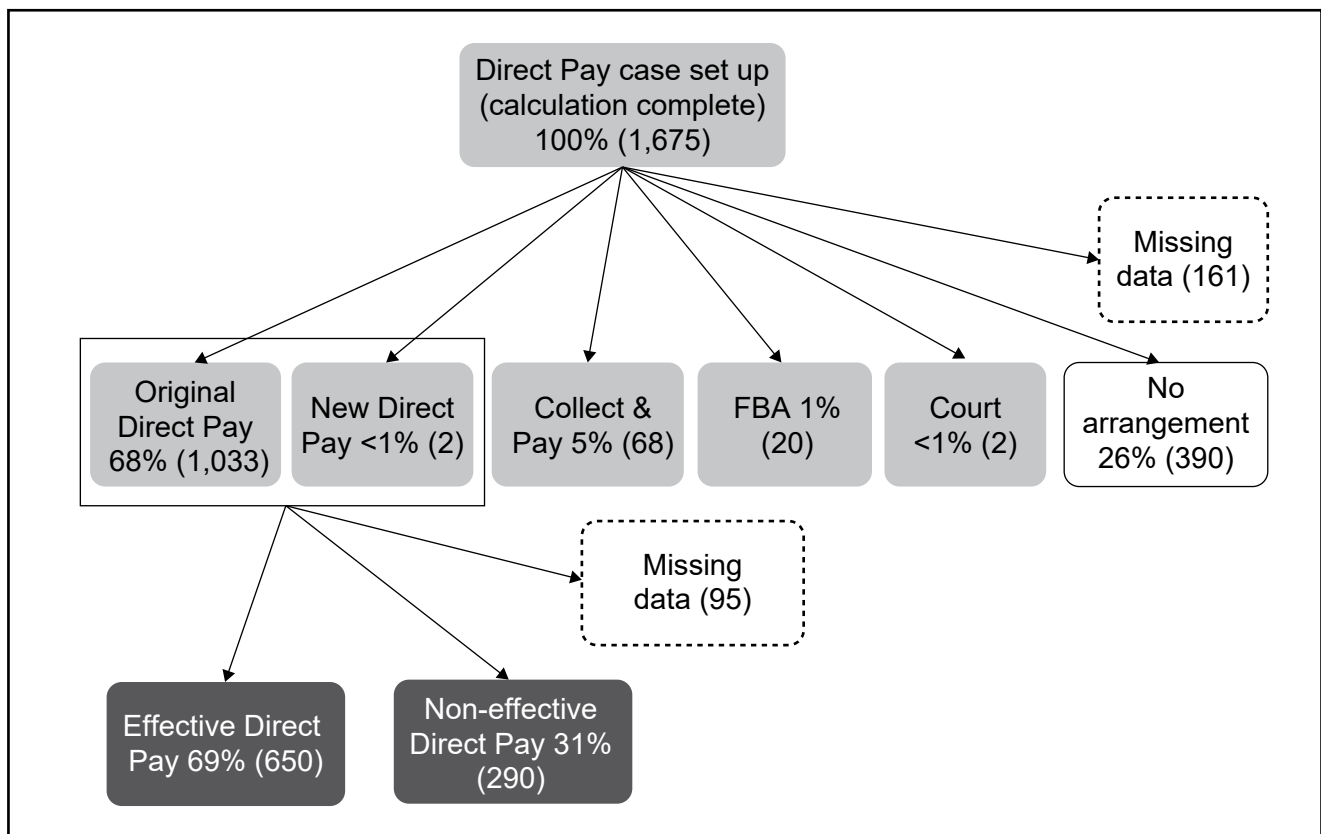
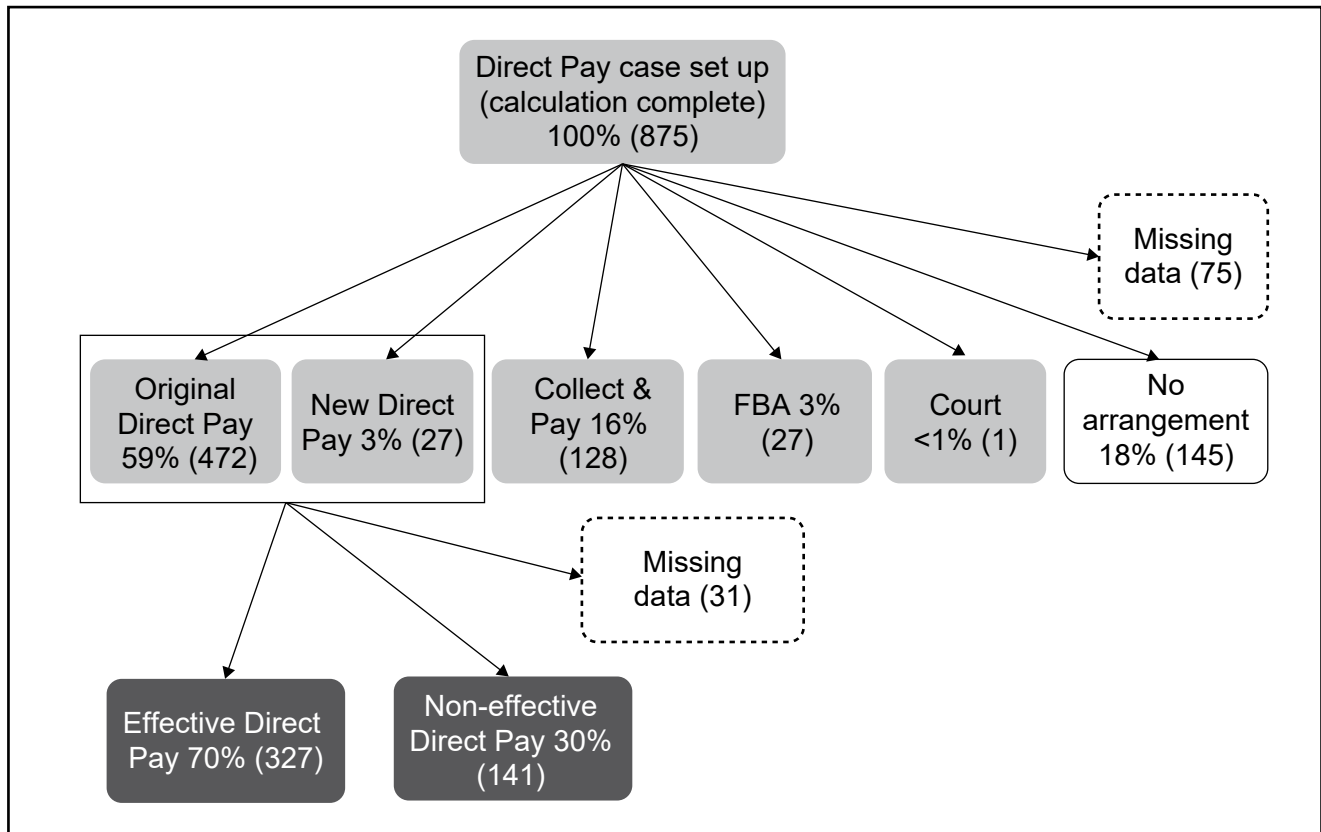


Figure 2 Summary of child maintenance outcomes, 13 months



However, a substantial group of Receiving Parents were unable to set up an effective Direct Pay arrangement: half of all those who had received a Direct Pay calculation either had no arrangement or had an arrangement that was not fully effective (51 per cent at three months and 47 per cent at 13 months). In those cases where there was an arrangement in place but it was not fully effective, often some maintenance was being paid by the Paying Parent but not the full amount stipulated by the CMS.

Most Receiving Parents whose Direct Pay arrangement did not work (i.e. started then stopped, or never started) were aware that the CMS could have chased payments for them (86 per cent), and went back to the CMS to tell them that payments had stopped (82 per cent). Of those in this latter group who had not made an alternative arrangement, most (85 per cent) were aware that they could move on to Collect and Pay, but 15 per cent did not know this. This suggests improved communications about the option to change to the Collect and Pay service could be helpful. However, there are likely to be other barriers to accessing Collect and Pay that cannot be overcome by improved communications alone.

For Receiving Parents who said their Direct Pay arrangements were not working well three months after calculation, when asked why arrangements were not working, the most common reasons given were that the Paying Parents did not want to pay (58 per cent), that they themselves were unhappy with the amount of maintenance received (56 per cent) or that there had been changes to when or how much the Paying Parent paid (56 per cent).

Paying Parents whose arrangements were not working noted that they had difficulties making payments due to fluctuations or instability in their incomes and personal circumstances while others mentioned difficulties obtaining Receiving Parents' bank details. Some Paying Parents also expressed a sense of reluctance to pay maintenance if they felt that contact with their children was being withheld.

# Decision-making processes behind the Direct Pay arrangement

Some Receiving Parents were obliged to use Direct Pay despite reservations about whether or not it would work. Over a quarter of Receiving Parents were not involved in the decision to use Direct Pay (28 per cent). Of these parents, those who reported that they were not at all happy with the CMS' or the Paying Parent's decision to use Direct Pay were also less likely to have an arrangement in place at three months (33 per cent had no arrangement, compared to 14 per cent who were very happy with the decision). Overall, those parents who made the decision jointly were most likely to have a maintenance arrangement in place, while those who perceived the CMS had made the decision were least likely.

The reasons why parents chose to use Direct Pay were complex and varied substantially by their previous experiences and current circumstances. In most cases, a range of reasons were provided by Receiving and Paying Parents for why they chose to use Direct Pay over a FBA rather than a single, defining reason. Overall, the reasons most commonly cited by Receiving Parents for choosing Direct Pay over a FBA were that they felt the Paying Parent was more likely to pay with the involvement of the CMS (71 per cent) and/or they had tried to make a FBA in the past which had not worked (61 per cent). This suggests that for many parents, using the CMS is not their preferred option and they have tried to make private arrangements in the first instance. Paying Parents offered further insight into why Direct Pay is chosen, describing reasons such as the official calculation helping to overcome uncertainty about what they should pay and the need for an intermediary, because they have no contact or means of making contact with their ex-partner. There was also a perception that Direct Pay gives better proof of payment than a FBA, which could help avoid disputes.

## Influence of charging

Among Receiving Parents who paid the £20 fee to apply to the CMS, around three in five (61 per cent) reported that the fee was easily affordable. Unsurprisingly, those on very low incomes were least likely to report that they could afford the fee (14 per cent), indicating that the application fee may be acting as a barrier to some low income families accessing the service.

Collection charges appear to affect parents' decision making to some degree, with a third of Receiving Parents who made the decision to use Direct Pay (33 per cent), and also some Paying Parents, citing the desire to avoid charges as a contributing factor for choosing Direct Pay over Collect and Pay. Overall, just under half (47 per cent) of Receiving Parents who chose Direct Pay stated they had been influenced a lot or to some extent by the charges. Ten per cent of those whose arrangement did not work (never started or started then stopped) reported that wanting to avoid charges was one of the reasons they had not moved on to Collect and Pay.

## Setting up Direct Pay

Receiving Parents with an arrangement in place reported relative ease in setting up the arrangement. Parents who had started to receive payments at the three-month interview

tended to report that they began relatively promptly after the calculation (within two months) (88 per cent) and that it was very or quite easy to set up the payments (79 per cent), once the CMS told them how much they should be paid.

The most frequently cited reason given by Receiving Parents for Direct Pay arrangements being difficult to set up, for not starting at all, and for starting then stopping was a perception that the Paying Parent did not want to pay (55 per cent of Receiving Parents who reported their Direct Pay arrangement being difficult to set up; 67 per cent of those whose arrangement did not start; and 57 per cent of those whose arrangement started then stopped). Other reasons given for the Direct Pay arrangement being hard to set up were difficulty talking about money (47 per cent) and the Paying Parent disagreeing with the amount the CMS said they should pay (36 per cent).

Domestic violence was given as a reason by over a fifth (22 per cent) of Receiving Parents who found it difficult to set up their arrangement. Overall, just two per cent of Receiving Parents whose Direct Pay payments had started reported using a bank account with a central or national sort code. This indicates that there could be value in the CMS focusing on understanding why parents do not opt for accounts not linked to a specific geographic location, and considering increased promotion of this option.

From the Paying Parents' perspective, difficulties with the set up and calculation of Direct Pay arrangements were grouped into two categories. Firstly, dissatisfaction with the criteria used to determine the level of maintenance. Secondly, some Paying Parents were dissatisfied due to perceived inaccuracies in how the maintenance was calculated.

For one group of Paying Parents, getting the Receiving Parent's bank details was difficult due to acrimony with the ex-partner, or not having any means of communication with them. Some of this second group of Paying Parents were aware of, and appreciated, the fact that the CMS could collect these details for them. However, others were not initially aware that this CMS support was available. This suggests the potential for strengthened communications from the CMS in these areas.

## Longer term experiences for parents with Direct Pay calculations

The reason most frequently cited by Receiving Parents for a Direct Pay arrangement being sustainable was that the Paying Parent could afford to pay the maintenance agreed (62 per cent of those whose Direct Pay arrangement was still in place 13 months post-calculation). Around a third said it was because the Paying Parent was happy with the amount the CMS said they should pay (37 per cent), the Paying Parent and child/ren have regular contact, and/or the desire to avoid Collect and Pay charges (33 per cent).

Around a tenth of Receiving Parents gave reasons centred around the quality of the relationship with the Paying Parent, such as regular contact and being able to talk about money. Paying Parents mirrored this view, citing communication between the ex-partners as one of the key factors in sustaining a Direct Pay arrangement. Additionally, some Paying Parents felt that commitment by the Paying Parent to financially support their children and the possibility of enforcement action (fines and court action, but also the potential to be moved onto Collect and Pay if payments were missed) were key facilitators to the longevity

## Survey of Child Maintenance Service Direct Pay Clients

of the arrangement. This latter view was not universal, however – some viewed enforcement action as irrelevant because they were committed to making the maintenance payments anyway.

Paying Parents who had an initial Direct Pay calculation, but then went on to use alternative maintenance arrangements were asked in qualitative interviews about the factors that influenced this decision. Those who moved to a FBA described a range of motivations: the desire to avoid CMS involvement for reasons of privacy or dissatisfaction with the method of maintenance calculation; greater flexibility; and to avoid the CMS application fee. Facilitators to agreeing and sustaining these FBAs included: using online maintenance calculators, to increase trust that the agreement was fair; getting advice from Child Maintenance Options and CMS advisers that a FBA was a viable alternative to Direct Pay; an amicable relationship with the Receiving Parent; and, for the group who offered this, paying a higher level of maintenance to that required under the Direct Pay agreement.

## Conclusions

The aim of the Child Maintenance reforms is to encourage and support more families to make their own collaborative FBAs. For parents unable to set up their own private arrangement, facilitating the transfer of statutory maintenance directly between parents through Direct Pay is intended to encourage collaboration and avoid collection charges.

This study suggests that Direct Pay is working reasonably well for many parents who apply for a Direct Pay calculation and that most parents with an arrangement were able to set it up with relative ease. The proportion of cases that remained on Direct Pay after a year (59 per cent) was higher than estimates in the DWP's impact assessment of the new statutory scheme (DWP 2012a), in which it was assumed that 40 per cent of cases would remain on Direct Pay after a year. However, not all of these arrangements were fully effective.

At both three and 13 months after receiving a calculation, around half of Receiving Parents said they had either no arrangement or an arrangement that was not fully effective. The fact they have not moved on to Collect and Pay indicates that this aspect of Direct Pay is not working fully as intended and that this should be an area of focus for the CMS.

There is some evidence that charges may be contributing to the policy objective of encouraging people to use Direct Pay. However, the collection charges also appear to be deterring at least some parents who could benefit from Collect and Pay from accessing this service. This research does not assess longer term impacts.

# 1 Introduction

This report presents findings from a study about CMS clients' experiences of Direct Pay. The Department for Work and Pensions (DWP) commissioned NatCen Social Research (NatCen) in late 2014 to carry out the research. The main aim of the study was to assess the outcomes for parents using Direct Pay after the introduction of new charges to use the CMS. The study included two telephone surveys of Receiving Parents conducted between June 2015 and July 2016. The first telephone interview took place approximately three months after a Direct Pay calculation had been given by the CMS and the second took place ten months later, at around 13 months after the Direct Pay calculation (shortly after they had received their first annual review). In addition, in depth qualitative interviews were conducted with Paying Parents to capture their experiences of Direct Pay. The study also collected a wide range of information on parents' decision making processes, their demographic and economic characteristics and their views of the new service.

## 1.1 Child Maintenance Reforms

In July 2006 the Government published the Henshaw Report (DWP, 2006a) which recommended a radical redesign of the child maintenance system, including the closure of the CSA and the establishment of a new organisation in its place. The Government accepted the main recommendations of the Henshaw Report (DWP, 2006b) and in 2012 set out its vision for a new child maintenance landscape, where parents would not rely on the CSA to make maintenance arrangements, but instead would make collaborative FBAs where possible (DWP, 2012b).

A key part of this new system is the Gateway to the statutory service, Child Maintenance Options, a free, impartial information and support service for parents. All parents are expected to discuss their options with CM Options before contacting the new statutory service, the CMS. If parents are not able to make FBAs with support from CM Options, then they can apply to use the CMS.

All CSA cases are being closed between January 2015 and September 2017. Parents receive letters and telephone calls prior to their case being closed to explain what will happen. Parents whose CSA cases have closed are encouraged to speak to CM Options and set up FBAs where possible. Where it is not possible, they are able to apply to the CMS.

The CMS has implemented Henshaw's recommendation to introduce charges to use the new service and an application charge of £20 was introduced in July 2014<sup>1</sup>. This charge applies to both new clients and former CSA clients. The Paying Parent<sup>2</sup> is now able to choose between two types of arrangements available through the CMS: 'Direct Pay' and 'Collect and Pay'.

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<sup>1</sup> Parents who are under 18 or who report domestic violence do not have to pay this charge.

<sup>2</sup> Known under the CSA as the non-resident parent.

## Survey of Child Maintenance Service Direct Pay Clients

With Direct Pay, the CMS calculates the amount of maintenance due, using Her Majesty's Revenue and Customs (HMRC) data on taxable income, and payments are made directly between the two parents. The Receiving Parent<sup>3</sup> is not able to veto the right of the Paying Parent to pay through Direct Pay, unlike in the previous system, which is intended to minimise the use of the collection service as a means of control or revenge (DWP, 2012). If the Receiving Parent informs the CMS that payments have been missed, the CMS will telephone the Paying Parent to request evidence of payment, without which they will be transferred to Collect and Pay where a range of enforcement actions are available. Around 70 per cent of CMS cases were Direct Pay as of May 2016 (DWP, 2016).

In order to incentivise both parents to use Direct Pay, charges have been introduced for the use of Collect and Pay, where the CMS collects maintenance from the Paying Parent and pays it to the Receiving Parent. The charges are 20 per cent on top of the maintenance for the Paying Parent, and four per cent of the amount received by the Receiving Parent.

The CMS does not hold data on the effectiveness of Direct Pay arrangements because payments are made directly between parents. This research is therefore required to fill gaps in knowledge about whether Direct Pay payments are made after the calculation is received and whether the arrangement is effective. This study forms part of a wider programme of work to evaluate reforms to the child maintenance system.

## 1.2 Aims of the research

The aims of the research were to:

- Measure the outcomes for parents using Direct Pay after the introduction of charges, at around three and 13 months after a Direct Pay calculation had been received. Specifically, it measured the:
  - proportion of parents with each **type of arrangement** in place (FBA, Direct Pay, Collect and Pay, a court arrangement or no arrangement);
  - proportion of Direct Pay arrangements which were **effective**, meaning that payments were being made on time, in full and the Receiving Parent perceived the arrangement to be working well;
  - number of **children benefiting** from Direct Pay arrangements, in that they were living with a Receiving Parent with a Direct Pay arrangement.
- Understand parents' experience of using Direct Pay:
  - the decision making process behind maintenance arrangements, and how DWP can encourage CMS clients to use Direct Pay;
  - how parents experienced Direct Pay and how DWP can help sustain arrangements;
  - which groups of parents are best suited to using Direct Pay.

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<sup>3</sup> Known under the CSA as the parent-with-care.



## 1.3 Design of the research

This section outlines the design of the survey of Receiving Parents and the qualitative research with Paying Parents.

### 1.3.1 Overall design of the surveys

A telephone survey of Receiving Parents was conducted approximately three months after they received their Direct Pay calculation, between 25 June 2015 and 31 July 2016, comprising interviews with 1,689 individuals. A second telephone survey was conducted with Receiving Parents ten months later, approximately 13 months after they received their Direct Pay calculation from the CMS. Eight hundred and seventy-seven individuals took part in the survey between 1 April 2016 and 31 July 2016. This included parents who had taken part in the three-month survey and who had agreed to be recontacted as well as parents who had not been interviewed previously.

This section provides a brief summary of the survey methodology, including the sample and the questionnaire design. More details are available in Appendix B.

### 1.3.2 Sampling

#### Three-month survey

The sample used in this study came from DWP Management Information (MI) data. For the three-month survey, a random sample of Receiving Parents was drawn in 13 monthly tranches by DWP from their client records between June 2015 and July 2016. Each tranche included parents who had received a Direct Pay calculation three months earlier, i.e., between March 2015 and April 2016. The aim was to ensure that the sample covered a relatively long-running period of the service given the flow of CMS clients over time.

The sample was stratified by two client groups:

- New CMS Receiving Parents who set up a Direct Pay arrangement and did not previously have a CSA case.
- Former CSA Receiving Parents whose case had closed and who set up a Direct Pay arrangement.

The issued sample consisted of 3,542 Receiving Parents, 1,757 (51 per cent) who were new CMS clients and 1,695 (49 per cent) who had a previous CSA case.

A higher number of cases were drawn in the first three months of the survey in order to carry out early analysis and reporting, and to generate sufficient respondents for the 13-month survey.

New CMS clients were slightly undersampled and former CSA clients oversampled to allow sub-group analysis. During the weighting process the final sample was adjusted to account for these differences so that the overall sample was representative of CMS Direct Pay clients over the time period of the survey (see Technical Appendix for further detail about the sampling and weighting).

## Survey of Child Maintenance Service Direct Pay Clients

### 13-month survey

The sample for the survey conducted 13 months post Direct Pay calculation included parents who had taken part in the earlier survey and agreed to be recontacted and had received a Direct Pay calculation between March 2015 and June 2015. It also included an additional boost sample of parents who had received a Direct Pay calculation 13 months earlier. Again, the sample was drawn randomly from DWP MI data by DWP staff.

The issued sample consisted of 3,620 Receiving Parents, 1,844 who were new CMS clients and 1,776 who had a former CSA case.

Two weights were computed: a weight for the longitudinal analysis of cases responding to the three- and 13-month surveys and a cross-sectional weight to analyse the longitudinal and boost cases together. The weighting strategy was designed to ensure that the sample of respondents to the 13-month survey was representative of the population of Receiving Parents covered by the survey period (i.e. those who received a Direct Pay calculation between March 2015 and June 2015).

### Conducting the survey

Before interviewers telephoned parents, they were sent a letter explaining the survey and allowing them to opt-out by calling a freephone number, emailing the study team or returning a paper opt-out slip. At the end of the opt-out period, sample members who had not opted out were issued to NatCen's telephone unit.

In order to maximise the response rate, all cases in the sample were called at least nine times on different days of the week and at different times of day, until the telephone was answered, or it became clear that the number was not valid.

The interviews were conducted over the telephone with named respondents and every interviewer attended a face-to-face briefing before beginning work on the survey, which emphasised the need for discretion given the potentially sensitive subject matter.

The questionnaire for the three-month survey covered a number of topics related to Receiving Parents' views of how well Direct Pay had worked for them. It was divided into seven main sections as outlined below.

- 1 Household information**, including: number of children in the household; eligibility for child maintenance from Paying Parent from the sample; age and partner status of respondent.
- 2 Experience of using Direct Pay**, including: who paid the application fee and how affordable it was; how happy the respondent was to have a Direct Pay arrangement; why parents have chosen Direct Pay over a FBA and whether they would prefer Collect and Pay; whether the Direct Pay arrangement has been set up; if the arrangement had broken down, reasons for this; and if it had not been set up, reasons for this.
- 3 Previous Child Maintenance arrangements**, including: nature of the previous arrangement, if any; how long it was in place and how effective it was.
- 4 Current Direct Pay arrangement**, including: method of payment used and reasons for this; satisfaction with payment method; and effectiveness of the arrangement.
- 5 Relationship between named Paying Parent and child/ren**

### **6 Past and current relationship between participant and named Paying Parent**

### **7 Socio demographic information**, including: age of the Receiving Parent, ethnicity, household income and whether or not the Receiving Parent, Paying Parent and new partner (if applicable) are in employment.

The questionnaire for the 13-month survey asked a similar set of questions. All respondents were asked again about household information, relationship between the Paying Parent and child/ren and income and work. This ensured that for respondents who had taken part in the three-month survey, changes since the last interview could be captured. Respondents who had not taken part in the earlier survey were asked the same questions about socio-demographic characteristics that were included in the three-month survey. In addition, data was collected from all 13-month survey respondents about the current status of their Direct Pay arrangement, reasons for this and the effectiveness of arrangements.

Interviews for the three-month survey lasted an average of 20 minutes and those for the 13-month survey lasted 15 minutes.

Respondents completing the survey were given the opportunity to skip any questions they did not wish to answer. 'Don't know' was taken as a valid response to questions, but these responses have not been included in tables.

A draft of both questionnaires was piloted prior to the main survey. In the three-month survey pilot, 21 interviews were conducted in March 2015 over a period of seven days with Receiving Parents who had received a Direct Pay calculation in November 2014. In the 13-month survey pilot, 24 interviews were conducted in total, 13 with parents who had taken part in the previous pilot interview and 11 with parents who had not previously been interviewed. The pilot was conducted in two phases in January 2016 and March 2016, with fieldwork for each phase lasting seven days. Findings from the pilot research were used to revise the questionnaire. The main changes made were the removal of questions to reduce the questionnaire length.

### **1.3.3 Response rates**

In total, 1,691 individuals took part in the three-month survey and 877 individuals took part in the 13-month survey.

The following tables show the response rate for new CMS clients and former CSA clients for each of the surveys.

## Survey of Child Maintenance Service Direct Pay Clients

**Table 1.1 Response rate for the three-month survey**

	<b>New CMS clients</b>	<b>Former CSA clients</b>	<b>Total</b>
Sample selected	1,844	1,776	3,620
Opted out	87	81	168
Issued to telephone unit	1,757	1,695	3,452
Deadwood*	136	110	246
Refusal	371	334	705
Total with valid telephone number	1,621	1,585	3,206
<b>Fully productive interviews</b>	<b>834</b>	<b>857</b>	<b>1,691</b>
Response rate (% of usable cases)	51%	54%	53%

**Table 1.2 Response rate for the 13-month survey**

	<b>New CMS clients</b>	<b>Former CSA clients</b>	<b>Total</b>
Sample selected	913	969	1,882
Opted out	3	9	12
Issued to telephone unit	910	960	1,870
Deadwood*	78	71	149
Refusal	77	97	174
Total with valid telephone number	832	889	1,721
<b>Fully productive interviews</b>	<b>431</b>	<b>446</b>	<b>877</b>
Response rate (% of usable cases)	52%	50%	51%

\*Deadwood was defined as cases without a valid telephone number because the telephone number provided was incorrect or the respondent did not live there.

### 1.3.4 Overall design of qualitative study

Thirty qualitative telephone interviews were carried out with Paying Parents who had received a Direct Pay calculation. Fieldwork took place between October 2015 and May 2016. The aim of the interviews was to explore the views and experiences of parents making maintenance payments using a Direct Pay arrangement. Specifically, the study aimed to explore from a Paying Parent perspective:

- The factors taken into consideration when choosing a Direct Pay arrangement;
- Their experiences of setting up Direct Pay arrangements;
- Their views on the effectiveness of Direct Pay arrangements including reasons for any gaps or delays in payments.

### 1.3.5 Qualitative sampling and recruitment

Paying Parents were purposively recruited to achieve diversity on a range of sampling criteria. The primary sampling criteria were:

- **Length of time since their Direct Pay calculation:**

To capture detail on Paying Parents' experiences of Direct Pay decision making and the process of setting up Direct Pay arrangements, fourteen interviews were carried out with parents who had received a Direct Pay calculation approximately three months before the interview. A further sixteen interviews were carried out with Paying Parents 13 months after their Direct Pay calculation, to explore the nature of any changes in Direct Pay arrangements over time, including the factors that may have enabled arrangements to be sustained or contributed to the breakdown of arrangements.

- **Whether they had previously had a CSA case:**

Fifteen interviews were carried out with Paying Parents who had previously had experiences of paying maintenance through the CSA, and a further fifteen with parents who had not. This meant the transition from CSA arrangements to Direct Pay could be explored, while also providing insight into the experiences of Paying Parents new to the CMS.

In addition to these primary sampling criteria, the sample was monitored to achieve some diversity in terms of age and income levels.

Because of difficulties in recruiting this group of Paying Parents, only one interview was carried out with a parent with no arrangement in place, limiting what this strand of the study can say about the views and experiences of Paying Parents in this situation.

A breakdown of the achieved sample is provided in Table 1.3.

**Table 1.3 Overview of achieved sample for qualitative interviews**

Sampling criteria		Achieved sample
CSA	Previous CSA case	15
	No CSA case	15
Time since Direct Pay calculation	Three months	14
	13 months	16
Maintenance arrangement in place	No arrangement	1
	Direct Pay	26
	Family based	3
Income	Under £16,000	12
	£16,000 – £23,999	5
	£24,000 – 29,999	3
	£30,000 – £39,999	3
	£40,000 – £49,999	1
	£50,000+	3
Age	Not known	3
	18-29	3
	30-39	18
	40-49	6
	50+	3

### 1.3.6 Qualitative fieldwork

Interviews were carried out by telephone so that interviews could be arranged at times most convenient for parents and rearranged at short notice. Fieldwork took place in two phases – interviews with Paying Parents three months post Direct Pay calculation were carried out between October and December 2015. Interviews carried out with Paying Parents 13 months post Direct Pay calculation were conducted between March and May 2016.

Interviews typically lasted between thirty and forty-five minutes and, with permission, were audio recorded and transcribed verbatim. Parents received a £20 gift voucher as a thank you for their participation.

## 1.4 Interpreting results in the report

Selection and non-response weights were applied to the quantitative data (see Appendix B for more information on weighting). Weighted and unweighted bases are given. The total base figure excludes any respondent who said 'don't know' or refused to answer the question, unless 'don't know' or 'refusal' appears as a specific answer category. Thus, while base descriptions may be the same across a number of tables (e.g. all parents who have a Direct Pay arrangement in place three months after receiving the calculation from the CMS) the number bases may differ slightly due to the exclusion of varying numbers of 'don't knows' or refusals at different questions. Due to rounding, weighted base totals may not equate exactly to the individual column figures added together. Also due to rounding percentage figures may not add up to exactly 100 per cent.

Some base sizes in this report are relatively small, so it is particularly important to note the unweighted base size when drawing comparisons. Any findings reported in the text have been tested for statistical significance and are significant at the five per cent level, unless otherwise stated.

Sub-group analysis has been carried out for most variables to compare responses for new CMS clients and former CSA clients. In addition, the responses of parents with different 'separation types', incomes and type of arrangement prior to the Direct Pay calculation have been compared for key questions about what type of arrangement is in place at three and 13 months post Direct Pay calculation and the effectiveness of arrangements.

The symbols below have been used in tables and denote the following:

- [ ] to indicate a percentage based on fewer than 50 respondents.
- + to indicate a percentage of less than 0.5 per cent.
- 0 to indicate a percentage value of zero.

## 1.5 Overview of the report

Following this introduction, the report comprises six substantive chapters, and a conclusions chapter.

Chapter 2 examines the demographic profile of parents and their relationship with their ex-partner, as well as giving an overview of the 'separation types' created by the latent class analysis which is used throughout the analysis in this report. First the chapter examines background characteristics such as the age and gender of parents, as well as the number

## Survey of Child Maintenance Service Direct Pay Clients

and age of children, employment status, income and ethnicity. This is followed by key characteristics relating to their family situation and relationship history such as marital status prior to separation, length of relationship with their ex-partner, reasons for separation, quality of relationship at the point of separation and at the time of the survey. This section also explains the different 'separation types' used in the remainder of the report.

Chapter 3 examines the child maintenance outcomes of parents at three months and 13 months after the initial Direct Pay calculation was received. It starts by looking at the proportion of parents with arrangements and then the type of arrangement in place and when this was set up. It then summarises the number of children who have benefited from different types of child maintenance arrangement. Finally, there is an assessment of whether child maintenance outcomes vary for Receiving Parents who played a role in the decision to use Direct Pay and those who did not.

Chapter 4 looks at the nature of Direct Pay arrangements at three months and 13 months. It reports on the effectiveness of Direct Pay arrangements that have been established, taking into account the proportion of maintenance paid, the timeliness of payments and the Receiving Parent's overall perception of how well the arrangement is working. It also considers the amount of maintenance received, the frequency of payments and whether or not the Receiving Parent agreed to a different maintenance amount to the calculation. Chapter 4 also reports on Paying Parents' perspectives on the effectiveness of maintenance arrangements.

Chapter 5 focuses on the decision making processes of parents. It starts by examining who made the decision to use Direct Pay, satisfaction with this, who paid the £20 application fee and perceptions of the affordability of the fee. It then reports on Receiving Parents' reasons for choosing Direct Pay over other types of arrangement. As part of this, it reports on the influence of Collect and Pay collection charges on the decision to use Direct Pay and whether parents would prefer Collect and Pay. Paying Parents' experiences of deciding to use Direct Pay are also summarised.

Chapter 6 examines parents' experiences of setting up a Direct Pay arrangement. It looks at how easy or difficult setting up the arrangement was and reasons for this, drawing on survey data and interviews with Paying Parents. The methods of payments used for maintenance arrangements are also examined. The chapter then reports on reasons why arrangements have not been set up three months after the Direct Pay calculation was received, considering both arrangements that never started and those that started then stopped. Again, the perspectives of Receiving Parents and Paying Parents are presented.

Chapter 7 analyses why parents who still have a Direct Pay arrangement based on the original calculation, were able to sustain these. For parents whose Direct Pay arrangements didn't work, reasons for this are examined as well as the level of awareness of support that the CMS can offer to chase payments and reasons for not moving on to Collect and Pay.

## 2 Background characteristics of Receiving Parents

This chapter explores the characteristics of parents who received a Direct Pay calculation<sup>4</sup> and is intended to contextualise the findings about parents' outcomes and experiences presented in later chapters. First, it looks at the demographic and socio-economic status of Receiving Parents, followed by descriptive analysis of parents' previous maintenance arrangements as well as the nature of the separation between the Paying Parent and the Receiving Parent. In subsequent chapters, the report assesses whether the outcomes for former CSA clients differ to those of new CMS clients. As a consequence, this chapter compares the background characteristics of former CSA clients and new CMS clients to understand if and how they differ so this can inform an understanding of any differences in outcomes. Information on the characteristics of separation (including length of relationship with the Paying Parent, length of separation and acrimony of separation) has been used to create clusters or 'separation types' of parents whose separation characteristics are similar. This includes groups such as 'cohabitated, short relationship, friendly', 'domestic violence, no contact' or 'long relationship, limited contact'. These clusters are created using latent class analysis (see Appendix B for more information about the methods). Finally, we explore the background characteristics and previous maintenance arrangements for each of the separation clusters.

### 2.1 Demographic and household characteristics

Receiving Parents with a Direct Pay calculation tended to:

- be women (95 per cent);
- be of white British origin (84 per cent);
- be lone parents (78 per cent);
- have two or fewer children (67 per cent);
- be in paid work (60 per cent). This was also true of their partners and Paying Parents (83 per cent and 90 per cent, respectively).

The median age of Receiving Parents was 36 years old.

#### **Receiving Parents constitute a low income group relative to the general population.**

Three-quarters of Receiving Parents (74 per cent) reported an annual gross household income of less than £26,000 and 46 per cent reported less than £15,600 per year (Figure 2.1). By comparison, the median gross household income for households with children in the UK was between £36,400 and £41,600 in 2015<sup>5</sup>.

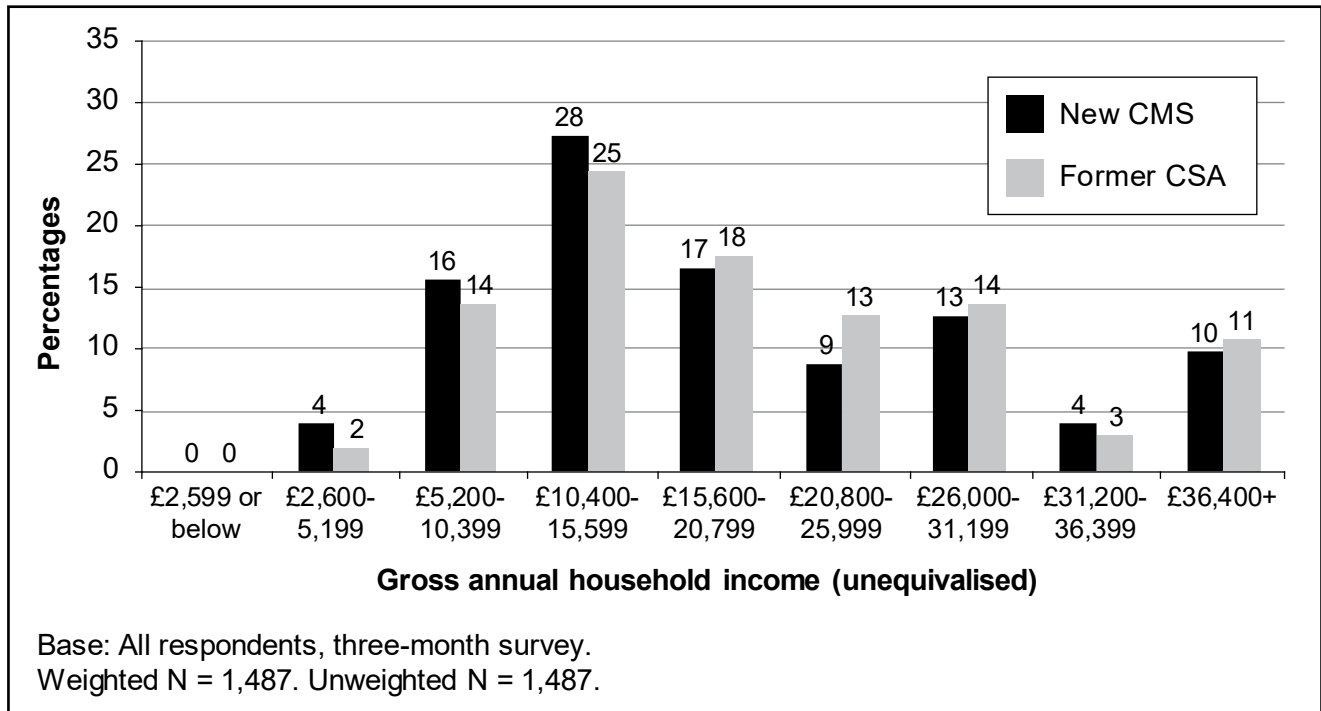
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<sup>4</sup> All characteristics presented in this chapter are based on information collected as part of the three-month survey. Where there were differences between the three-month and 13-month survey, these have been highlighted.

<sup>5</sup> Family Resources Survey: financial year 2014/2015. (2016) Income and State Support Data Tables. London: Department for Work and Pensions.



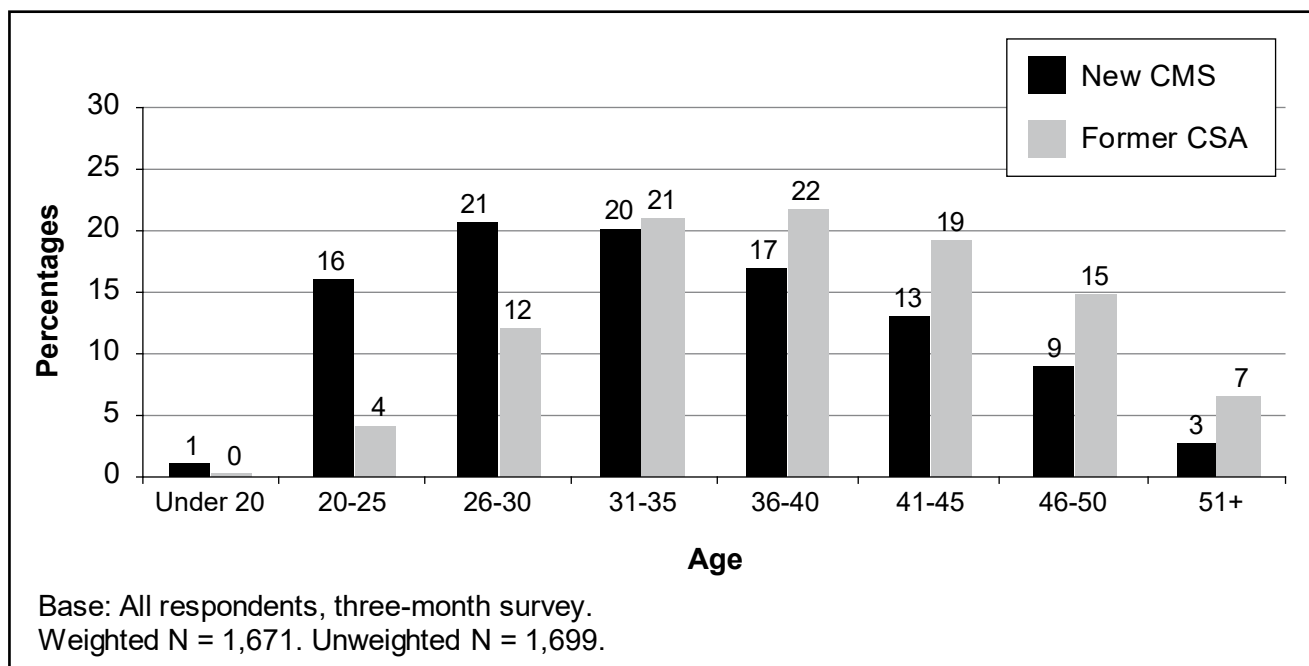
Figure 2.1 Gross annual household income of Receiving Parents



Compared to former CSA clients, new CMS clients:

- Tended to be slightly younger (17 per cent of new CMS clients were aged 25 or younger compared with four per cent of former CSA clients (Figure 2.2.). This is likely to reflect that former CSA clients who contacted the new CMS for a Direct Pay calculation may have had a CSA case for many years and were therefore older, while new CMS clients were more likely to be entering the statutory system for the first time.
- Had fewer and younger children (Appendix A, Tables A.6 and A.7), reflecting that they were younger themselves.
- Were more likely to be single at three months (80 per cent compared with 75 per cent) (Appendix, Table A.15) although both groups were equally likely to be single in the 13-month survey (77 per cent).
- Were less likely to be in paid work three months post Direct Pay calculation (57 per cent compared with 65 per cent) (Appendix A, Table A.18), although this difference was not statistically significant 13 months after calculation.
- Tended to have lower incomes in the three-month survey and were more likely to have less than £15,600 per year (49 per cent compared with 42 per cent) (Appendix A, Table A.19). New CMS clients were also more likely to have lower incomes in the 13-month survey although the difference was not statistically significant.

Figure 2.2 Age of Receiving Parents by client group



## 2.2 Previous maintenance arrangement

Over two in five Receiving Parents reported that they had no arrangement in place previously (42 per cent), while 32 per cent had a CSA arrangement, 24 per cent had a FBA and two per cent had a court arrangement.

Table 2.1 shows that unsurprisingly, former CSA clients were more likely than new CMS clients to report that they had a CSA arrangement previously (43 per cent compared with 24 per cent). Interestingly though, over half of Receiving Parents on CMS records as former CSA clients (57 per cent) did not perceive that they had had a CSA arrangement. Although reasons for this were not explored, this could be because maintenance payments were not received either because the Paying Parent was nil-assessed<sup>6</sup> or non-compliant and did not pay maintenance that was due. It is also possible that some former CSA clients had a “Maintenance Direct” arrangement, which they perceived as being a FBA. New CMS clients were more likely than former CSA clients to have had a FBA (27 per cent compared with 21 per cent) or no previous arrangement (48 per cent compared with 33 per cent).

<sup>6</sup> Nil-assessed is a term used by the CSA to classify cases where the Paying Parent has a liability for child maintenance, but the amount has been set at £0 because they are in prison, a student or in a care home, for example, at the time of the maintenance calculation.

## Survey of Child Maintenance Service Direct Pay Clients

**Table 2.1 Previous maintenance arrangement type, by client type**

Arrangement type	Type of client		
	New CMS	Former CSA	Total
	%	%	%
CSA arrangement	24	43	32
Court arrangement	1	2	2
FBA	27	21	24
None	48	33	42
<i>Weighted base</i>	936	661	1,597
<i>Unweighted base</i>	785	818	1,603

Base: All parents surveyed at three months.

Among those who reported that they had a CSA arrangement previously, three-quarters (76 per cent) had a Collection Service arrangement, a fifth had a Maintenance Direct arrangement (21 per cent) and a small proportion had a Maintenance Direct arrangement with a calculation of £0 (three per cent) (Appendix A, Table A.25). Among those who previously had a FBA, around two-thirds had a financial arrangement (64 per cent) and a third (36 per cent) had an ad hoc arrangement (Appendix A, Table A.26).

Among the Receiving Parents who reported that they had a previous arrangement in place, the majority reported that the arrangement did not work very or at all well (61 per cent).

Those who reported that they were dissatisfied with their prior arrangement were asked why it had not worked well. They were asked to choose from a list of pre-coded options and could select more than one answer. Table 2.2 shows that the most commonly cited reason the arrangement did not work was that the Paying Parent did not want to pay (61 per cent). Probably due to the age of the case, new CMS clients were more likely than former CSA clients to report that their previous arrangement did not work because they had recently split up with the Paying Parent (19 per cent compared with 11 per cent). By the 13-month survey, these differences had dissipated and both groups were equally likely to cite this reason (13 per cent and 14 per cent respectively). In both waves of the survey, new CMS clients were more likely to report that their previous arrangement hadn't worked because they had not yet decided what to do about maintenance (18 per cent compared with nine per cent). Again, this is likely to reflect that new CMS clients are more likely to have separated more recently. In the 13-month survey former CSA clients were also more likely to report that their previous arrangement had not worked because they did not know how to contact the Paying Parent (19 per cent compared with 11 per cent).

## Survey of Child Maintenance Service Direct Pay Clients

**Table 2.2 Reasons why previous arrangement did not work, by client type**

Reasons	Type of client		Total
	New CMS	Former CSA	
	%	%	%
He/she did not want to pay	59	65	61
You tried to make an arrangement but it did not work	36	35	36
You didn't want to have contact with him/her	21	25	23
There was a domestic violence issue	23	25	23
You and the Paying Parent have only recently split up	19	11	16
Disagreements about contact with the child/children	16	16	16
You hadn't decided what to do about child maintenance	18	9	15
You didn't know how to contact him/her	12	10	12
He/she could not afford to pay	12	10	11
He/she is paying for children in his/her new family	11	11	11
None	9	8	8
Disagreements about contact with the child/children	6	4	5
You preferred not to receive maintenance	6	3	5
<i>Weighted base</i>	<i>452</i>	<i>221</i>	<i>672</i>
<i>Unweighted base</i>	<i>370</i>	<i>278</i>	<i>648</i>

Base: Parents surveyed at three months and had previously had a child maintenance arrangement.

## 2.3 Separation characteristics

Receiving Parents were asked about the nature of their previous relationship with the Paying Parent, their separation and their current relationship. The majority of Receiving Parents:

- Were previously married to (46 per cent), or cohabitated with (36 per cent) the Paying Parent while a smaller proportion were either not a couple (seven per cent) or were a couple that did not live together (12 per cent).
- Had negative perceptions of their current relationship with the Paying Parent, with 41 per cent reporting no relationship at all and 27 per cent reporting that their relationship was unfriendly.
- Reported seeing the Paying Parent a few times a year to not at all (70 per cent).

## Survey of Child Maintenance Service Direct Pay Clients

The amount of face-to-face contact children had with the Paying Parent varied substantially between regular contact once a week to none at all.

**Table 2.3 Previous relationship status with the Paying Parent**

	Percentage
Married	46
Cohabiting	36
Couple but did not live together	12
Not a couple	7
<i>Unweighted base</i>	<i>1,661</i>

Base: Parents surveyed at three months.

Of those who were previously in a relationship with the Paying Parent, the majority:

- Had a relationship lasting one to five years (32 per cent), five to 10 years (29 per cent) or 10 to 20 years (28 per cent) (Appendix A, Table A.29). The majority of these Receiving Parents had been separated from the Paying Parent for five years or less (56 per cent).
- Characterised their break-up as very or quite bitter (83 per cent).

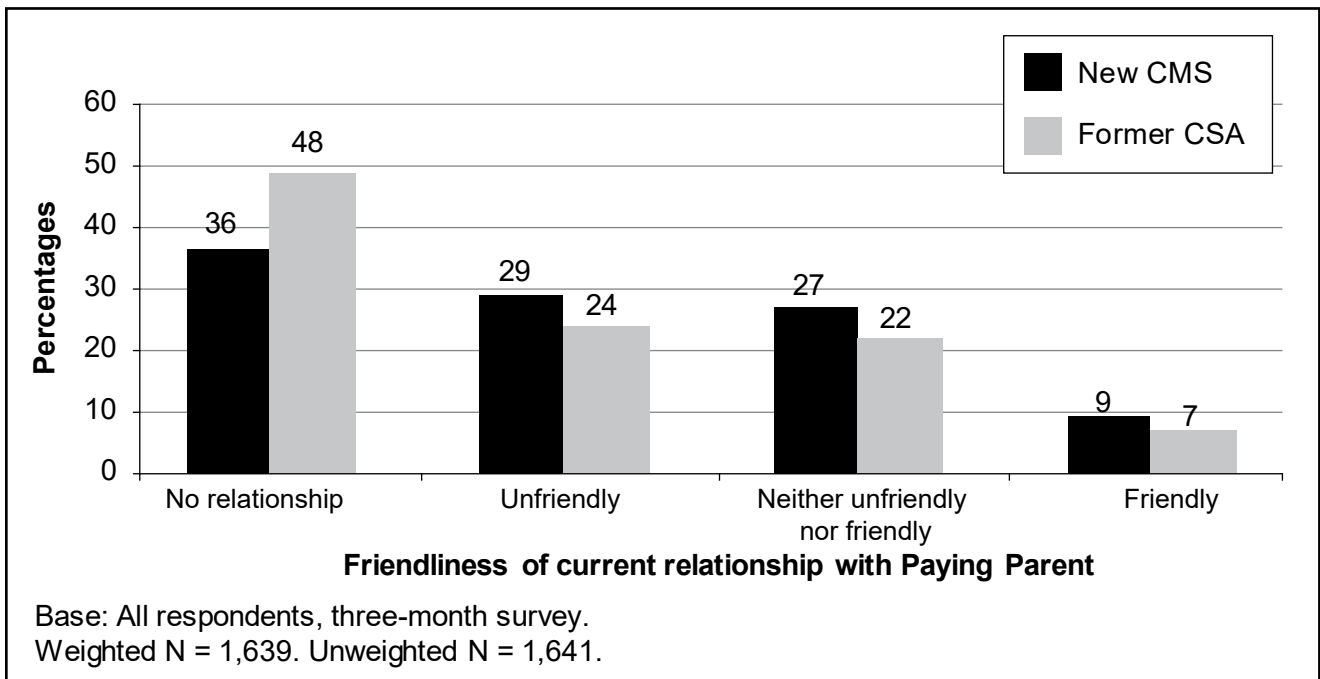
Half reported that they had been concerned for their safety or were at risk of harm when with the Paying Parent (50 per cent).

The main differences between new CMS clients and former CSA clients were that new CMS clients tended to:

- Have separated from the Paying Parent more recently (22 per cent had separated less than one year ago compared with 12 per cent of former CSA clients (Appendix A, Table A.31).
- Characterise their relationship with the Paying Parent more neutrally (27 per cent reported their relationship as neither friendly nor unfriendly compared with 22 per cent of former CSA clients) (Figure 2.3).

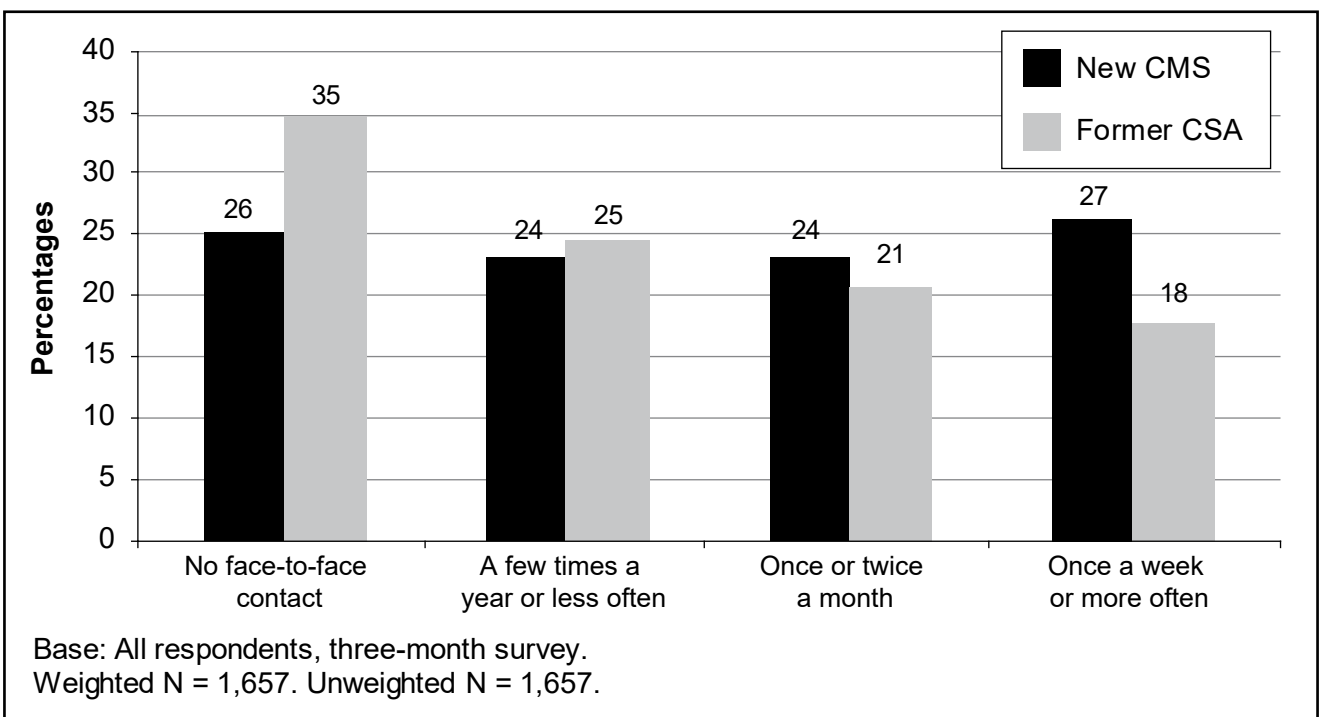
## Survey of Child Maintenance Service Direct Pay Clients

**Figure 2.3 Friendliness of current relationship with Paying Parent by client group**



- Be more likely to report that their children had weekly face-to-face contact (27 per cent compared with 18 per cent) while children of former CSA clients were more likely to have none (35 per cent compared with 26 per cent) (Figure 2.4).
- Have more face-to-face contact with the Paying Parent (35 per cent reported that they never saw the Paying Parent compared with 48 per cent of former CSA clients).

**Figure 2.4 Face-to-face contact between children and the Paying Parent by client group**



### 2.3.1 Separation types

Drawing on the separation characteristics explored above, latent class analysis, a statistical method that identifies subgroups within data where members of a subgroup are relatively homogenous, was used to develop a typology of Receiving Parents. This analysis was carried out because previous research indicates that experiences of using statutory child maintenance services are heavily influenced by separation characteristics such as previous relationship status and current friendliness of the relationship<sup>7</sup>. Identifying groups of parents who had a similar experience of separation helped to understand and make sense of the findings. Variables used in the analysis included the characteristics of their current and previous relationship to the Paying Parent. The analysis produced five discrete types of Receiving Parents, which are used throughout the report to help understand some of the differences among Receiving Parents with a Direct Pay calculation. It should be noted that not all parents designated to a separation type demonstrated the same characteristics but were more **likely** to demonstrate them. For example, not all parents in the ‘domestic violence, no contact’ group had experienced domestic violence but were more likely to have experienced domestic violence. While more information can be found in the Technical Appendix of this report (together with a brief methodological explanation), the five groups are described below.

**Table 2.4 Separation types**

Separation type	Description	3 month (%)	13 month (%)
Domestic violence, no contact	More likely to have been married to the Paying Parent for a long period of time, separated from them a while ago. More likely to have experienced domestic violence Parents and children have little to no face-to-face contact with the Paying Parent.	30	25
Long relationship, limited contact	More likely to have been married to the Paying Parent for a long period of time, separated a while ago. Tend to see the Paying Parent a few times a year or less Relationship between parents is neutral to unfriendly.	20	15
Domestic violence, frequent contact, unfriendly	More likely to have been married to the Paying Parent for a long period of time, separated more recently (on average around 16 months prior to survey) Likely to have experienced domestic violence in their relationship with the Paying Parent Parents and their children have frequent face-to-face contact with the Paying Parent, perhaps reflecting the recentness of their separation and the complex process of separating under such circumstances. Relationship between parents is neutral to unfriendly	20	21

Continued

<sup>7</sup> For example, Atkinson and McKay, 2005; Bradshaw *et al.*, 1999; Burgess, 1998; Huang, Mincy and Garfinkle, 2005; Wikeley *et al.*, 2001; Wikeley, 2006; and Skevik, 2006.

## Survey of Child Maintenance Service Direct Pay Clients

**Table 2.4 Continued**

Separation type	Description	3 month (%)	13 month (%)
Cohabitated, short relationship, friendly	Likely cohabitated with the Paying Parent, together for a shorter period of time, separated more recently Relationship between parents is neutral to friendly	19	16
Not married, short relationship, no contact	Least likely to have been married to the Paying Parent More likely to have had a shorter relationship, separated a while ago Parents and children likely to have no face-to-face contact with the Paying Parent	10	23

## 2.4 Chapter summary

The majority of Receiving Parents were single mothers of white British ethnic origin (84 per cent) under the age of 40 (69 per cent) with two or fewer children (67 per cent). Although three in five were in paid work (60 per cent), Receiving Parents constitute a relatively low income group compared with the rest of the UK population, with almost half (46 per cent) reporting a household income of less than £15,600 per year. Most had been married to or cohabitated with the Paying Parent (82 per cent). The majority of Receiving Parents had negative perceptions of their relationship with the Paying Parent and saw the Paying Parent a few times a year or less.

Latent class analysis was used to develop a typology of Receiving Parents based on the characteristics of their current and previous relationship to the Paying Parent. This analysis produced five discrete separation types of Receiving Parents.



## 3 Child maintenance outcomes

This chapter looks at child maintenance outcomes at three months and at 13 months after parents received Direct Pay calculations from the CMS. The first section focuses on outcomes at three months. It begins by looking at the proportion of parents with any type of child maintenance arrangement in place and then considers the number of children who benefit from different types of arrangement. Finally it examines whether there is a link between the decision to use Direct Pay and the child maintenance outcome, and whether different groups have different outcomes. The second section explores each of the same areas in terms of child maintenance outcomes 13 months after the Direct Pay calculation.

### 3.1 Child maintenance outcomes at three months

#### 3.1.1 Proportion of parents with any type of arrangement

Table 3.1 shows that approximately three months after receiving a Direct Pay calculation, around two-thirds of Receiving Parents had a child maintenance arrangement in place (68 per cent of Receiving Parents). This included those with a Direct Pay arrangement, Collect and Pay, a FBA or a court arrangement. A quarter of Receiving Parents did not have any child maintenance arrangement (24 per cent) and eight per cent were in the process of setting one up. Reasons for having a maintenance arrangement in place or not are examined in Chapter 7 (Setting up Direct Pay).

**Table 3.1 Maintenance arrangement at three months by client type\***

Maintenance status	Type of client		Total
	New CMS	Former CSA	
	%	%	%
Has a maintenance arrangement	70	66	68
In the process of setting a maintenance arrangement up	7	9	8
No maintenance arrangement	23	25	24
<i>Weighted base</i>	<i>971</i>	<i>674</i>	<i>1,645</i>
<i>Unweighted base</i>	<i>811</i>	<i>836</i>	<i>1,647</i>

Base: All parents surveyed at three months.

\*Differences between the two sample groups are not statistically significant.

## Survey of Child Maintenance Service Direct Pay Clients

All Receiving Parents interviewed at three months were asked whether they had a previous child maintenance arrangement with the Paying Parent prior to their Direct Pay calculation. Those who did were asked questions to establish what type of previous arrangement they had. There was an association between the type of previous maintenance arrangement and whether or not a child maintenance arrangement was in place (Appendix A, Table A.77):

- Those who previously had a FBA were more likely to have an arrangement in place (79 per cent) compared to those with other types of previous arrangement.
- Those who previously had a CSA arrangement were more likely to have no arrangement (27 per cent) than those with other types of previous arrangement (for example, 16 per cent with a previous court arrangement and 16 per cent with a previous FBA).

Table 3.2 shows differences in the maintenance status of the different 'separation types'. Those with more frequent contact with the Paying Parent and who had experienced domestic violence were more likely to have an arrangement in place than those in other groups where there was no contact at all. For example, 77 per cent in the 'domestic violence, frequent contact, unfriendly' group had a child maintenance arrangement in place compared with 60 per cent in the 'domestic violence, no contact' group and 61 per cent in the 'not married, short relationship, no contact' group.

**Table 3.2 Maintenance status, by separation type**

	Separation Type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
<b>Maintenance status</b>	%	%	%	%	%	%
Has a maintenance arrangement	60	70	77	75	61	68
In the process of setting a maintenance arrangement up	9	8	6	6	12	8
No maintenance arrangement	31	22	17	19	27	24
<b>Weighted base</b>	<b>495</b>	<b>331</b>	<b>335</b>	<b>319</b>	<b>164</b>	<b>1,645</b>
<b>Unweighted base</b>	<b>493</b>	<b>330</b>	<b>331</b>	<b>312</b>	<b>181</b>	<b>1,647</b>

Base: All parents surveyed at three months.

There was no statistically significant difference between new CMS clients and former CSA clients as to whether or not they had a child maintenance arrangement in place. Neither was there any statistically significant difference by income group or by partner status (i.e whether the Receiving Parent lived with a new partner).

### 3.1.2 Type of child maintenance arrangement

Table 3.3 shows the type of arrangement in place at three months. Over two-thirds of Receiving Parents had the original Direct Pay arrangement in place (68 per cent)<sup>8</sup>. A quarter of Receiving Parents had no child maintenance arrangement in place (26 per cent) – reasons for this are examined in section 6.3.1. Only small proportions had a Collect and Pay arrangement (five per cent), a FBA (one per cent), a new Direct Pay arrangement (less than one per cent) or a court arrangement (less than one per cent).

**Table 3.3 Type of maintenance arrangement at three months by client type\***

Maintenance type	Type of client		Total
	New CMS	Former CSA	
	%	%	%
Original Direct Pay arrangement	69	66	68
New Direct Pay arrangement	0	0	0
Collect and Pay arrangement	4	5	5
FBA	2	1	1
Court arrangement	0	0	0
No arrangement	24	28	26
<i>Weighted base</i>	<i>901</i>	<i>613</i>	<i>1,514</i>
<i>Unweighted base</i>	<i>753</i>	<i>762</i>	<i>1,515</i>

Base: All parents surveyed at three months.

\*Differences between the two sample groups are not statistically significant.

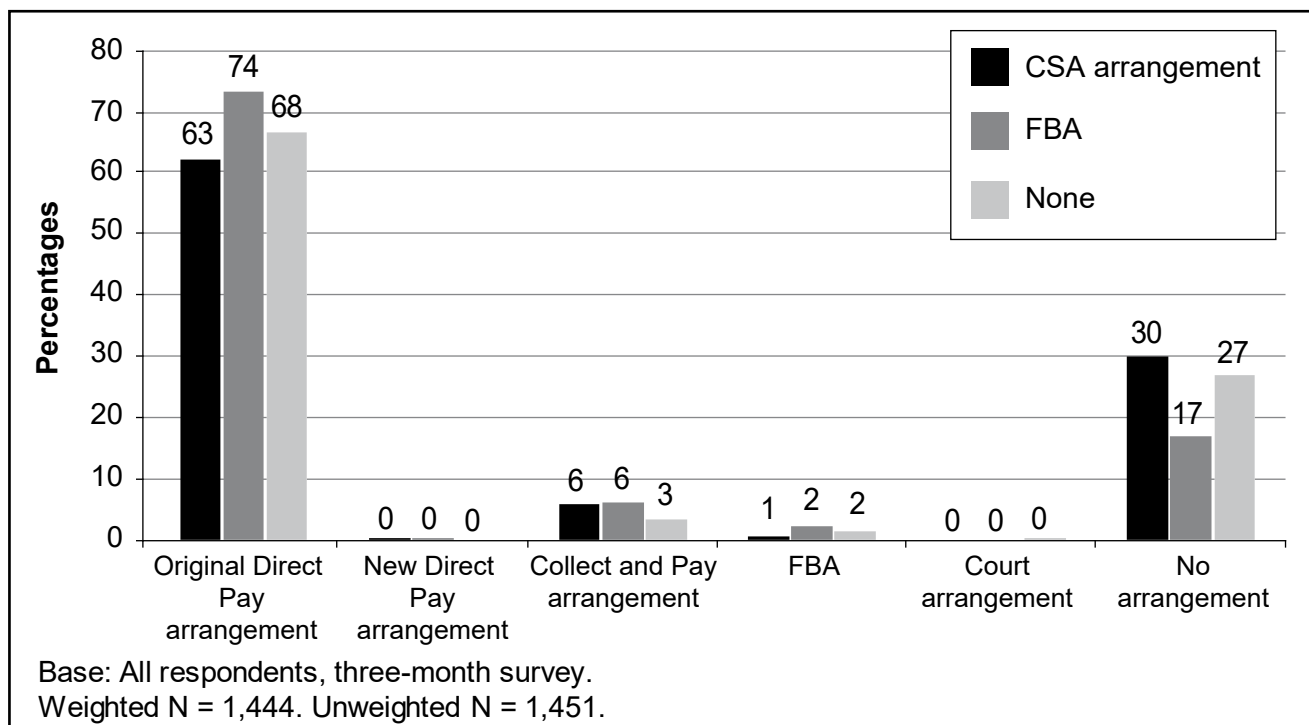
Figure 3.1 shows the type of arrangement at three months by the type of previous arrangement and indicates that:

- Receiving Parents who previously had a FBA were more likely to have the original Direct Pay arrangement in place (74 per cent). This compares with 63 per cent of those who previously had a CSA arrangement and 68 per cent of those who previously had no arrangement)
- Receiving Parents who previously had a CSA arrangement were more likely to have no arrangement in place at three months (30 per cent compared with 17 per cent with a previous FBA and 27 per cent with no previous arrangement).

<sup>8</sup> Those who were in the process of setting up an arrangement were excluded from this analysis.

## Survey of Child Maintenance Service Direct Pay Clients

**Figure 3.1 Current arrangement type at three months by the type of previous arrangement**



The type of arrangements Receiving Parents had in place differed significantly by their separation type. The group where there was frequent contact (the ‘domestic violence, frequent contact, unfriendly’ group) was more likely to have the original Direct Pay arrangement in place than those in other groups where there was less contact, such as the ‘domestic violence, no contact’ group (61 per cent) and the ‘not married, short relationship, no contact’ group (65 per cent) (Appendix A, Table A.86).

The type of arrangements parents had in place did not differ significantly by income or partner status.

### 3.1.3 Number of children benefiting from child maintenance arrangements

At the three-month interview, Receiving Parents with an arrangement of any type had either one or two eligible children who were benefiting from the arrangement. In our sample, this equates to 1,641 children in 1,121 families who were benefiting from an arrangement. A further 181 children were in 131 families who reported that they were in the process of setting up a maintenance arrangement.

Table 3.4 shows the average number of eligible children per family by type of child maintenance arrangement and the number of families benefitting from each arrangement type. On average, families across arrangement types had between one and two children.

**Table 3.4 Mean number of eligible children per family, by maintenance arrangement type in three-month survey sample**

	Mean number of eligible children per family	N families
Original Direct Pay arrangement	1.5	1028
New Direct Pay arrangement	1.3	3
Collect and Pay arrangement	1.4	68
FBA	1.9	20
Court arrangement	1.0	2
<i>Unweighted base</i>	<i>1,641</i>	<i>1,121</i>

Base: All parents surveyed at three months.

### 3.1.4 When Direct Pay arrangements were set up

Of those parents who had started to receive Direct Pay payments (including those cases where payments had later stopped), most Receiving Parents reported that payments started within two months of the calculation being given (88 per cent). An additional eight per cent of Receiving Parents started receiving payment three months after the Direct Pay calculation (Appendix A, Table A.81). There were no differences between the sample group that the parent belonged to (new CMS or former CSA clients) and when these payments started.

### 3.1.5 Links between outcomes and decision making

At three months all Receiving Parents were asked who made the decision to use Direct Pay (see Chapter 5). As Table 3.5 shows, whether or not parents have a maintenance arrangement in place at three months differs significantly by who made that decision. Receiving Parents who had made the decision to use Direct Pay together with the Paying Parent were most likely to have an arrangement in place (90 per cent) while those who perceived that the CMS made the decision were least likely (61 per cent).

**Table 3.5 Maintenance status, by who made the initial decision to use Direct Pay**

Maintenance status	Who made the decision to use Direct Pay				Total
	Receiving Parent	Paying Parent	Joint decision	CMS*	
	%	%	%	%	%
Has a maintenance arrangement	67	75	90	61	68
In the process of setting a maintenance arrangement up	8	6	1	12	8
No maintenance arrangement	25	19	9	28	24
<i>Unweighted base</i>	<i>1,030</i>	<i>232</i>	<i>114</i>	<i>237</i>	<i>1,613</i>

Base: All parents surveyed at three months.

\* While the CMS does not make the decision for parents to use Direct Pay, a substantial proportion of respondents reported perceiving this to be the case.

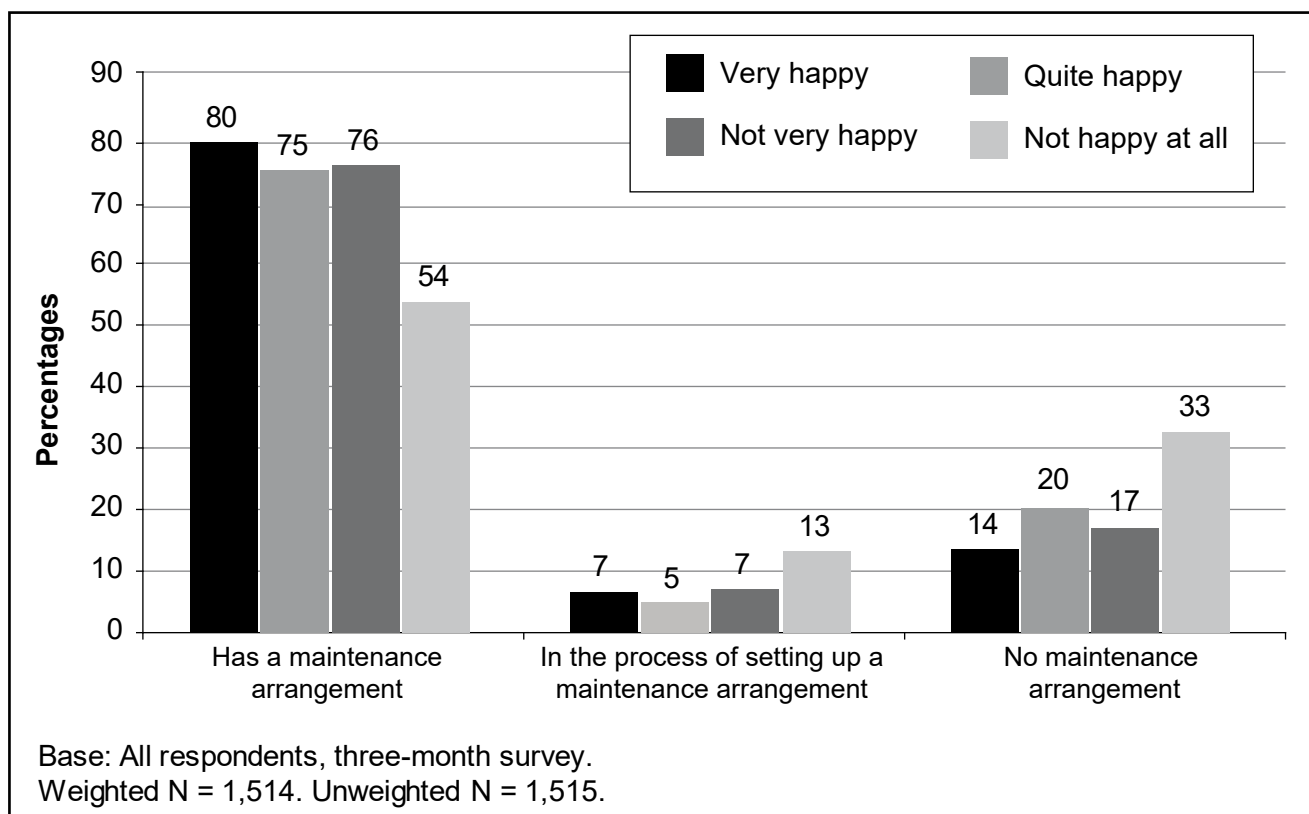
## Survey of Child Maintenance Service Direct Pay Clients

In cases where the Receiving Parent had not been involved in the decision (because either the Paying Parent or the CMS had made the decision to use Direct Pay), the Receiving Parent was asked how happy they were with this decision.

There was a significant association between how happy the Receiving Parent was with the Paying Parent or CMS's decision to use Direct Pay and how likely they were to have an arrangement in place (see Figure 3.2):

- Receiving Parents who were very happy with the decision to use Direct Pay were more likely to have a child maintenance arrangement. For example, 80 per cent of parents who were very happy with the decision to use Direct Pay had a child maintenance arrangement, compared to 54 per cent of parents who were not at all happy with decision to use Direct Pay.
- Receiving Parents who were not happy with the decision to use Direct Pay were less likely to have a child maintenance arrangement than those that were happy with the decision. For example, 33 per cent of Receiving Parents who were not at all happy with the decision to use Direct Pay did not have a child maintenance arrangement, compared with 14 per cent of Receiving Parents who were very happy with the decision to use Direct Pay.

**Figure 3.2 Status of current maintenance arrangement by how happy Receiving Parent was with the decision to use Direct Pay**



There was also a significant association between how happy the Receiving Parent was with the decision to use Direct Pay and the type of arrangement in place. Receiving Parents who were very happy with the decision to use Direct Pay were more likely to have the original Direct Pay arrangement in place (82 per cent) than those who were not at all happy (56 per cent) (Appendix A, Table A.82).

## 3.2 Child maintenance outcomes at 13 months

### 3.2.1 Proportion of parents with any type of arrangement

The majority of Receiving Parents interviewed 13 months after their Direct Pay calculation had a child maintenance arrangement in place (75 per cent). This compares with 68 per cent of Receiving Parents who had an arrangement in place at three months. Around one in ten Receiving Parents were in the process of setting up a child maintenance arrangement (eight per cent). However, 17 per cent had no child maintenance arrangement (see Table 3.6). Reasons why Receiving Parents had not yet set up an arrangement at three months post-calculation are examined in section 6.3.1.

**Table 3.6 Maintenance status at 13 months by client type\***

Maintenance status	Type of client		Total
	New CMS	Former CSA	
	%	%	%
Has a maintenance arrangement	77	71	75
In the process of setting a maintenance arrangement up	7	10	8
No maintenance arrangement	16	19	17
<i>Weighted base</i>	635	237	872
<i>Unweighted base</i>	427	444	871

Base: All parents surveyed at 13 months.

\*Differences between the two sample groups are not statistically significant.

As was the case at three months, at 13 months there was an association between separation type and maintenance status, with separation types where there was more contact between the Paying Parent and the Receiving Parent and child/ren or a friendlier relationship, being more likely to have a maintenance arrangement in place. For example, 81 per cent of those in the 'cohabitated, short relationship, friendly' group had a child maintenance arrangement compared with 65 per cent in the 'not married, short relationship, no contact' group (see Table 3.7).

## Survey of Child Maintenance Service Direct Pay Clients

**Table 3.7 Maintenance arrangement status by separation type**

Maintenance status	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
	%	%	%	%	%	%
Has a maintenance arrangement	78	74	80	81	65	75
In the process of setting a maintenance arrangement up	6	8	5	5	16	8
No maintenance arrangement	16	18	15	15	19	17
<i>Weighted bases</i>	<i>217</i>	<i>132</i>	<i>184</i>	<i>137</i>	<i>202</i>	<i>872</i>
<i>Unweighted bases</i>	<i>233</i>	<i>129</i>	<i>173</i>	<i>119</i>	<i>217</i>	<i>871</i>

Base: All parents surveyed at 13 months.

Again, there were no differences by client group (former CSA/new CMS), income level or partner status, and type of arrangement.

### 3.2.2 Type of child maintenance arrangement

Over half of those interviewed 13 months after their Direct Pay calculation had the original Direct Pay arrangement in place (59 per cent) and 16 per cent had a Collect and Pay arrangement. Eighteen per cent had no maintenance arrangement. Smaller proportions of Receiving Parents had other types of maintenance arrangement: such as a FBA or a new Direct Pay arrangement (see Table 3.8).



**Table 3.8 Type of maintenance arrangement at 13 months by client type\***

Maintenance type	Type of client		Total %
	New CMS %	Former CSA %	
Original Direct Pay arrangement	60	55	59
New Direct Pay arrangement	4	2	3
Collect and Pay arrangement	15	18	16
FBA	4	3	3
Court arrangement	-	0	0
No arrangement	17	21	18
<i>Weighted base</i>	<i>587</i>	<i>213</i>	<i>800</i>
<i>Unweighted base</i>	<i>396</i>	<i>401</i>	<i>797</i>

Base: All parents surveyed at 13 months apart from those in the process of setting up an arrangement.

\*Differences between the two sample groups are not statistically significant.

The separation type where there was frequent contact between the Paying Parent and the Receiving Parent and child/ren was most likely to have a Direct Pay arrangement and least likely to have a Collect and Pay arrangement. For example, 67 per cent of those in the ‘domestic violence, frequent contact, unfriendly’ group had the original Direct Pay arrangement in place and eight per cent had a Collect and Pay arrangement, compared with 47 per cent in the ‘not married, short relationship, no contact’ group with a Direct Pay arrangement and 29 per cent with a Collect and Pay arrangement (Appendix A, Table A.90).

There were no differences by client group, previous arrangement type, partner status or income level, by arrangement type.

### 3.2.3 Number of children benefiting from child maintenance arrangements

At the 13-month interview, Receiving Parents with an arrangement of any type had either one or two eligible children who benefited from the arrangement. This equates to 950 children in 647 families who benefited from an arrangement. A further 102 children were in 74 families who reported that they were in the process of setting up a child maintenance arrangement.

Table 3.9 shows the average number of eligible children per family by type of child maintenance arrangement and the number of families benefiting from each type of arrangement<sup>9</sup>. Across arrangement types, parents had one to two children on average.

<sup>9</sup> This table includes Receiving Parents who were in the process of setting up an arrangement.

## Survey of Child Maintenance Service Direct Pay Clients

**Table 3.9 Mean number of eligible children per family, by maintenance arrangement type**

	Mean number of eligible children per family	N families
Original Direct Pay arrangement	1.5	473
New Direct Pay arrangement	1.7	23
Collect and Pay arrangement	1.4	126
FBA	1.6	24
Court arrangement	2	1
Unweighted base	952	647

Base: All parents surveyed at 13 months with an arrangement in place or in the process of setting one up.

### 3.2.4 Links between outcomes and decision making

While a significant association was evident at three months between how happy the Receiving Parent was with the Paying Parent or CMS's decision to use Direct Pay and how likely they were or not to have an arrangement and the type of arrangement, this was not evident at 13 months.

## 3.3 Chapter summary

### 3.3.1 Arrangement status at three months

At three months, around two-thirds (68 per cent) of Receiving Parents reported having a child maintenance arrangement of any type in place. This included a CMS arrangement (Direct Pay or Collect and Pay), a FBA or a court arrangement. A small proportion of Receiving Parents were in the process of setting up an arrangement and a quarter remained without an arrangement of any type in place.

### 3.3.2 Arrangement status at 13 months

Ten months later, the proportion of Receiving Parents with an arrangement had increased slightly, with three-quarters (75 per cent) having an arrangement of any type in place. This indicates that while the majority of parents are able to establish an arrangement relatively quickly after receiving a Direct Pay calculation, for some parents it takes longer for payments to be set up.

### **3.3.3 Types of arrangements established at three and 13 months**

In terms of the types of arrangement that were established by parents, at three months after the Direct Pay calculation around two-thirds of Receiving Parents (68 per cent) had the Direct Pay arrangement in place and only a small proportion had a Collect and Pay arrangement. The situation changed over time and at the 13-month interview a lower proportion of Receiving Parents had a Direct Pay arrangement (around 55 per cent) and a greater proportion had a Collect and Pay arrangement (22 per cent). This suggests that over time some Receiving Parents whose original Direct Pay arrangement does not work move on to Collect and Pay.

### **3.3.4 When payments began**

Most Receiving Parents whose payments had started reported that they started within two months of the Direct Pay calculation being given (88 per cent).

### **3.3.5 Arrangement status and type by groups of parents**

Separation types with frequent contact were more likely to have the original Direct Pay arrangement and less likely to have a Collect and Pay arrangement than separation types with no contact. This was true at both three and 13 months.

At three months, Receiving Parents who previously had a FBA were more likely to have the original Direct Pay arrangement in place (74 per cent). This compares with 63 per cent of those who previously had a CSA arrangement and 68 per cent of those who previously had no arrangement.

There were no difference in arrangement status or type by client group (new CMS/former CSA), partner status or income group.

## 4 Effectiveness of Direct Pay arrangements

This chapter explores the effectiveness of the maintenance arrangements parents have put in place. First, it examines how well Receiving Parents consider arrangements to be working three months after their Direct Pay calculation, including how timely payments are and what proportion of maintenance is being paid. It then explores whether effectiveness is different for different groups. It also considers the same effectiveness questions 13 months after the Direct Pay calculation. Finally, this chapter uses data from qualitative interviews with Paying Parents to explore their views on the effectiveness of arrangements, including reasons for gaps or delays in payment.

### 4.1 Effectiveness of Direct Pay arrangements at three months

Of all Receiving Parents who had a calculation, around half (49 per cent) had an effective Direct Pay arrangement in place three months after receiving the calculation, meaning that payments were being made on time, in full and the Receiving Parent perceived the arrangement to be working well (Appendix A, Table A.91). This indicates that a substantial group of parents who had a Direct Pay calculation were not successful in establishing an arrangement that worked well and also did not move on to Collect and Pay (51 per cent at three months and 47 per cent at 13 months). However, it is possible that some of these parents had arrangements that were partially effective.

Looking at the effectiveness of arrangements by separation type, those groups with more regular contact with the Paying Parent were more likely to have an effective Direct Pay arrangement in place. Fifty-six per cent of Receiving Parents in the 'domestic violence, frequent contact, unfriendly' group had an effective arrangement compared with 42 and 51 per cent in the two groups where there was no contact with the Paying Parent at all (the 'domestic violence, no contact' group and the 'not married, short relationship, no contact' group) (Appendix A, Table A.104).

Of Receiving Parents who had started to receive any payments, almost seven out of ten (69 per cent) had an effective arrangement (see Table 4.1).

## Survey of Child Maintenance Service Direct Pay Clients

**Table 4.1 Effectiveness of arrangement at three plus months (of those being paid)**

	Percentage
Effective arrangement	69
Non-effective arrangement	31
<i>Unweighted base</i>	938

Base: All parents surveyed at three months with Direct Pay arrangement.

A majority reported receiving all or most of the amount of maintenance they were supposed to receive from the Paying Parent (91 per cent) and most reported receiving payments on time or usually on time (76 per cent). The majority also reported feeling the arrangement was working very or fairly well (84 per cent), with those who had a FBA previously the most likely to characterise their current arrangement that way (90 per cent) (Appendix A, Table A.95 to A.97).

Overall, 60 per cent of parents for whom domestic violence was present in their relationship with the Paying Parent and who had no contact with the Paying Parent (the 'domestic violence, no contact' group) had a maintenance arrangement in place. This group was more likely to receive all maintenance due to them (86 per cent) (see Table 4.2).

**Table 4.2 Proportion of maintenance paid by separation type**

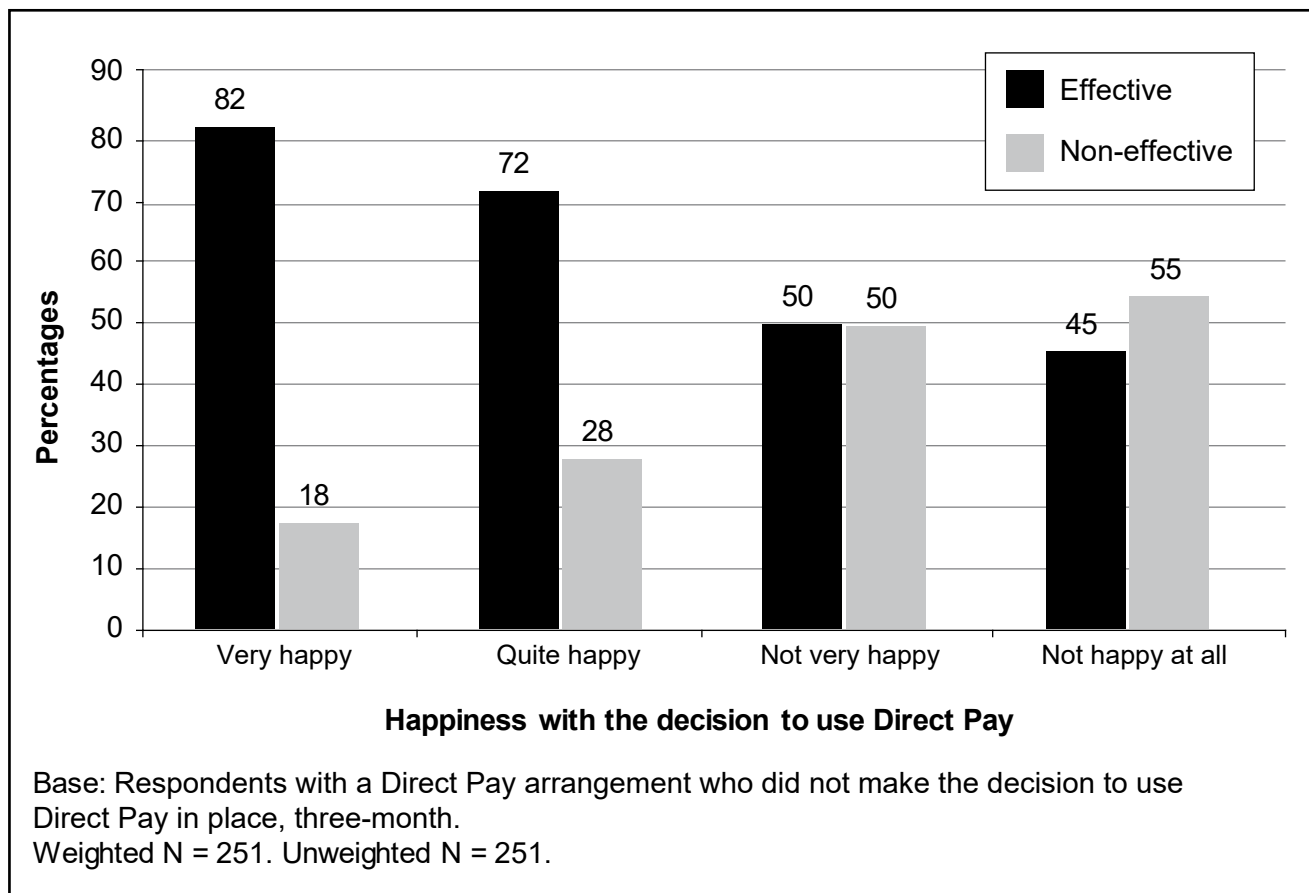
	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
Proportion of maintenance paid	%	%	%	%	%	%
All of it	86	73	82	77	77	80
Most of it	5	15	12	15	14	11
Some of it	8	11	5	7	8	8
None of it	1	2	1		1	1
Unweighted bases	259	196	225	200	102	982
<i>Weighted bases</i>	263	195	228	203	92	982

Base: All parents surveyed at three months with a Direct Pay arrangement.

The effectiveness of Receiving Parents' current arrangements was also closely associated with how happy he or she was with the decision to use Direct Pay in the first place. Those who reported that they were 'not happy at all' with the initial decision were less likely than those who were 'quite happy' with the decision to have an effective arrangement (45 compared with 72 per cent), receive maintenance payments on time (62 compared with 77 per cent) or perceive their arrangement to be working well (55 compared with 90 per cent) (see Figure 4.1).

## Survey of Child Maintenance Service Direct Pay Clients

**Figure 4.1 Effectiveness of current arrangements by degree of happiness with the decision to use Direct Pay**

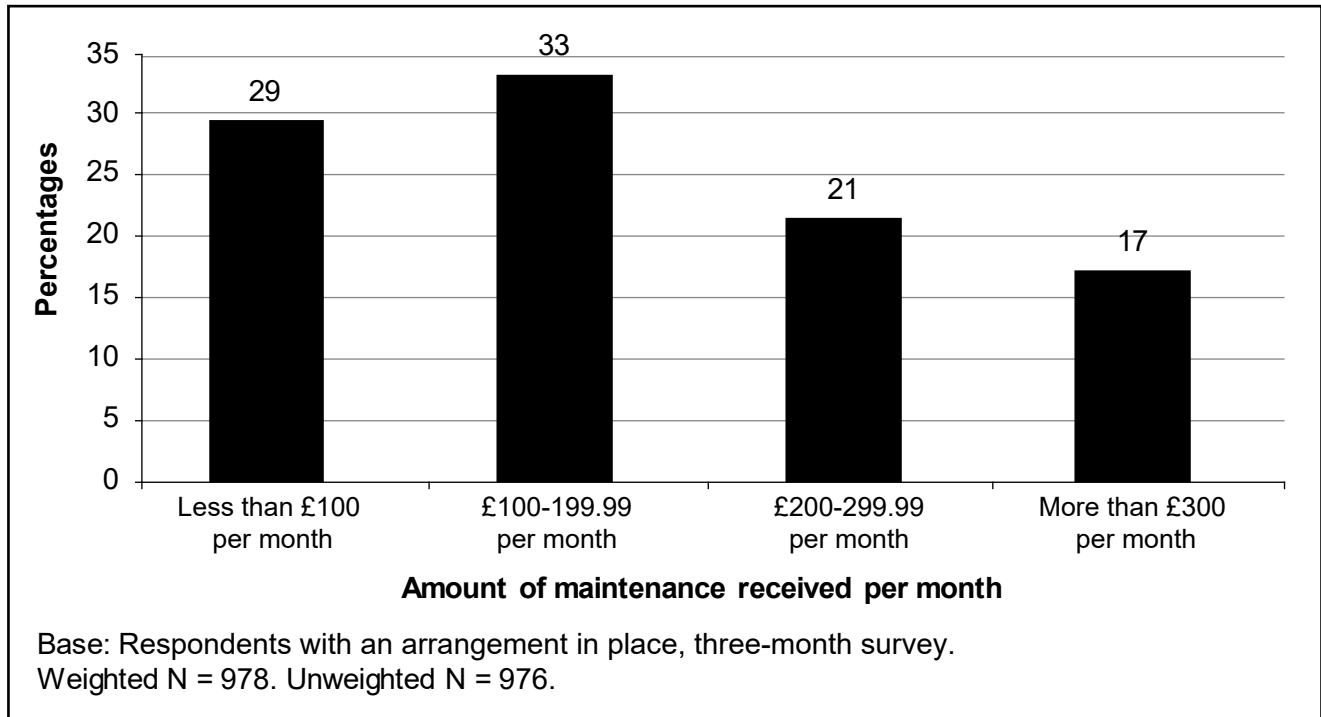


The 31 per cent of Receiving Parents who had started to receive Direct Pay payments but who reported that they did not think their arrangement was working well were asked the reasons for this. They were asked to choose from a list of pre-coded options and could select more than one answer. The most commonly cited reasons Receiving Parents gave were that the Paying Parent did not want to pay anything (58 per cent), the Receiving Parent was not happy with the amount of maintenance received (56 per cent) and that there had been changes to when or how much the Paying Parent paid (56 per cent) (Appendix A, Table A.107).

The majority of Receiving Parents with an arrangement reported that they had not agreed to a maintenance amount different from their original Direct Pay calculation (89 per cent).

Twenty-nine per cent of Receiving Parents with an arrangement received less than £100 per month in maintenance, 33 per cent received between £100 and £200, 21 per cent received £200 to £300 and 17 per cent received more than £300 per month (see Figure 4.2). Given the comparatively low household income of CMS clients, these maintenance amounts represent for some Receiving Parents a substantial proportion of their overall income.

Figure 4.2 Amount of maintenance received per month



## 4.2 Effectiveness of Direct Pay arrangements at 13 months

The situation at 13 months remained similar, with around half of Receiving Parents who had a calculation reporting an effective Direct Pay arrangement was in place (53 per cent) at this point. The remainder either had no arrangement (24 per cent) or an ineffective arrangement (23 per cent).

Among those who still had a Direct Pay arrangement in place 13 months after receiving their calculation, seven in 10 had an effective arrangement (70 per cent) (see Table 4.3). Most reported receiving all or most of the amount of maintenance they were supposed to receive (92 per cent) (see Appendix A, Table A.110) and receiving payments always or usually on time (79 per cent) (see Appendix A, Table A.112). Those on low incomes (£15,600 – £26,000 per year) were most likely to receive payments in full (87 per cent) and those on very low incomes (less than £15,600 per year) were least likely (75 per cent) (see Appendix A, Table A.111).

Table 4.3 Effectiveness of arrangement at 13 months

	Percentage
Effective arrangement	70
Non-effective arrangement	30
<i>Unweighted base</i>	463

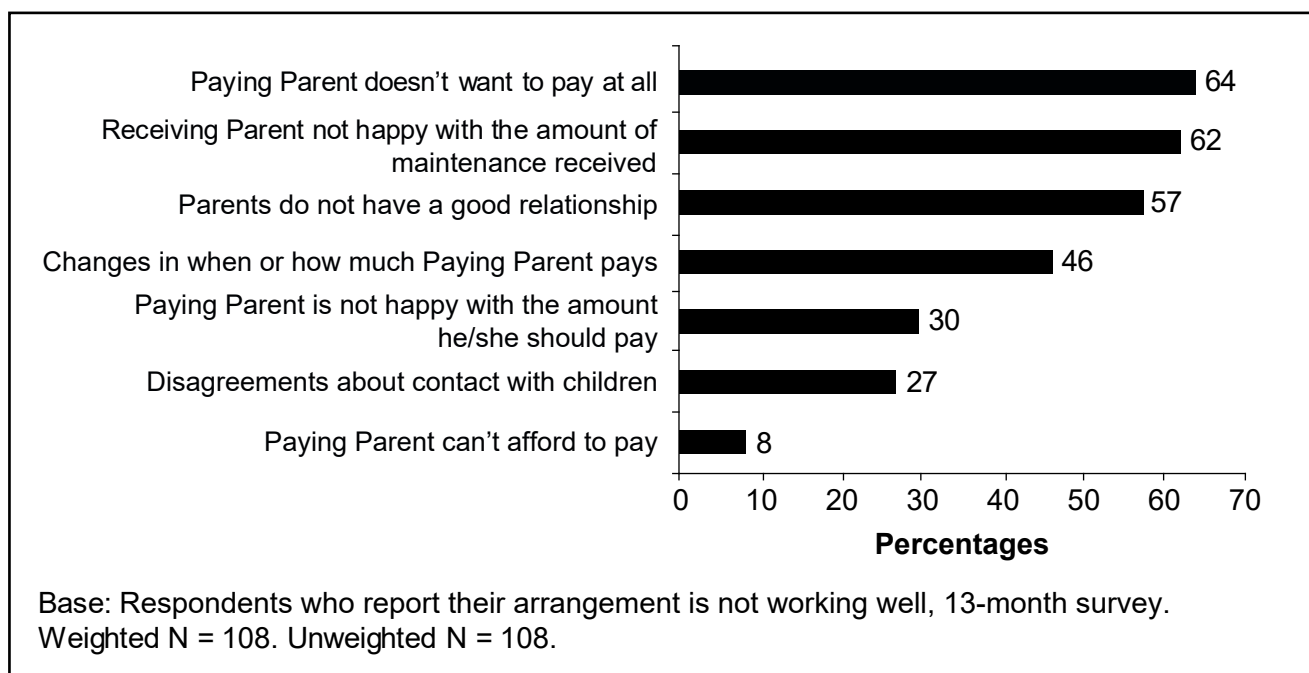
Base: All parents surveyed at 13 months with Direct Pay arrangement.

## Survey of Child Maintenance Service Direct Pay Clients

More than three in four Receiving Parents with a Direct Pay arrangement 13 months after calculation reported perceiving their current arrangement to be working very or fairly well (78 per cent). Perceptions of the effectiveness of current Direct Pay arrangements varied significantly by the type of previous arrangement Receiving Parents had and their household income. Those who previously had a FBA were most likely to report that their current arrangement was working well or very well (85 per cent) while those who previously had a CSA arrangement were least likely (72 per cent). Those on higher incomes (over £26,000) were more likely than those on low and very low incomes to report that their arrangement was not working at all well (18 per cent compared with six per cent and 13 per cent, respectively).

Similar to reports three months after the Direct Pay calculation, Receiving Parents who felt their Direct Pay arrangements were not working most frequently cited Paying Parents' unwillingness to pay (64 per cent) and dissatisfaction with the amount of maintenance received (62 per cent) as reasons the arrangement was not working (Figure 4.3).

**Figure 4.3 Reasons cited by Receiving Parents as to why arrangements were not working**



### 4.3 Paying Parent views on effectiveness (data from the qualitative interviews)

This section reports on the effectiveness of Direct Pay arrangements, including reasons for gaps or delays in payments from the perspective of Paying Parents.



### 4.3.1 Reasons for gaps or delays in payments

Reasons Paying Parents gave for gaps or delays in Direct Pay maintenance payments fell into three broad categories – attitudes to child maintenance and perceptions of fairness; financial circumstances and administrative errors. These are discussed in turn here:

- **Attitudes to child maintenance and perceptions of fairness:**

For one group of Paying Parents, gaps and delays in payments were influenced by their attitudes to child maintenance and their perceptions of how fairly they felt they were being treated. In some instances for example, Paying Parents who felt they were being refused contact with their children by the Receiving Parent felt less willing to pay maintenance and this resulted in gaps or delays in payments:

*'I haven't paid them for weeks because I'm skint at the minute, and to be honest I get a bit resentful about paying it when I'm not seeing the kids.'*

(Paying Parent, aged 30-39, interviewed at 13 months)

In other cases, Paying Parent views that the maintenance calculation they received was unfair led to delays in setting up arrangements.

- **Financial circumstances:**

Paying Parents in strained financial circumstances attributed gaps or delays in making payments to their financial situation and their inability to pay. In particular, Paying Parents who were unemployed, on insecure or temporary work contracts or currently receiving statutory sick-pay as a result of ill-health, reflected that their financial circumstances made it very challenging to pay the child maintenance they owed:

*'She's had to have it in bits and pieces. I've not managed to give it to her all in one lump sum. So I try and give it to her then, but if I can't quite give it to her I then give her another little bit the following week.'*

(Paying Parent, aged 30-39, interviewed at three months)

And:

*'If I don't work then I don't earn, so there's no kind of guarantee for my income or anything like that there's been occasions when I've been ill and I haven't earned and because I've had the week off work then the money hasn't been in the pot, so then I've not been able to pay the maintenance.'*

(Paying Parent, aged 40-49, interviewed at 13 months)

- **Administrative difficulties:**

Discussed later in Section 6.1.3 in relation to setting up Direct Pay arrangements, Paying Parents who initially disputed maintenance calculations, reflected that this delayed maintenance payments as these issues were resolved.

Some Paying Parents also experienced delays in accessing the Receiving Parent's bank details and this in turn led to delays in payments commencing (discussed further in Section 6.1.3):

## Survey of Child Maintenance Service Direct Pay Clients

*'I went into arrears for a while ... they phoned me up and they said 'Right you must start paying this amount of money to your ex-partner ... and then about two months later they sent me another letter saying I was in arrears. And I was saying 'Well how am I in arrears? You've not given me any form of payment. Who do I pay? What do I pay? I don't know where she lives or anything.'*

(Paying Parent, aged 30-39, interviewed at three months)

Other administrative issues that caused delays or missed payments included banking errors and some cases of human error, where Paying Parents forgot to make a payment.

Paying Parents' views on the reasons why Direct Pay arrangements were sustained or broke down are given in Chapters 6 and 7.

### 4.3.2 Adaptations to Direct Pay arrangements

Among parents interviewed 13 months after their Direct Pay calculation, there were examples of Direct Pay maintenance levels that had been adapted informally by the parties involved. Some Paying Parents reported feeling vulnerable that at some point in the future (for example, if their relationship with their ex-partner deteriorated), they could be asked to pay arrears because the arrangement had not been officially agreed. The following case illustration provides an example of this issue:

#### **Case example adaptations to Direct Pay arrangements**

When his ex-partner contacted the CMS to set-up a Direct Pay arrangement, this father was assessed as owing over £60 a month in child maintenance. However, working part-time and supporting three other children he did not feel the amount was affordable. After discussions with his ex-partner, they agreed informally to a lower payment of less than half the original Direct Pay calculation. Since agreeing this informally, this arrangement has been sustained for a year. However, the Paying Parent is aware that this informal arrangement could leave him liable to pay substantial arrears if at a later date his ex-partner notifies the CMS that he has not been paying the full amount calculated. Although he has notified the CMS himself that they have agreed a lower monthly payment, he has been told that his ex-partner must close the case because she was the one who initiated it. She has not yet done this, and the Paying Parent reflects she is unlikely to because having a case with the CMS gives her recourse to enforcement action if at some point in the future he stops the payments:

*'I've got this thing in my head all the time ... because obviously if she rings them and tells them, 'Look he's only paying £30 a month. He should be paying [over £60] then I'll have a lot of money then to pay her back because they'll backdate it to the day that it set up.'*

(Paying Parent, aged 18-29, interviewed at 13 months)

## 4.4 Chapter summary

Three months after receiving their calculation, of all Receiving Parents who had a Direct Pay calculation, around half (49 per cent) had an effective Direct Pay arrangement in place, meaning that payments were being made on time, in full and the Receiving Parent perceived the arrangement to be working well. Thirteen months after calculation, the proportion was similar (53 per cent). This indicates that a substantial group of parents (51 per cent at three months and 47 per cent at 13 months) who had a Direct Pay calculation were not successful in establishing an arrangement that worked well and also did not move on to Collect and Pay.

Where an arrangement was set up, it tended to work reasonably well. Of those Receiving Parents who had started to receive any payments, seven out of 10 had an effective arrangement at both three and 13 months – and it is possible that more arrangements were partially effective.

For Receiving Parents whose Direct Pay arrangements were not working well three months after calculation, when asked why arrangements were not working, the most common reasons given were that the Paying Parents did not want to pay, that they themselves were unhappy with the amount of maintenance received or that there had been changes to the amount or timing of payments.

Paying Parents whose arrangements were not working well noted that they had difficulties making payments due to fluctuations or instability in their incomes and personal circumstances while others mentioned difficulties obtaining Receiving Parents' bank details. Some Paying Parents also expressed a sense of reluctance to pay maintenance if they felt that contact with their children was being withheld.

# 5 Deciding to use Direct Pay

This chapter examines the characteristics and conditions under which the decision to use Direct Pay was made. It first looks at who decided to use Direct Pay, how satisfied the Receiving Parent was with this decision and how the Direct Pay application fee was paid. It then delves deeper into understanding why, from a Receiving Parent and a Paying Parent perspective, a Direct Pay arrangement was made over other options, as well as how Collect and Pay collection charges affected the decision-making process. Differences between different client groups are explored.

## 5.1 Who decided to use Direct Pay

The majority of Receiving parents made the initial decision to have a Direct Pay arrangement (64 per cent). Five per cent made the decision together with the Paying Parent. Nearly three in ten (29 per cent) Receiving Parents reported that they did not make the decision with 14 per cent reporting that the decision was made by the Paying Parent and 15 per cent reporting that it was made by the CMS). While the CMS does not make the decision to use Direct Pay for parents, this finding indicates that Receiving Parents may perceive this to be the case. New CMS clients were more likely than former CSA clients to choose Direct Pay jointly with the Paying Parent (nine per cent compared with five per cent) while former CSA clients were more likely to perceive that the decision was made by the CMS (18 per cent compared with 12 per cent) (see Table 5.1).

**Table 5.1 Who decided to use a Direct pay arrangement, by type of client**

Who decided to use Direct Pay	Type of client		Total
	New CMS %	Former CSA %	
Mainly by you	65	62	64
Mainly by Paying Parent	14	15	14
Together (Paying and Receiving Parent)	9	5	8
CMS	12	18	14
<i>Weighted base</i>	968	672	1,640
<i>Unweighted base</i>	808	832	1,640

Base: All parents surveyed with a Direct Pay arrangement.

### 5.1.1 How happy Receiving Parents were with this decision

Where Receiving Parents did not make the decision to use Direct Pay they tended to report dissatisfaction with the decision, potentially because they wanted a Collect and Pay arrangement or FBA instead. In cases where the decision was made by the Paying Parent, two in three Receiving Parents reported being not very or not at all happy with the decision (67 per cent) with former CSA clients more likely than new CMS clients to have been unhappy with the decision (75 per cent compared with 61 per cent) (Appendix A, Table A.119). Where the CMS made the decision, 58 per cent of Receiving Parents were not very or not at all happy with the decision.

### 5.1.2 Who paid the £20 application fee and affordability of the fee

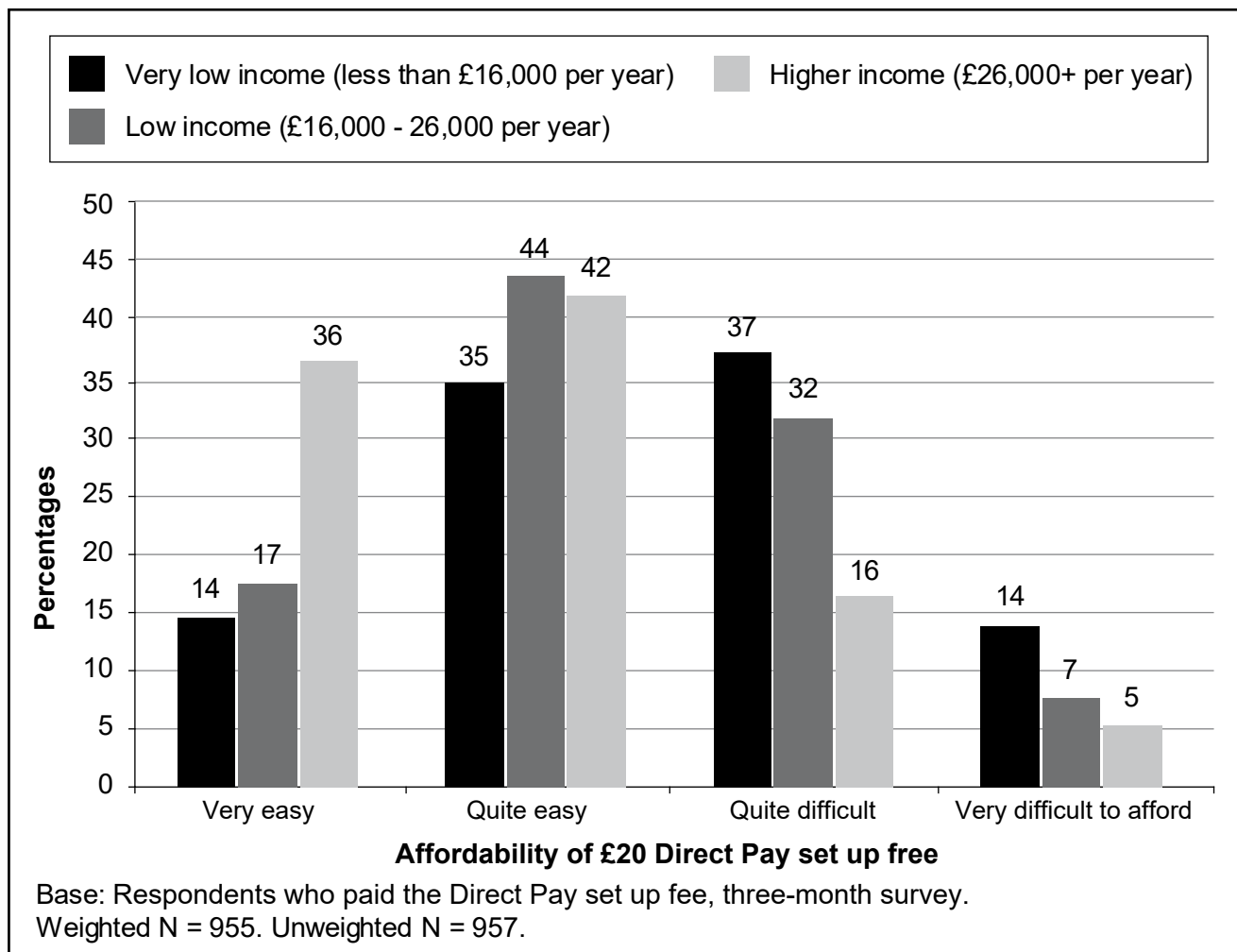
Although 64 per cent of Receiving Parents made the decision to use Direct Pay, 69 per cent paid the £20 application fee. In five per cent of cases the Paying Parent paid the fee and in around a quarter of cases (27 per cent) neither parent paid<sup>10</sup>. New CMS Paying Parents were more likely to pay the fee than former CSA Paying Parents (six per cent compared with three per cent) while with former CSA clients it was more likely that neither parent paid (29 per cent compared with 25 per cent) (Appendix A, Table A.123).

Where the Receiving Parent paid the fee, three in five reported that it was very or quite easy to afford (61 per cent). Those on very low incomes were least likely to report the fee was affordable (14 per cent) and were most likely to report that the fee was quite or very difficult to afford (37 per cent) (Figure 5.1).

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<sup>10</sup> Receiving Parents in this group may have been offered a fee waiver or somebody other than the parents may have paid but this was not examined in the survey.

Figure 5.1 Affordability of £20 Direct Pay application fee by income group



## 5.2 Deciding to use Direct Pay over other types of arrangement

### 5.2.1 Reasons why parents decided to make a Direct Pay arrangement as opposed to a family-based arrangement

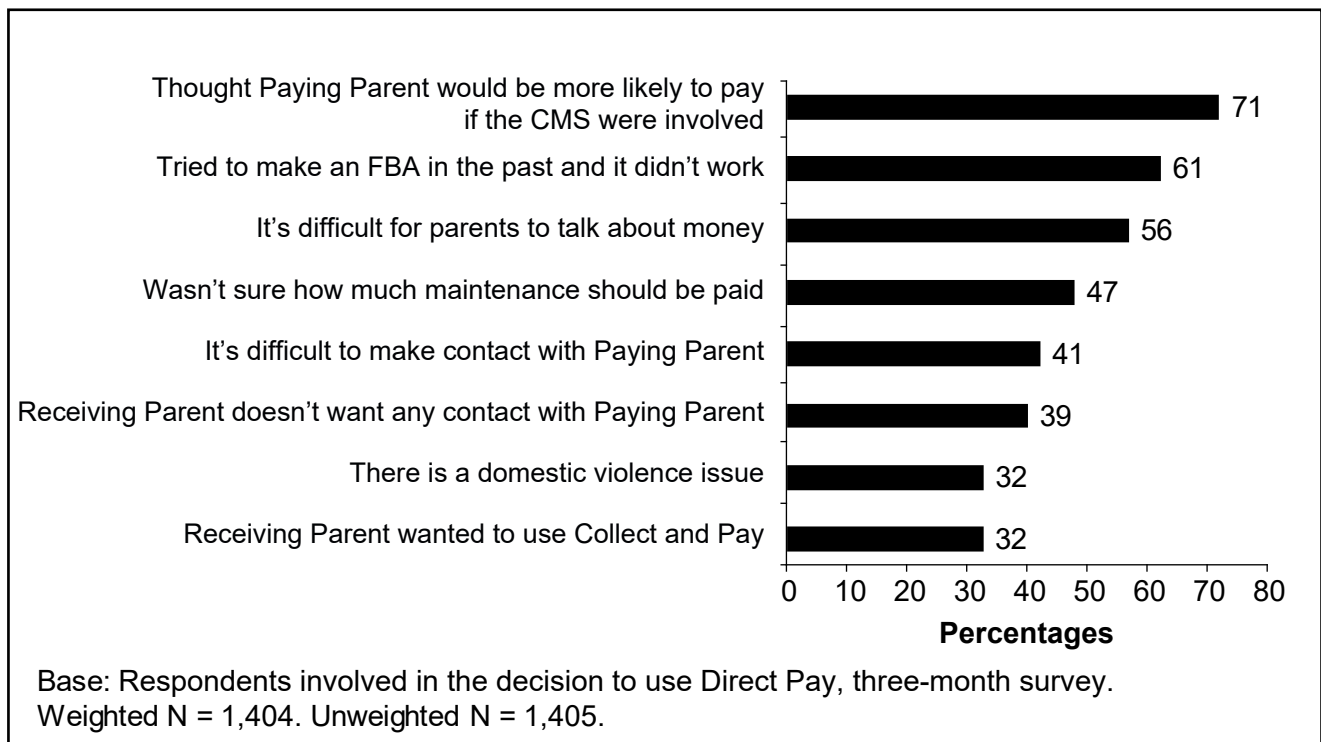
Receiving Parents who made the decision to use Direct Pay were asked the reasons that they chose Direct Pay over a FBA. Reasons cited varied substantially by the characteristics of parents' separation and by the types of previous arrangements they had in place. Overall, the most commonly cited reasons were that the Receiving Parent believed the Paying Parent would be more likely to pay if the CMS was involved (71 per cent) and that the Receiving Parent had used a FBA in the past and it had not worked (61 per cent) (see Figure 5.2).

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The reasons parents gave for choosing Direct Pay over a FBA varied significantly by separation type and type of previous arrangement.

- Parents in the ‘domestic violence, no contact’ group were more likely to have chosen Direct Pay because they did not want any contact with the Paying Parent or because it was difficult to make contact with the Paying Parent (56 per cent and 52 per cent respectively) (Appendix A, Table A.133).
- The ‘cohabitated, short relationship, friendly’ group were more likely to have chosen Direct Pay over a FBA arrangement because they had tried a FBA before in the past and it had not worked (70 per cent) (Appendix A, Table A.133).
- Parents in the ‘long relationship, limited contact’ group were more likely to choose Direct Pay over a FBA because they weren’t sure how much maintenance they should be paid (50 per cent) (Appendix A, Table A.133).
- Receiving Parents who had a CSA arrangement previously were most likely to have chosen Direct Pay over a FBA compared with other types of previous arrangements because it was difficult to make contact with the Paying Parent (48 per cent). They were also most likely to choose Direct Pay because they wanted to use Collect and Pay.

**Figure 5.2 Reasons for choosing Direct Pay over a FBA type**



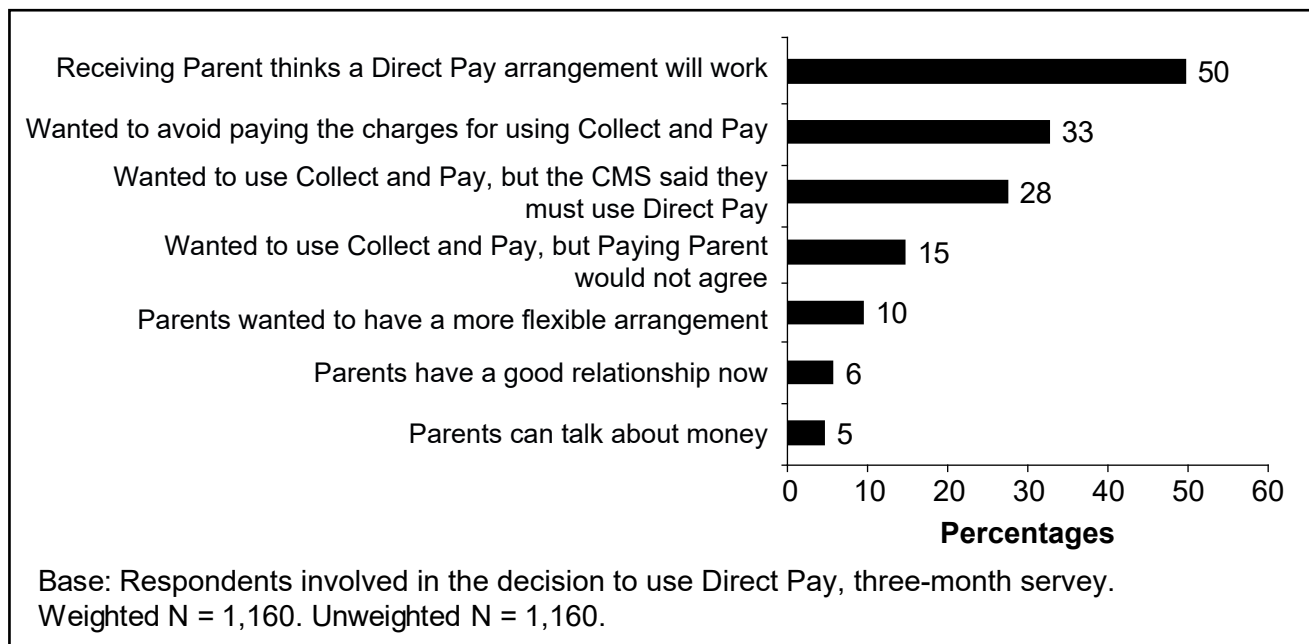
Those who previously had a FBA were more likely than those with other arrangements to report that they had chosen Direct Pay because a previous FBA had not worked (80 per cent). They were also most likely to choose Direct Pay because they weren’t sure how much maintenance should be paid (54 per cent) and least likely to choose Direct Pay because of a domestic violence issue (25 per cent).

## 5.2.2 Reasons why parents decided to make a Direct Pay arrangement as opposed to Collect and Pay

Receiving Parents who made the initial decision to use Direct Pay were also asked why they opted for Direct Pay rather than a Collect and Pay arrangement. Reasons again varied by parents' separation characteristics, current partner status and by their previous maintenance arrangement type. Overall, the most commonly cited reasons for choosing the service over Collect and Pay were that the Receiving Parent thought a Direct Pay arrangement would work (50 per cent) and wanting to avoid Collect and Pay charges (33 per cent) (see Figure 5.3).

Receiving Parents who had been married to the Paying Parent, were together a long period of time and had some contact between children or the Receiving Parent and the Paying Parent were most likely to report that they chose Direct Pay because they had asked to use Collect and Pay, but the Paying Parent would not agree to it, with 21 per cent of the 'long relationship, limited contact' listing this reason. Lone parents were also most likely to cite this reason (16 per cent compared with 11 per cent of coupled Receiving Parents) (see Appendix A, Table A.127).

**Figure 5.3 Reasons for choosing Direct Pay over Collect and Pay**



Those who previously had a CSA arrangement were most likely to report they chose Direct Pay because the CMS told them they had to (34 per cent) compared with those with other types of prior arrangements. Those who previously had a FBA were most likely to report choosing Direct Pay because they have a good relationship with the Paying Parent (10 per cent) compared with those with other types of previous arrangements (see Appendix A, Table A.126).



### 5.2.3 Influence of charges for Collect and Pay on the decision to use Direct Pay

Views on the influence of Collect and Pay collection charges on the decision to use Direct Pay were mixed. Just over half of Receiving Parents who chose Direct Pay reported that they had not been at all or much influenced by the Collect and Pay charges in their decision to choose Direct Pay (53 per cent) and just under half reporting they had been influenced a lot or to some extent by the charges (47 per cent).

### 5.2.4 Views on Collect and Pay

Half of Receiving Parents reported that they would prefer to have a Collect and Pay arrangement rather than their current arrangement (50 per cent). Former CSA clients were more likely than new CMS clients to prefer a Collect and Pay arrangement (53 per cent compared with 47 per cent) (Appendix A, Table A.130). Among those who reported that they would prefer a Collect and Pay arrangement, nearly three in four reported that they had asked CMS to set up the arrangement for them (74 per cent), of which one in three were told that they could not have a Collect and Pay arrangement because the Paying Parent was likely to pay maintenance (33 per cent).

## 5.3 Paying Parent views on deciding to use Direct Pay (data from the qualitative interviews)

This section explores the role of Paying Parents in the decision to use Direct Pay and how Direct Pay was viewed in comparison to alternative options including FBAs and Collect and Pay.

### 5.3.1 Role of Paying Parents in decisions to use the Child Maintenance Service

Paying Parents gave a range of explanations for why either they or the Receiving Parent initiated an application to the Child Maintenance Service to organise child maintenance payments:

- **Changes in the financial circumstances of the Paying Parent:**  
A change in the financial circumstances of the Paying Parent triggered applications to the CMS. Unemployment or increased financial commitments (e.g. setting up a new home) put strain on previous FBAs and applications were made to the CMS to provide clarity over the amount of child maintenance that should be paid and to formalise FBAs that had broken down.
- **Changes in the financial circumstances of the Receiving Parent:**  
In some instances, the financial circumstances of the Receiving Parent changed and this triggered an application to the CMS because previous maintenance arrangements were no longer sufficient. In some examples, this was because no maintenance had previously been paid, but a change in Receiving Parent circumstances (e.g. reduced Income Support when the children reached school age) meant they now needed support. In other cases,

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the level of maintenance previously agreed under a FBA was no longer adequate, and agreement on a revised arrangement could not be reached. Where this was the case, there was an expectation that the level of maintenance under a CMS arrangement would be higher and this triggered an application.

- **A continuation of arrangements previously organised through the CSA:**  
Where parents had previously had a long standing CSA maintenance arrangement, the closure of the CSA triggered an application to the CMS to continue the arrangement.
- **Deterioration in the relationship between the paying and Receiving Parent:**  
Paying Parents reflected that a deterioration in their relationship with the Receiving Parent could trigger an application to the CMS. Examples included disputes over shared care arrangements; acrimonious divorce proceedings; worsening relationships as a result of one or both parties repartnering; or a breakdown in family-based maintenance arrangements. Applications to the CMS were made in these circumstances, in some instances because there was a perception that using the CMS service would reduce the need for interaction between the two parties. In other cases, the involvement of the CMS was thought to provide some level of oversight and enforcement of maintenance arrangements and this was viewed as necessary because trust had broken down.

### 5.3.2 Choosing Direct Pay over a family-based arrangement

Paying Parents who expressed a preference for paying maintenance via Direct Pay rather than through a FBA, gave the following reasons:

- **Accuracy of maintenance calculation:**  
By receiving an 'official' calculation of the maintenance they should pay, Paying Parents reflected that this gave them peace of mind that they were contributing what they should be to support their child/ren. Paying Parents also felt that having an intermediary determine the level of maintenance, reduced the potential for disputes with the Receiving Parent over the level of support they provided:

*'I think a lot of arguments between couples that used to be together, [are] about money and stuff... it's 'Well you should be giving me this' and the other party saying, 'No, I should be giving you this'. And with that bit of paper saying, 'Well no, this is what you should be getting from me', then there are no arguments really is there?'*

(Paying Parent, aged 30-39, interviewed at three months)

- **Proof of payment:**  
There was a perception amongst Paying Parents that a Direct Pay arrangement provided better proof of payment than a FBA. This was because the CMS was felt to have oversight of the arrangement and if payments were missed, enforcement action could be taken. There were examples of Paying Parents who had previously had private arrangements disputed by the Receiving Parent via the CSA. In some instances these disputes resulted in Paying Parents being obliged to pay arrears which they perceived to be unfair because they had no formal evidence of payments made under a FBA (or no evidence that payments were for maintenance and not for other purposes). In contrast, Direct Pay was felt to provide better evidence because Paying Parents would have the opportunity to provide evidence that payments had been made in any dispute and the official maintenance calculation would provide proof that payments were being made for child maintenance and not for other purposes:

*'No-one can ever say 'You've never paid for your children'. I've got the proof, ... I paid what I'm supposed to. I paid it when I was supposed to.'*

(Paying Parent, aged 30-39, interviewed at three months)

- **CMS as intermediary:**

For Paying Parents with no contact (and no means of making contact) with the Receiving Parent, a FBA was perceived to be unfeasible. In these circumstances, the CMS was able to act as intermediary and liaise with the Receiving Parent to collect bank details so that maintenance payments could be made. In other instances, where the relationship between the Paying and Receiving Parent was strained, a Direct Pay arrangement was felt to limit the amount of contact required and was therefore preferable to a FBA which would require discussion and negotiation.

*'I spoke to [my ex-partner] and she decided that she wanted to do things formally. I guess her thinking behind it is that she doesn't have that much discussion with me about it. It's just the facts and figures and she can rely on the full amount.'*

(Paying Parent, aged 40-49, interviewed at three months)

### 5.3.3 Choosing Direct Pay over a Collect and Pay arrangement

Paying Parents identified Collect and Pay charges as the primary reason for not choosing this type of arrangement. Without a charge, this would have been the preferred option for some Paying Parents for the following reasons:

- **Less scope for missed payments/arrears:**

By deducting maintenance payments from earnings before Paying Parents received them, it was felt that a Collect and Pay arrangement reduced the likelihood that payments would be missed because maintenance payments would take precedence over all other expenditure. In contrast, a Direct Pay arrangement was felt to increase the likelihood of missed or delayed payments because of human error on the part of the Paying Parent, or because of other competing financial demands:

*'I think I'd choose it coming straight off my monies before they got to me ... because you don't see it. It's gone. You know it's paid. Whereas, let's say I've got to pay a bill... that comes out before [my ex-partner's] money, there's not enough money to cover [the maintenance]. I'll get in trouble with the bank then as well.'*

(Paying Parent, aged 40-49, interviewed at three months)

- **Less administration:**

Comparative to Direct Pay, Collect and Pay was felt to require less administration on the part of the Paying Parent because the CMS would take over this responsibility. This was particularly valued by Paying Parents who felt they were struggling to manage the administration of their Direct Pay arrangement because of mental ill health or because they found financial management difficult:

*'Mentally I've not been very well recently. I've not been looking after myself. I've not been remembering to pay my bills ... even now I'm still trying to get used to what day each benefit kicks in of the month so when I can pay my bills. And still this week two direct debits have bounced because I've not quite got it right. I mean ideally as an adult I should be able to manage money, but these last few months I've had difficulty.'*

(Paying Parent, aged 30-39, interviewed at three months)

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- **Less interaction with the Receiving Parent:**

In cases where the relationship between the Receiving Parent and the Paying Parent was particularly difficult, the Collect and Pay option was preferred because it required no contact between the two parties. However, there were examples of Paying Parents who held this view initially, but after a period of time using the Direct Pay approach, reflected that they were now happy with this model.

In contrast, other Paying Parents preferred a Direct Pay arrangement, and would not have chosen a Collect and Pay arrangement even if this did not incur a charge. Two main reasons were given:

- **Greater control:**

Paying Parents who preferred Direct Pay to Collect and Pay described feeling more in control of the maintenance payments because payment was made directly from them to the Receiving Parent. They felt a greater sense of agency in the process and this was preferred:

*'I think it's better than having [CMS] take the money from you. It feels like I'm a little bit more in control... without having to have another body involved in collecting money from me for my daughter. It just feels like a little bit more like a prison sentence when you're doing that. Whereas I feel like I'm giving the money directly to my daughter.'*

(Paying Parent, aged 40-49, interviewed at three months)

- **Simpler administration:**

From this perspective a Direct Pay arrangement was felt to be simpler to administer than a Collect and Pay arrangement by avoiding the need for an intermediary. Paying Parents who took this view had sometimes experienced difficulties with the administration of previous Deduction from Earnings arrangements under the CSA. Errors in administration by the CSA or their employer under these previous arrangements, led them to view Direct Pay as a simpler approach under which it was much quicker and easier to resolve administrative errors because they did not need to involve third parties:

*'[I prefer] Direct Pay because it's just less hassle. You know, if there are ever any confusions or mishaps, then there's less phone calling and that kind of thing to sort it out ... why make things more complicated when they don't need to be?'*

(Paying Parent, aged 30-39, interviewed at 13 months)

## 5.4 Chapter summary

The majority of Receiving Parents made the initial decision to have a Direct Pay arrangement (64 per cent) while for 14 per cent of cases the Paying Parent decided, in 14 per cent of cases the CMS decided and in five per cent of cases it was a joint decision between the Receiving and Paying Parents. Where the Receiving Parent was not involved in the initial decision, they tended to report dissatisfaction with the decision.

Nearly seven in ten Receiving Parents paid the application fee to set up the Direct Pay arrangement. Among those who paid, three in five reported that the fee was easily affordable (61 per cent) although those on low incomes were more likely to report that the fee was difficult to afford.

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When asked why they had chosen Direct Pay over a FBA, Receiving Parents and Paying Parents cited similar reasons, which varied substantially by their previous experiences and current circumstances. For some Paying Parents and some Receiving Parents – particularly those who had experienced domestic violence and/or had little contact with the Paying Parent – Direct Pay was preferred because either the relationship between parents was strained or the parents no longer had contact with one another. Others expressed a sense of uncertainty over how much maintenance should be paid and preferred to have their arrangement determined by a neutral third party. Others had chosen Direct Pay because they had a FBA in place previously and it had not worked.

When asked why they had chosen Direct Pay over a Collect and Pay arrangement, Receiving and Paying Parents again cited similar reasons. The most commonly cited reasons given by both parents were that they thought Direct Pay would work without the additional intervention and that they wanted to avoid the Collect and Pay charges. Additionally, some Receiving Parents, particularly those in the 'long relationship, no contact' group, cited having asked for a Collect and Pay arrangement but the Paying Parent would not agree to it.

Although Collect and Pay collection charges appear to be a deterrent from using the service, half of Receiving Parents reported that they would prefer this option over their current arrangement (50 per cent) with three in four reporting that they had asked the CMS to set up Collect and Pay (74 per cent).

## 6 Setting up Direct Pay

This chapter looks at the experience of setting up a Direct Pay arrangement, drawing on the perspectives of Receiving Parents (three months after their Direct Pay calculation), and Paying Parents. First, it outlines Receiving Parents' views of the ease or difficulty of setting up the arrangement, and, for those that found it difficult, why this was the case. It then goes on to use data from the qualitative interviews to explore Paying Parents' perspectives on the set-up and calculation of payment. The method of payment is then examined in more detail, with analysis of how payments are made, who decided which payment method to use, the reasons for choosing a particular payment method, as well as the ease of payment set-up. Finally, the chapter looks at the reasons why a Direct Pay arrangement might not be working as intended.

### 6.1 Setting up the Direct Pay arrangement

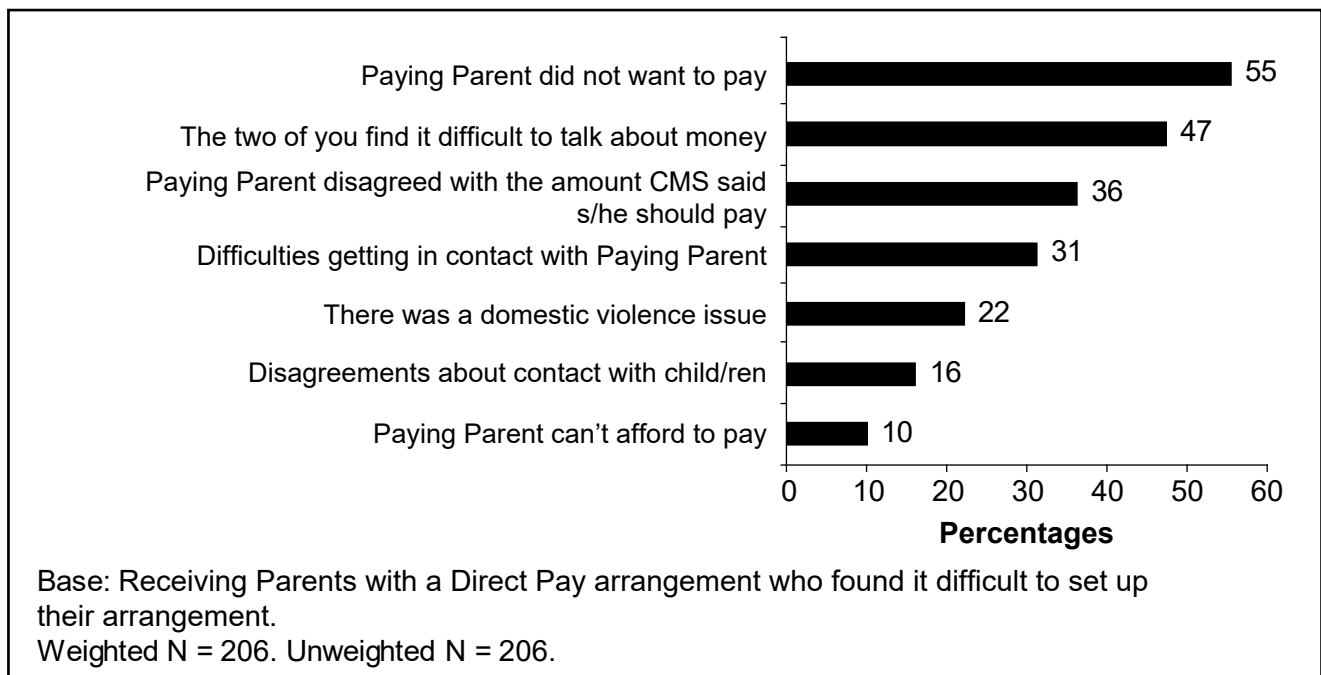
#### 6.1.1 Ease or difficulty of setting the arrangement up

The majority (79 per cent) of Receiving Parents who had started receiving payments three months after the Direct Pay calculation said that it was very or quite easy to set up the payments, once the CMS told them how much they should be paid. Receiving Parents who were not on a low income were more likely to say that the payments were very easy to set up (53 per cent), than those on a low income (we define 'low income' as a gross household income of £26,000 per year or less) (43 per cent) (see Appendix A, Table A.136).

#### 6.1.2 Reasons the arrangement was difficult to set up

Receiving Parents who said they found the arrangement difficult to set up were asked the reason for this. They were asked to choose from a list of pre-coded options and could select more than one reason. As Figure 6.1 shows, the most frequently cited reasons were the Paying Parent not wanting to pay (55 per cent), difficulty talking about money (47 per cent), and the Paying Parent disagreeing with the amount the CMS said they should pay (36 per cent). The least frequent reason was the Paying Parent not being able to afford the payments (10 per cent). Domestic violence was given as a reason by over a fifth (22 per cent) of these Receiving Parents.

**Figure 6.1 Why Receiving Parents with a Direct Pay arrangement found it difficult to set up their arrangement**



### 6.1.3 Paying Parents’ perspectives on setting up arrangements (data from the qualitative interviews)

This section reports on Paying Parents’ experiences of setting up Direct Pay arrangements, including views and experiences of the maintenance calculation; setting up payment and the mode and frequency of payments.

#### Views and experiences of the Direct Pay maintenance calculation

Paying Parents reported mixed experiences of the Direct Pay maintenance calculation. Paying Parents who were happy with the calculation they received reported that it was based on an accurate assessment of their income; they were required to complete minimal paperwork because information had already been gathered from Her Majesty’s Revenue and Customs (HMRC); and the level of maintenance calculated was similar to what they had anticipated it would be (or similar to what they had previously paid under arrangements through the CSA).

Where Paying Parents were dissatisfied with their maintenance calculation, issues fell into two categories:

#### 1 Dissatisfaction with the criteria used to determine the level of maintenance:

Paying Parents who were unhappy with their maintenance calculation identified a range of issues with the criteria used to determine the level of maintenance:

- **Shared care criteria:**

Currently shared care is factored into maintenance calculations based on the number of nights a child spends with the Paying Parent each year. Some Paying Parents were unhappy that the criteria did not take account of ‘days’ rather than ‘nights’ of care, holding the view that more expense was incurred during the day and they felt unfairly penalised because they saw their children regularly, but not necessarily overnight.

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Because the level of shared care factored into maintenance arrangements depends on a series of thresholds (e.g. less than 52 nights a year, between 52 and 103 nights etc.), there were examples of Paying Parents who felt their shared care arrangements were changed by the Receiving Parent, expressly to increase the level of child maintenance they were eligible for. In these circumstances, Paying Parents were unhappy that criteria used to determine maintenance levels were impacting on the time they had with their children and that these criteria had introduced a perverse incentive for Receiving Parents to reduce their level of contact:

*'... she told me I'm no longer having them on the Monday. I think at the time it was purely to try and get me to have them one less day a week on average to increase [CMS] payments ... because that still gave her I think about £40 a month increase or something ... I believe that was justification for why she stopped me having them on the Mondays.'*

(Paying Parent, aged 30-39, interviewed at 13 months)

A final set of concerns related to how shared care was evidenced. In cases where the level of shared care was contested, Paying Parents felt the views of the Receiving Parent were prioritised and (short of taking the case to court), there was no way for Paying Parents to dispute the Receiving Parents' claims. In these circumstances, there was considerable dissatisfaction that they were paying maintenance levels above what they felt was reasonable for the level of shared care they had.

### Case example of contested shared care arrangements

This father of four had agreed a 50/50 split of care with his ex-partner, having the children every other night and every other weekend. However, when his Direct Pay calculation was assessed, his ex-partner claimed that he had care of the children for a maximum of 150 nights in the year and the maintenance he was due to pay was based on this. He disputed this claim, arguing that it was a minimum of 180 nights, but was told by the CMS that where the level of shared care was contested, the 'primary carer's' claims took precedence. To resolve this issue, he would need to obtain a court order as proof of the level of shared care and he is unhappy that there is no other way he can provide proof of the arrangement to resolve the issue.

- **Income assessment:**

Direct Pay maintenance calculations are based on the Paying Parent's gross income from the previous tax year. For some Paying Parents who were self-employed, employed on 'zero-hour' contracts or employed on a temporary basis, the use of the previous year's income to determine maintenance levels was a concern because of the likelihood that the income for the current year might be very different. In these circumstances, some Paying Parents expressed dissatisfaction that income needed to rise or fall by 25 per cent before a reassessment would be considered as this threshold was felt to be too high:

*'They'd gone off the last P60 ... [but] I'd just started a new job ... They looked into it and it was a 24.1 or 23.1 per cent decrease in wage so it didn't meet the 25 per cent [threshold] ... so here's me now in a house, now paying extra money, my own council tax, my own bills ... I had to get a credit card and everything. Yeah it crippled me and I'm still paying the debt off now.'*

(Paying Parent, aged 30-39, interviewed at 13 months)



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As a solution, one view was that maintenance levels should be determined by current income. However, others reflected that this would be difficult to administer (particularly in the case of Paying Parents with fluctuating incomes) because of the complexity of evidencing changing income and then determining changing levels of maintenance.

- **Insufficient consideration of current circumstances:**

Paying Parents who were unhappy with their maintenance calculation felt that the criteria used to determine their payment did not take sufficient account of their current financial circumstances. Examples of criteria Paying Parents wanted factored into consideration included outgoings like mortgage or rent payments, travel expenses related to employment, financial commitments for other children and other ad-hoc informal payments being made to support the child/ren in question.

These views were felt most acutely by Paying Parents who were struggling financially and by those who felt their circumstances compared unfavourably with the financial circumstances of the Receiving Parent. Paying Parents living alone on a sole income after a separation were particularly highlighted as a group that faced financial strain because of the costs associated with setting up a new household alongside child maintenance payments.

- **Reassessment threshold for ill-health:**

Where Paying Parents had periods of ill health, they expressed dissatisfaction that current rules meant their maintenance calculation was not reassessed unless their illness was likely to continue for more than 12 weeks. This caused hardship for Paying Parents who were on statutory sick-pay but still required to pay the maintenance they had been assessed to pay when in full-time employment.

## 2 Disputes in how the maintenance was calculated:

Some Paying Parents reported disputes in how their Direct Pay calculations were determined, either because the income data used was a number of years out of date or because the calculation failed to take account of pension contributions:

*‘Apparently [the calculation was based on my old] wage. And they’d gone all the way back to 2010 and used that wage to work out a payment, and I was like ‘Well I haven’t been on that much for a long time now.’*

(Paying Parent, aged 30-39, interviewed at three months)

Disputed calculations had a number of negative consequences for Paying Parents:

- **Additional administration:**

Paying Parents had to spend time liaising with the CMS and evidencing their correct income and this additional administration was time consuming and frustrating.

- **Payment difficulties:**

When calculations were based on disputed income data, some Paying Parents reported struggling to make these payments while they sought to have their income reassessed. In these instances, some chose to pay a lower level of maintenance (based on what they thought they should be paying),

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until the reassessment had taken place. In other cases, Paying Parents were advised by the CMS to pause payments until the correct assessment had been made (whereupon, payments would be backdated). However, there was some reluctance to do this in cases where they felt pausing payments would create hardship for their children. In one case, for example, a father chose to make voluntary payments to his ex-partner while his case was being reassessed, but ultimately this meant he paid twice because when his new calculation came through, the payments were backdated.

- **Negative impacts on their relationship with the Receiving Parent:** Disputed income assessments were also felt to put additional strain on relationships with Receiving Parents because they created expectations that could not be met and gave the Receiving Parent the impression that the Paying Parent had not been honest with them over their income:

*'The problem is, when you write to someone and tell them they're going to get £400 ... they're then expecting it and whilst I go for the recalculation process they're shouting at me saying 'Where's my money? Where's my money?' and that was through no fault of my own. And that's what frustrated me and caused friction between me and my ex-partners.'*

(Paying Parent, aged 30-39, interviewed at three months):

In one case for example, a Paying Parent who had been on the point of agreeing a FBA with his ex-partner, described how this fell apart when his ex-partner received a letter from the CMS providing an incorrect estimate of the child maintenance he should be paying. Although the calculation was ultimately reassessed, the incorrect original calculation undermined the Receiving Parent's trust in the Paying Parent's honesty, making a FBA unfeasible.

### Setting up payment

To set up a Direct Pay arrangement, Paying Parents required access to the Receiving Parent's bank details. For one group of Paying Parents, this was straight forward either because:

- they already knew the Receiving Parent's bank details (either because separation had been recent or because of a previous FBA); or
- they were able to request these from the Receiving Parent because they were in contact with them.

For another group of Paying Parents, this was less straightforward because:

- they were not in contact with the Receiving Parent and had no means of communicating with them;
- their relationship with the Receiving Parent was so strained, they would not co-operate or communicate with them;
- probation conditions or court injunctions meant they were not allowed to have any contact with the Receiving Parent.

In cases where Paying Parents were not able to access the Receiving Parent's bank details, they appreciated the fact that the CMS could collect these bank details on their behalf to facilitate setting up Direct Pay arrangements. While this process worked smoothly for some Paying Parents, others were not initially aware that the CMS could provide this support. In other cases, Paying Parents reported that it took a long time for these details to be provided to them, and they were anxious about the arrears they might possibly be accruing during this period:

*'But the only problem with that was setting it up. They're saying I've got to start paying ... [but] I've only just got my ex-partner's details. I mean [the CMS] did suggest, they said, 'Well what we suggest that you do is ... until you get [the bank details] put money to one side'. But it's hard to do when you've still got children in the house, and you've got hardly any money.'*

(Paying Parent, aged 40-49, interviewed at three months)

### 6.1.4 Sources of information and support (data from the qualitative interviews)

Parents drew on a range of sources of information and support when setting up their Direct Pay arrangements. This section reports on their views on the role of Child Maintenance Options and the CMS, as well as other sources of information, and the nature of any unmet information needs they had.

#### The role of the Child Maintenance Options/Child Maintenance Service

CM Options at the initial stages and then later, the CMS itself were the main sources of information for Paying Parents setting up Direct Pay arrangements.

- **Information on the options available:**

Paying Parents generally had a good understanding of the options available to them for paying child maintenance, drawing on the literature provided to them by the CMS in writing, and on the information provided to them over the phone by Child Maintenance Options.

- **The role of the CMS adviser:**

Mixed views were held on the role of the CMS advisers, once a Direct Pay case had been initiated. Where Paying Parents had positive experiences, they described the advisers they dealt with as polite and helpful, and particularly appreciated speaking to a named individual who knew the history of their case and who would return their calls on request. Some Paying Parents also described how they were dealt with by the CMS favourably compared to their previous experiences under the CSA, saying they felt the advisers were more neutral in how they dealt with both paying and receiving parents and this was appreciated.

Where Paying Parents were less satisfied, issues included not having a named caseworker (or one that changed regularly), feeling they received inconsistent information (e.g. on the thresholds for shared care) and promises of follow-up calls not being kept. In cases where Paying Parents were not making maintenance payments, some described feeling 'judged' by the advisers and this discouraged them from engaging with the service.

## Survey of Child Maintenance Service Direct Pay Clients

### • **Accessing the CMS:**

When contacting the CMS by telephone, Paying Parents reported some short delays waiting for an adviser to become available but these were generally not felt to be excessive and compared favourably with previous experiences of contacting the CSA. Where Paying Parents had issues with contacting the CMS these included finding the costs of returning calls prohibitive because they only had access to a mobile phone, finding it difficult to return calls because they had not been provided with a direct line and, in some instances, promises given by advisers to return calls not being kept.

While recognising the need for robust security procedures before cases could be discussed, some Paying Parents felt that the current security procedures used by the CMS were too complex and on occasion parents were not able to discuss their cases because they failed the security checks. This was a source of frustration and additional stress, and discouraged some parents from contacting the CMS:

*'The security arrangements are quite intimidating. There's a lot of different passwords and codes and recognition bits and pieces which seem a bit over the top to the point where I lost my diary for a little bit of time which had all the information on it and I just didn't want to call them because I didn't know what the information was ... you know I was frightened that I'd forget it.'*

(Paying Parent, aged 40-49, interviewed at 13 months)

### • **Complaints:**

In cases where Paying Parents were unhappy with the way they had been treated, they did not always feel that the procedures for complaints were clear enough and they were unhappy with the time taken to respond to their concerns.

## **Other sources of information and guidance**

Other sources of information and guidance included parenting forums and websites for organisations supporting separating families. In some instances, solicitors were also a source of information.

Where parents had used the CM Options website, the on-line maintenance calculator was viewed as helpful because it provided a useful indicator of likely levels of maintenance that both parties could check.

## **Gaps in information and guidance**

Paying Parents reported some issues they would like further clarification of. These included:

- Clarification of the age at which children are no longer eligible for child maintenance.
- Clarification of the liabilities the Paying Parent might have if an informal arrangement is agreed between parents to pay a lower level of maintenance than set out in the Direct Pay schedule.
- How the 'primary carer' role is defined in shared care arrangements.

## 6.2 Methods of payment

### 6.2.1 How payments are made

After parents have received their Direct Pay calculation, they decide how the payments should be made. As well as more common methods such as Standing Order, cheque or cash, Receiving Parents who do not want the Paying Parent to know where they live, can choose a bank account with a generic or national sort code. The vast majority of Receiving Parents reported that Direct Pay arrangements were arranged to be made by Standing Order into their bank account (81 per cent of Receiving Parents with a Direct Pay arrangement). Only a small proportion were set up to use other payment methods: three per cent were supposed to be made by cash or cheque, four per cent by a monthly transfer service like PayPal or Moneygram, and two per cent into a bank account with a generic or national sort code. Receiving Parents in the latter group were asked their reasons for using this type of bank account – answers included that they did not want the Paying Parent to know where they were living, that they had been concerned that they were unsafe or at risk of harm when with the Paying Parent and that they had no contact with the Paying Parent<sup>11</sup>.

### 6.2.2 Who chose the method of payment

Nearly half (48 per cent) of Receiving Parents with a Direct Pay arrangement said that the Paying Parent chose the method of payment. Around a third (30 per cent) of Receiving Parents made the decision themselves, while only 23 per cent made a joint decision. However, new clients were more likely to have made the decision about payment method together (26 per cent) than former CSA clients (17 per cent).

### 6.2.3 Paying Parents' perspectives on method of payment (data from the qualitative interviews)

Paying Parents interviewed described making Direct Pay maintenance payments by setting up Standing Orders with their bank or by making manual bank transfers:

- **Standing Orders**

Parents who chose this method did so because it minimised the administration of payment and gave them peace of mind that payments would be made regularly without the risk that they might forget to pay:

*'It's better knowing it's just going straight out of my bank and I don't have to make any arrangements ... as soon as my wages go in it goes straight out, so I don't really have to think about it.'*

(Paying Parent, aged 30-39, interviewed at 13 months)

In our sample, these arrangements were more common amongst Paying Parents in full-time employment and on higher incomes, suggesting that regular salaries and higher levels of disposable income may facilitate this mode of payment.

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<sup>11</sup> Base sizes too small to report percentages or numbers.

## Survey of Child Maintenance Service Direct Pay Clients

- **Manual bank transfer:**

Parents who chose to make manual bank transfers, chose this approach so that they could maintain tight control of their finances. In some cases this was because the date they were paid changed each month and paying manually meant they could amend the date of payment to coincide with when they were paid. For others, the priority was to manage tight budgets to avoid overdraft charges:

*'I want to pay on pay day. I don't have lots of money to spend every month, so I have to do everything manually because I need to see exactly what I'm doing. If I set up a Standing Order it sounds easy ... and it sounds harmless, but if my pay doesn't go in that day for whatever reason and the Standing Orders start getting rejected or charged and things, I can't afford to pay bank charges.'*

(Paying Parent, aged 30-39, interviewed at three months)

There were also examples of parents who chose this approach so they could adjust the level of payment if their circumstances changed (e.g. changes in shared care, nature of their employment).

Whichever method was chosen, Paying Parents reflected that it was important that the method they chose provided evidence of proof of payment in case of any future dispute.

### **6.2.4 Paying Parents' perspectives on frequency of payments (data from the qualitative interviews)**

Direct Pay payments were typically made on a weekly or monthly basis to coincide with when Paying Parents received their salary or welfare benefits.

Paying Parents reported having a choice over the frequency of their payments and generally being satisfied with the frequency of the arrangement they had in place. However, challenges arose for some Paying Parents where their payment schedule for child maintenance (which was for a fixed day each month) was out of sync with when they received their salary (because this was paid on a four-weekly basis for example). In these circumstances, some Paying Parents were unable to keep to the exact payment schedule set out under their Direct Pay maintenance arrangement.

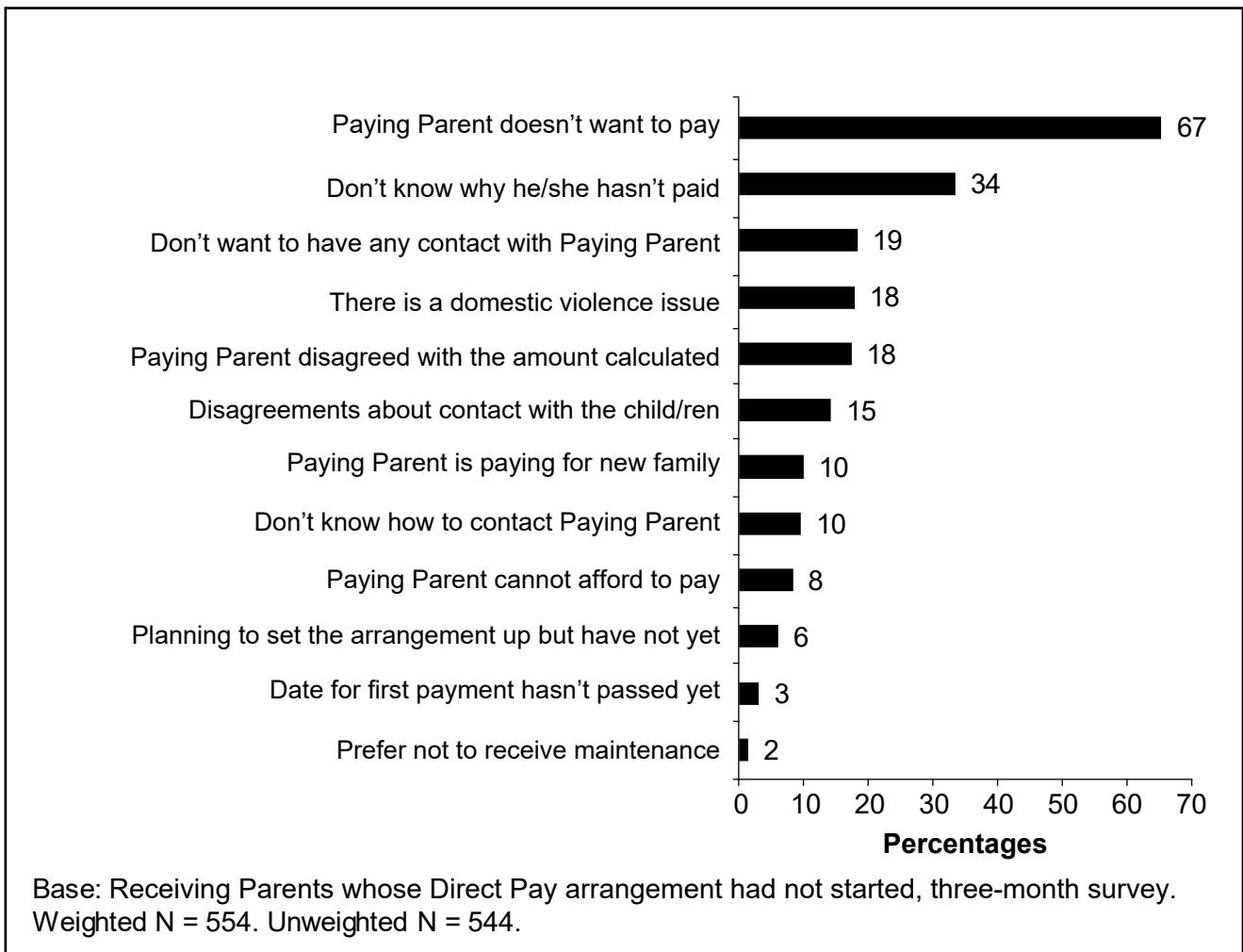
## **6.3 Direct Pay arrangements that did not work (after three months)**

This section explores the reasons why a proportion of Direct Pay arrangements had not worked, again drawing on the perspectives of Receiving Parents three months after the Direct Pay arrangement was calculated, and Paying Parents' views.

### **6.3.1 Reasons Direct Pay arrangements did not start**

Receiving Parents whose Direct Pay arrangement had not started were asked to choose from a list of precoded options why this was the case; more than one reason could be selected. As shown in Figure 6.2, the most frequently cited reason was that the Paying Parent did not want to pay (67 per cent). Around one in three (34 per cent) reported that they did not know why the Paying Parent had not paid. The least frequent reason was that the Receiving Parent preferred not to receive maintenance (two per cent).

**Figure 6.2 Reasons why Direct Pay arrangement had not started, three months**



Understandably, given the longer-standing nature of their child maintenance arrangements, former CSA clients were more likely than new CMS clients to say that the reason the Direct Pay arrangement did not start was because they did not know how to contact the Paying Parent (13 per cent compared to eight per cent); and/or they did not want to have any contact with the Paying Parent (24 per cent compared to 15 per cent).

There were also differences in the proportions who said the reason the Direct Pay arrangement did not start was because the Paying Parent was paying for children in his/her new family, by type of previous maintenance arrangement. This reason was more frequently given by those who had previously had a CSA arrangement (13 per cent).

### 6.3.2 Reasons why Direct Pay arrangements started then stopped

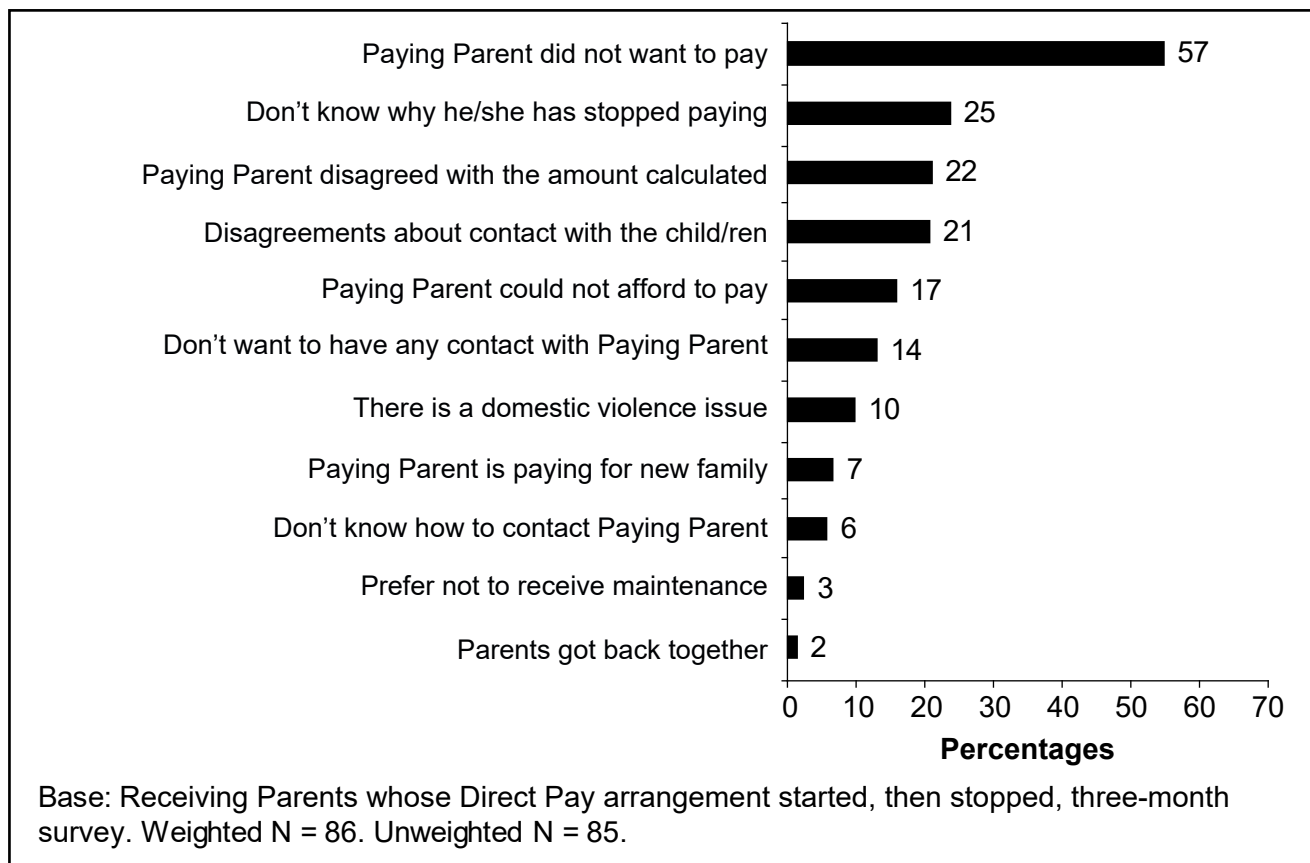
Receiving Parents whose Direct Pay arrangement had started and then stopped, were asked which reasons (from a precoded list) explained the breakdown of the maintenance arrangement. Parents could choose as many reasons as were applicable. As Figure 6.3 shows, the most frequent reason given by Receiving Parents for why their Direct Pay arrangement started then stopped was that the Paying Partner did not want to pay (57 per cent). Around a fifth also cited disagreements about contact with the children (21 per cent) as a reason. This is consistent with other literature in the area which suggests that parents

## Survey of Child Maintenance Service Direct Pay Clients

may view contact and child maintenance as a two-way bargaining tool: Paying Parents may withhold payment if they are not permitted to see their child and parents with care may limit or stop contact if child maintenance is not received (Wikeley 2007, Wikeley 2006).

Small sample sizes precluded analysis of whether reasons for payment starting and stopping differed by previous arrangement, household income or partner status.

**Figure 6.3 Reasons why Direct Pay arrangement started then stopped, three months**



### 6.3.3 Paying Parents' perspectives on Direct Pay arrangements that did not work (data from the qualitative interviews)

Within our sample of Paying Parents, there were limited examples of Direct Pay arrangements that had broken down completely. However, where this did occur, a number of factors contributed to the breakdown of the arrangement:

- Difficulties receiving the bank details for the Receiving Parent.
- Fluctuations in income making it difficult to sustain their arrangement.
- Periods of instability in their circumstances including homelessness and ill health.



These circumstances not only made it difficult to administer Direct Pay arrangements (because of lack of access to banking etc.) but also made it difficult to alert the CMS to changes in their circumstances:

*'The last time I heard from the Child Maintenance Service ... I was still homeless at the time ... I couldn't even afford the price of a stamp. That's how bad it was. Do you see what I mean? ... and they said to me they wanted me to write in and give them all this proof and that proof and I had no means ... no tools to get them this proof that they wanted.'*

(Paying Parent, aged 30-39, interviewed at 13 months)

Paying Parents who were not able to sustain their arrangement also described a reluctance to engage with the CMS as the situation worsened and arrears increased:

*'And now .. the amount [owed] is so high seriously that you sort of want to bury your head in the sand sort of thing like and you don't really want to face it.'*

(Paying Parent, aged 30-39, interviewed at 13 months)

## 6.4 Chapter summary

### 6.4.1 Ease of set up

The majority (79 per cent) of Receiving Parents who had started receiving payments three months after the Direct Pay calculation said that it was very or quite easy to set up the payments, once the CMS told them how much they should be paid.

### 6.4.2 Reasons for difficulties in setting up payments

The most frequently cited reason given by Receiving Parents for Direct Pay arrangements being difficult to set up, or not starting at all, and for starting then stopping was a perception that the Paying Parent did not want to pay (55 per cent of Receiving Parents who reported their Direct Pay arrangement being difficult to set up; 67 per cent of those whose arrangement did not start; and 57 per cent of those whose arrangement started then stopped).

Domestic violence was given as a reason by over a fifth (22 per cent) of Receiving Parents who found it difficult to set up their arrangement.

From the Paying Parents' perspective, difficulties with the set up and calculation of Direct Pay arrangements were grouped into two categories. Firstly, dissatisfaction with the criteria used to determine the level of maintenance. Secondly, some Paying Parents disputed the accuracy of their maintenance calculations because the income data used to make the calculation was out of date, or because it failed to take account of pension contributions. Consequences included administration costs, payment difficulties, and negative impacts on the relationship with the Receiving Parent.

### 6.4.3 Paying Parents' experiences of setting up Direct Pay

Paying Parents generally had a good understanding of the options available to them for paying child maintenance. Mixed views were held on the role of the CMS advisers. Some reported positive experiences, and particularly appreciated speaking to a named individual with knowledge of their case. Some also compared their experiences favourably to those under the CSA, and felt the advisers were more neutral in their approach. For those less satisfied, issues included not having a named adviser, getting inconsistent information, and feeling 'judged' by advisers for missing payments.

For one group of Paying Parents, getting the Receiving Parent's bank details to set up the payment was straightforward, as they already knew them, or were in touch and able to request them. For a second group, this was harder due to acrimony with the ex-partner, or not having any means of communication with them. Some of this second group of Paying Parents were aware of, and appreciated, the fact that the CMS could collect these details for them. However, others were not initially aware that this CMS support was available.

### 6.4.4 Methods of payment

The vast majority of Direct Pay arrangements are supposed to be via Standing Order into the Receiving Parent's bank account (81 per cent of Receiving Parents with a Direct Pay arrangement), and in nearly half of arrangements, the Paying Parent chose the method of payment (48 per cent). Reasons given by Paying Parents for choosing this method centred on ease of payment. Those who chose manual bank transfer did so because of the need to maintain control of their outgoings, in the context of financial constraints and changing circumstances.

### 6.4.5 Reasons why Direct Pay arrangements did not start

Receiving Parents gave a wide range of reasons for Direct Pay arrangements not starting. In addition to the most frequently cited reason that the Paying Parent did not want to pay, around a fifth said that it was because the Paying Parent disagreed with the amount the CMS said they should pay (18 per cent) and/or that the Receiving Parent did not want any contact with them (19 per cent). Former CSA clients were more likely than new clients to say that the Direct Pay arrangement did not start because they did not know how to contact the Paying Parent (13 per cent compared to eight per cent) and/or they did not want any contact with the Paying Parent (24 per cent compared to 15 per cent).

For those whose arrangement had started then stopped, a quarter of Receiving Parents did not know why this had happened, and around a fifth said it was because the Paying Parent could not afford to pay (17 per cent) and/or the Paying Parent disagreed with the amount the CMS said they should pay (22 per cent).

Paying Parents highlighted difficulties with receiving the bank details of Receiving Parents; fluctuations in income; and periods of instability e.g. homelessness or ill health as factors contributing to the breakdown of their arrangements.

# 7 Longer term experiences for parents with Direct Pay calculations

This chapter looks at the longer term experiences of parents who used Direct Pay. It first considers those who still had their original Direct Pay arrangement in place at 13 months, and outlines their views on why the arrangement had been sustained, before turning to the views of those whose Direct Pay arrangement had not worked in the longer term. It goes on to explore parents' awareness of Collect and Pay as an alternative arrangement, and to look at Paying Parents' perspectives on alternative arrangements. Finally, it considers Paying Parents' views on how to improve Direct Pay and how to support parents to set up FBAs.

## 7.1 Sustainable Direct Pay arrangements

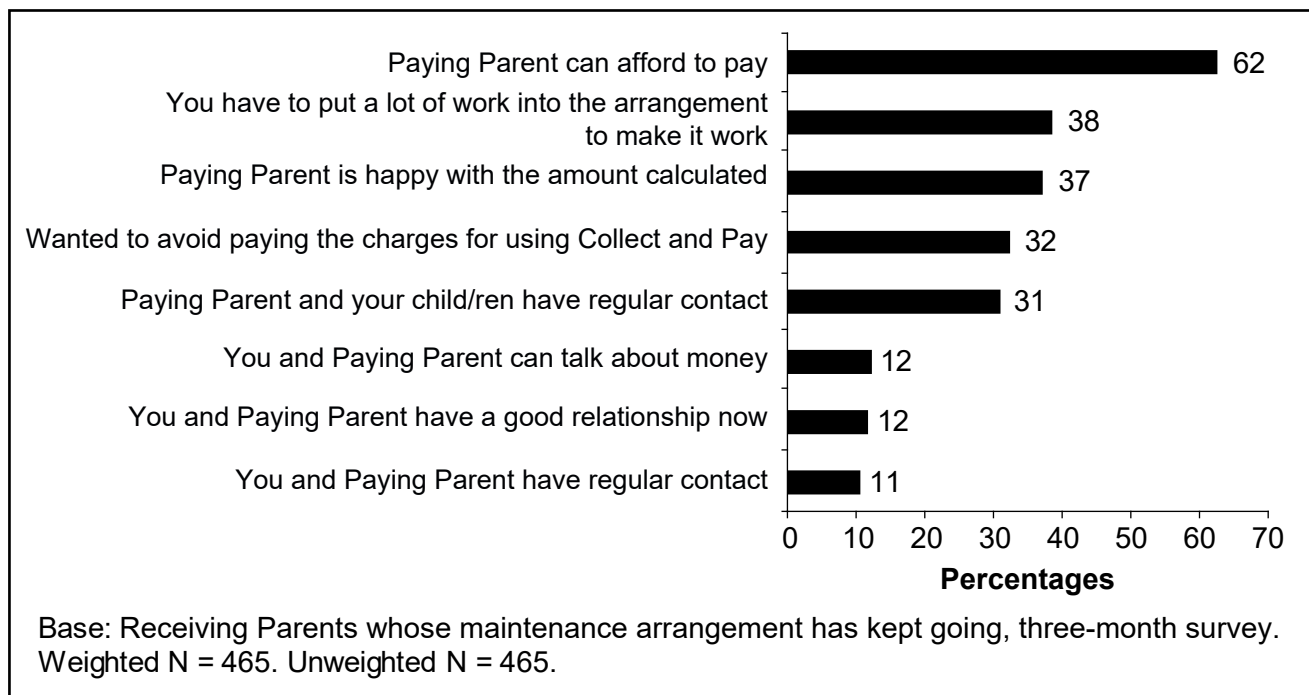
### 7.1.1 Reasons why the original Direct Pay arrangement (still in place at 13 months) had been sustained

Receiving Parents who still had a Direct Pay arrangement in place 13 months after the original calculation (55 per cent of those interviewed 13 months post-calculation) were asked the reasons that they thought it had been sustained. They were asked to choose from a list of precoded options and could select more than one answer. As shown in Figure 7.1, the most cited reason was that the Paying Parent could afford to pay (62 per cent). Around a third said it was because the Paying Parent was happy with the amount the CMS said they should pay (37 per cent), and/or the Paying Parent and child/ren have regular contact (31 per cent). The latter point reflects findings from previous research that more frequent contact between the non-resident parent and the child increases the likelihood of child maintenance payment (Ireland *et al.* 2001). The desire to avoid Collect and Pay charges was cited by 32 per cent, and 38 per cent said they had to put a lot of work into making it work.

Around a tenth gave reasons to do with the quality of the relationship with the Paying Parent: because they had regular contact with him/her (11 per cent), they could talk about money (12 per cent), and/or they had a good relationship now (12 per cent). Former CSA clients were more likely to say that the arrangement had been sustained because they and the Paying Parent could talk about money (16 per cent) and that they have a good relationship now (15 per cent), than new clients (both nine per cent).

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**Figure 7.1 Reasons why maintenance arrangements have kept going, 13 months**



### 7.1.2 Paying Parents' perspectives on how Direct Pay arrangements had been sustained (data from the qualitative interviews)

Reflections from Paying Parent interviews at 13 months post calculation who had sustained their Direct Pay arrangements over this period, suggest the following factors helped sustain arrangements:

- **A commitment to financially supporting their child/ren:**  
Where arrangements were sustained, Paying Parents were committed to supporting their child/ren and this commitment was reflected in their efforts to sustain their Direct Pay arrangements.
- **Potential for enforcement action:**  
Paying Parents were generally aware that under a Direct Pay arrangement, failure to make their maintenance payments could result in a Collect and Pay arrangement, fines and/or court action. Some Paying Parents observed that the possibility of enforcement action did influence their behaviour and played a part in ensuring their maintenance payments were made on time and as agreed:

*'If you miss payments they can put you on to the Collect and Pay ... where they take the money from your account and pass it on for you. They charge you 20 per cent for doing it which I think is a lot, a big percentage to be charging... it makes me want to make all my payments on time, so I suppose there's that.'*

(Paying Parent, aged 30-39, interviewed at 13 months)

For others, enforcement action was viewed as irrelevant because they were committed to making the maintenance payments anyway.

- **Communication with the Paying Parent**

Although there were examples of Direct Pay arrangements being sustained with minimal contact between the Paying and Receiving Parents, parents who were able to discuss their finances felt this helped to sustain Direct Pay arrangements. In large part, this was because it gave them an opportunity to resolve any issues or difficulties between themselves before recourse to the CMS. Examples included Receiving Parents contacting Paying Parents to alert them when payments were late, and Paying Parents notifying receiving parents of delays to payment and providing an explanation.

## **7.2 Parents whose Direct Pay arrangements did not work**

### **7.2.1 Reasons original Direct Pay arrangement did not start, or started and then stopped**

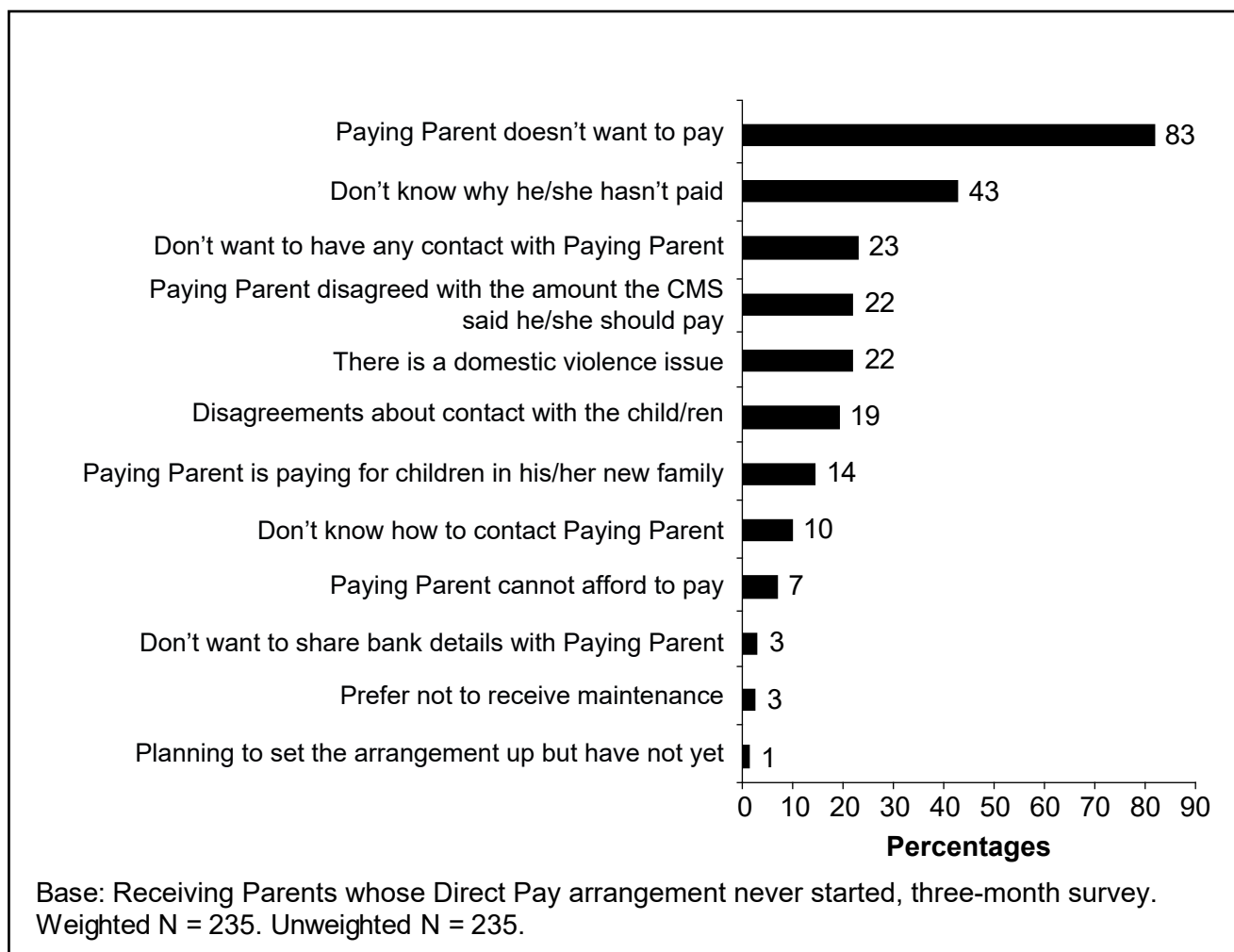
Receiving Parents whose Direct Pay arrangement never started, 13 months after the calculation, were asked their views on the reasons for this. Again, they were asked to choose from a list of precoded options and could select more than one answer.

Figure 7.2 shows that by far the most frequent reason given was that the Paying Parent did not want to pay (83 per cent). 43 per cent did not know why the Paying Parent had not paid. Around a fifth said it was because the Paying Parent disagreed with the amount the CMS said s/he should pay (22 per cent), they did not want to have any contact with the Paying Parent (23 per cent), disagreements about contact with the children (19 per cent), and/or because of a domestic violence issue (22 per cent). Only three per cent said it was because they preferred not to receive maintenance.

Former CSA clients were more likely to say that the reason was because the Paying Parent was paying for children in his/her new family (19 per cent) than new clients (nine per cent). Conversely, new clients were more likely to say it was because they preferred not to receive maintenance (six per cent) than former CSA clients (zero per cent).

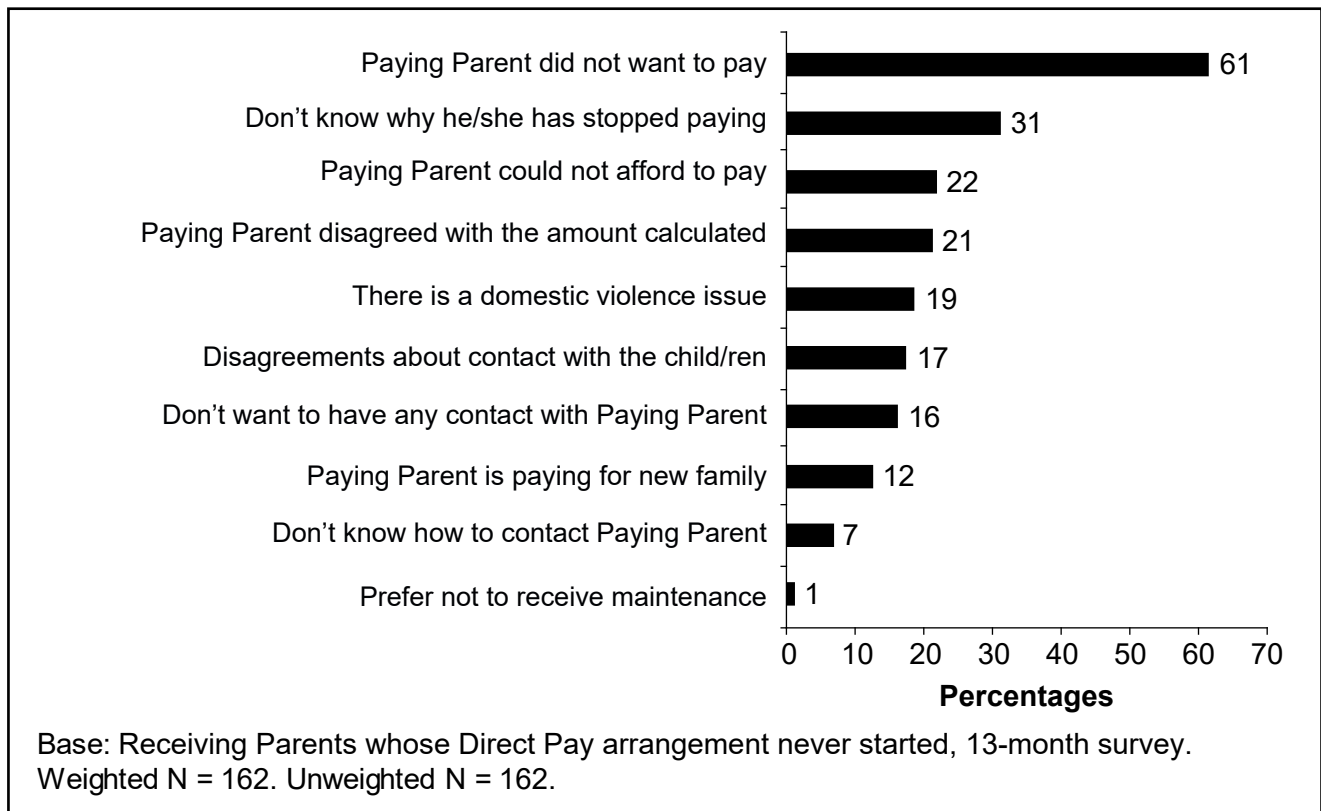
## Survey of Child Maintenance Service Direct Pay Clients

**Figure 7.2 Reasons why Direct Pay arrangement did not start, 13 months**



The same question and set of precoded options was asked of Receiving Parents whose original Direct Pay arrangement had started then stopped 13 months after the Direct Pay calculation (Figure 7.3). Again the most frequent reason given was that the Paying Parent did not want to pay (61 per cent). Almost a third (31 per cent) did not know why s/he had stopped paying. Around a fifth said it was because the Paying Parent could not afford to pay (22 per cent), disagreed with the amount the CMS said they should pay (21 per cent), disagreements about contact with the children (17 per cent), and/or because of a domestic violence issue (19 per cent).

**Figure 7.3 Reasons Direct Pay arrangement started then stopped, 13 months**



**Awareness that CMS can share bank details and chase payments**

If Receiving Parents with a Direct Pay calculation do not wish to be in contact with the Paying Parent, the CMS can share bank details with the Paying Parent on their behalf so that maintenance payments can begin. Eighty-three per cent of Receiving Parents whose Direct Pay arrangement did not work (i.e. started then stopped, or never started) were aware that the CMS could have chased payments for them. The vast majority (83 per cent) of Receiving Parents whose Direct Pay arrangement was never set up, and who said this was because they did not want to share their bank details with the Paying Parent, they did not want to have contact with the Paying Parent, and/or they did not know how to contact the Paying Parent, said that they did know that the CMS can share bank details, so they would not need to contact the Paying Parent.

**Whether parents went back to the CMS when their Direct Pay arrangement did not work**

The majority (82 per cent) of Receiving Parents whose Direct Pay arrangement did not work went back to the CMS to tell them that the Paying Parent had stopped paying/did not pay.

**Awareness that those with failed Direct Pay arrangements can move on to Collect and Pay**

Eighty-five per cent of Receiving Parents whose Direct Pay arrangement did not work, had not made an alternative maintenance arrangement, and had been back to the CMS, were aware that they could move on to Collect and Pay.

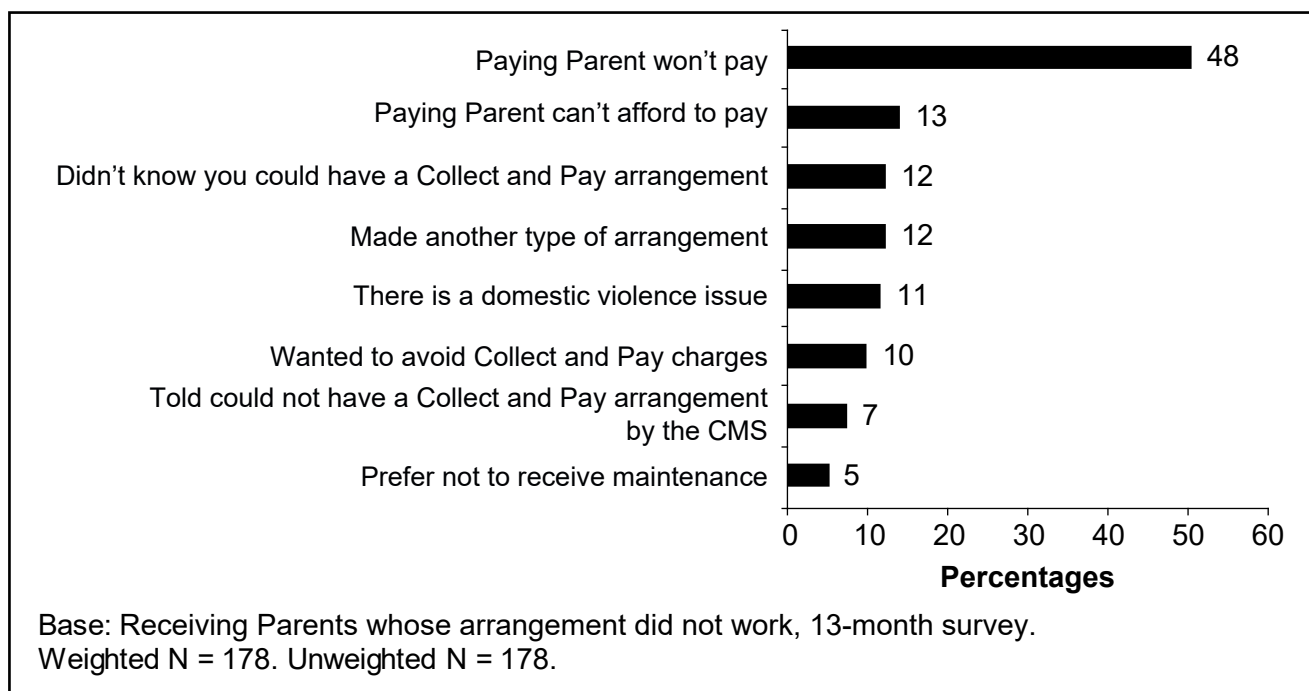
## Survey of Child Maintenance Service Direct Pay Clients

### Reasons why parents whose Direct Pay arrangement did not work, did not move on to Collect and Pay

At 13 months after the Direct Pay calculation, Receiving Parents whose Direct Pay arrangement never started, or started then stopped, and did not move on to Collect and Pay, were asked their views on the reasons for this. They were asked to choose from a list of precoded options and could select more than one answer.

As shown in Figure 7.4, the most frequently cited reason for not moving from Direct Pay on to a Collect and Pay arrangement was that the Paying Parent would not pay (48 per cent). Other reasons included the Paying Parent could not afford to pay (13 per cent); wanting to avoid the Collect and Pay charges (10 per cent), and having had another arrangement made (12 per cent). Only five per cent said it was because they preferred not to receive maintenance.

**Figure 7.4** Reasons why parents whose Direct Pay arrangement did not work, did not move on to Collect and Pay



### 7.2.2 Paying Parents' perspectives on alternative arrangements (data from the qualitative interviews)

Not all Paying Parents who had an initial Direct Pay calculation went on to use a Direct Pay maintenance arrangement. This section draws on qualitative interviews with Paying Parents to report on the factors that influenced decisions to use alternative arrangements.



### Family-based arrangements

Paying Parents who initially had a Direct Pay calculation, but then went on to agree on a FBA described a range of motivations:

- **Desire to avoid CMS involvement:**

A preference was expressed for keeping maintenance arrangements private and avoiding CMS involvement. Where this was the case, Paying Parents felt government involvement was intrusive; interfered with their role as a parent; and was more administratively burdensome. There was also some dissatisfaction expressed with how maintenance levels were calculated under Direct Pay (e.g. how personal circumstances or levels of shared care were taken into consideration), and a FBA meant the level of payment could be agreed privately.

- **Greater flexibility:**

Some Paying Parents wanted the option of varying the amount paid or making ad-hoc payments for one-off expenses and they felt a FBA offered more opportunities for this flexibility. In comparison, a Direct Pay arrangement was felt to offer less scope for this because of the potential for enforcement action if the scheduled payments were not paid.

- **To avoid the CMS application fee:**

To use the CMS, the parent opening the case must pay an application fee of £20. One motivation for setting up a FBA was to avoid the payment of this fee. In one case for example, a Paying Parent had paid the application fee and set-up a Direct Pay arrangement with one ex-partner, but chose to set-up a FBA with another ex-partner to avoid paying the £20 fee a second time.

Facilitators to agreeing and sustaining FBAs included:

- **Using online maintenance calculators:**

Paying Parents who had used online maintenance calculators to help judge the level of maintenance to be paid under a FBA, reflected that these were helpful because both parties were able to verify the level of maintenance, increasing trust that the agreement was fair.

*'I find them pretty useful, because it's just instant, and ... [my ex-partner] will see exactly the same if they go and do it, so that they know that I'm not lying or anything, and I can show them my P60 and say, 'Look, there you go, go and do the calculator', and that's what I'm giving you, is what you're meant to get.'*

(Paying Parent, aged 30-39, interviewed at 13 months)

- **Advice from CM Options and CMS advisers:**

Paying Parents took advice from Child Maintenance Options and CMS advisers who made it clear that a FBA was an alternative option to Direct Pay.

- **Paying a higher level of maintenance:**

Paying Parents who offered to pay a higher level of maintenance than that calculated under the Direct Pay arrangement, reflected that this was a key facilitator to setting up a FBA.

### Case example of a FBA

Under a Direct Pay arrangement this Paying Parent was due to pay £7 a week in maintenance because the calculation was based on the previous tax year when he had been unemployed. However, he had recently found employment and just prior to the Direct Pay arrangement being set up he had begun to pay £20 a week to the receiving parent. In discussion with her, he opted to continue with the FBA because he wanted to support his child and the level of maintenance they had agreed between them was a more accurate reflection of his current circumstances.

- **Amicable relationship with receiving parent:**

Being on an amicable footing with the Receiving Parent was viewed as a facilitator to a FBA because both parties felt able to discuss the issues; negotiate what was felt to be a fair arrangement and maintain a sufficient level of communication to sustain it in the long-term. However, there were examples of Paying Parents who were able to arrange a FBA despite describing their relationship with the receiving parent as 'poor'. In these circumstances, other factors facilitated the arrangement including the use of mediation, and agreeing to pay a higher level of maintenance than would be offered under a Direct Pay arrangement.

## 7.3 Paying Parents' views on how to improve Direct Pay (data from the qualitative interviews)

Paying Parents identified a range of ways in which Direct Pay could be improved. These fell into four broad themes, and each is discussed in turn here:

### Criteria for Direct Pay maintenance calculations

In relation to the criteria used to calculate Direct Pay maintenance levels, Paying Parents made a range of suggestions:

- Paying Parents who were in dispute with the receiving parent over levels of shared care wanted the CMS to review how they evidenced shared care arrangements when calculating Direct Pay maintenance levels.

The use of shared care 'bands' was felt to create perverse incentives for receiving parents to reduce the contact Paying Parents had with their child/ren to increase maintenance payments. Paying Parents wanted this issue reviewed, as well as further consideration given to whether 'days' rather than 'nights' of care should be the criteria used to assess levels of shared care.

- Paying Parents who had periods of ill-health wanted a review of the current stipulation that maintenance arrangements would not be reassessed unless a period of sickness absence extended beyond 12 weeks.
- Paying Parents wanted greater consideration given to their individual financial circumstances when Direct Pay calculations were being made.

### Accuracy of Direct Pay calculations

Paying Parents were frustrated when Direct Pay calculations were based on assessments of their income which they perceived to be inaccurate. Recommendations to improve this issue included gathering more accurate income information by sharing information with the CSA (in cases where parents had previously had arrangements under them).

Paying Parents also wanted more timely resolution of these issues to avoid arrears accruing and relationships with receiving parents deteriorating further.

### A free Collect and Pay service in some circumstances

Mixed views were held on the introduction of a charge for a Collect and Pay arrangement. While some felt a charge was appropriate because of the administration involved and because it incentivised parents to organise their own child maintenance arrangements, others felt the charges were too high.

One view held was that vulnerable groups who would struggle to administer Direct Pay arrangements (for example, those with mental health problems), should have the option of having a Collect and Pay arrangement without the charges.

### The role of the Child Maintenance Service

The following recommendations were made to improve the service provided by the CMS:

- **A named case worker:**  
Paying Parents wanted a consistent named case worker to manage their case because of the continuity of care this provided.
- **Security procedures:**  
The current security procedures were a frustration for some. A review of these processes to streamline the information required was recommended.
- **Collection of bank details:**  
To avoid arrears, Paying Parents wanted the CMS to proactively and quickly collect bank details from the receiving parent.
- **Complaints:**  
In cases where Paying Parents were unhappy with the way they had been treated, they wanted a clear complaints procedure which included detail on the timeframe in which complaints would be dealt with.

## 7.4 Paying Parents' views on how parents could be supported to make family-based arrangements (data from the qualitative interviews)

When asked how parents might be supported to arrange FBAs as an alternative to Direct Pay, Paying Parents drew on their own experiences and fell into two groups:

- **Parents who felt FBAs were not feasible:**  
This group of parents felt that FBAs were not an option for them. For this group, the CMS acting as intermediary was felt to be vital for a range of reasons:
  - they were not allowed contact with their ex-partner;
  - the relationship with their ex-partner was too poor to enable them to come to an agreement and sustain it;
  - the CMS was felt to provide greater proof that maintenance had been paid than a FBA;
  - the CMS had an enforcement role and this was needed to ensure payments were made.
- **Parents who felt FBAs might be feasible in the future:**  
This group of parents were open to the possibility of a FBA in the future and made the following suggestions for ways they could be encouraged:
  - **Mediation:**  
Parents felt affordable mediation, offered on an ongoing basis would be beneficial. For this to be useful, they reflected that mediation might be required at various points after separation as circumstances changed that might impact on child maintenance arrangements.
  - **Support to resolve contact disputes:**  
Parents reflected that supporting children financially was only one aspect of parenting after divorce or separation. Paying Parents wanted more support to resolve other issues including disputes over contact, because these disputes damaged relationships between the parents which in turn made FBAs less sustainable.
  - **Continue to raise awareness of FBAs:**  
Finally, raising awareness of FBAs and encouraging parents to consider FBAs as a valid way of organising child maintenance was viewed as helpful.

## 7.5 Summary

### 7.5.1 Factors that help to sustain a Direct Pay arrangement

Receiving Parents who still had their Direct Pay arrangement in place 13 months after the original calculation (55 per cent of those interviewed 13 months post-calculation) were asked the reasons that they thought it had been sustained. The reason most frequently cited was that the Paying Parent could afford to pay the maintenance agreed (62 per cent of those whose Direct Pay arrangement was still in place 13 months post-calculation). Around a third said it was because the Paying Parent was happy with the amount the CMS said they should pay (37 per cent), the Paying Parent and child/ren have regular contact (31 per cent), and/or the desire to avoid Collect and Pay charges (32 per cent).

Around a tenth of Receiving Parents gave reasons centred around the quality of the relationship with the Paying Parent, such as regular contact and being able to talk about money. Paying Parents mirrored this view, citing communication between the ex-partners as one of the key factors in sustaining a Direct Pay arrangement.

Paying Parents who had maintained their arrangements highlighted that communication with the Receiving Parents tended to help sustain arrangements as it provided the opportunity to resolve any issues or difficulties as they arose rather than involving the CMS. A commitment to support their children, and for some, the potential for enforcement action by the CMS were other reasons given for maintaining their arrangements.

### **7.5.2 Why some Direct Pay arrangements have not started or started then stopped at 13 months**

Amongst Receiving Parents whose Direct Pay arrangement had never started, or had started then stopped, a range of reasons was given, but by far the most frequent reason given was that the Paying Parent did not want to pay (never started: 83 per cent; started then stopped: 61 per cent).

Around a fifth said it was because:

- the Paying Parent disagreed with the amount the CMS said s/he should pay (never started: 22 per cent; started then stopped: 21 per cent);
- they did not want to have any contact with the Paying Parent (never started: 23 per cent; started then stopped: 16 per cent);
- disagreements about contact with the children (never started, 19 per cent: started then stopped: 17 per cent);
- there was a domestic violence issue (never started: 22 per cent; started then stopped: 19 per cent).

### **7.5.3 Going back to the CMS if arrangements do not work**

The majority (83 per cent) of Receiving Parents whose Direct Pay arrangement did not work (i.e. started then stopped, or never started) were aware that the CMS could have chased payments for them, and went back to the CMS to tell them that payments had stopped (82 per cent). Of those in this latter group who had not made an alternative arrangement, the majority (85 per cent) were aware that they could move on to Collect and Pay, but 15 per cent did not know this.

### **7.5.4 Reasons why parents whose Direct Pay arrangement did not work, did not move on to Collect and Pay**

Echoing the frequently cited explanation for why Direct Pay arrangements did not work, Receiving Parents whose Direct Pay arrangement never started, or started then stopped and did not move on to Collect and Pay, almost half (48 per cent) said it was because the Paying Parent would not pay.

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Around one in 10 cited the following reasons:

- they did not know that they could switch to a Collect and Pay arrangement (12 per cent);
- the Paying Parent could not afford to pay (13 per cent);
- they had made another arrangement (12 per cent);
- because of a domestic violence issue (11 per cent).

### **7.5.5 Paying Parent views on why they chose a FBA over Direct Pay**

Paying Parents who had an initial Direct Pay calculation, but then went on to have a FBA described a range of motivations: the desire to avoid CMS involvement for reasons of privacy or dissatisfaction with the method of maintenance calculation, greater flexibility and to avoid the CMS application fee.

Facilitators to agreeing and sustaining FBAs included: using online maintenance calculators to increase trust that the agreement was fair, getting advice from CM Options and CMS advisers that a FBA was a viable alternative to Direct Pay, an amicable relationship with the Receiving Parent and, for the group who offered this, paying a higher level of maintenance to that required under Direct Pay agreement.

### **7.5.6 Paying Parent views on how parents could be supported to make FBAs**

Some Paying Parents felt that FBAs were not feasible, as the CMS played a vital intermediary role, for example in circumstances where they were not allowed contact with their ex-partner, the relationship was strained, or the CMS's enforcement role was required to ensure payments were made.

The group of parents who felt FBAs might be feasible in the future suggested that access on an ongoing basis to mediation services and support to resolve contact disputes would facilitate the agreement of this type of arrangement. Awareness raising of FBAs as a viable maintenance arrangement was also felt to be useful.

## 8 Conclusions

This chapter draws together and summarises key messages and learning points from the study.

### 8.1 Child maintenance outcomes at three and 13 months

Receiving Parents were surveyed three months and 13 months after they obtained a Direct Pay calculation from the CMS. A key aim of the study was to understand whether a child maintenance arrangement had been successfully established or not.

At three months, around two-thirds (68 per cent) of Receiving Parents reported having a child maintenance arrangement of any type in place. This included a CMS arrangement (Direct Pay or Collect and Pay), a FBA or a court arrangement. A small proportion of Receiving Parents were in the process of setting up an arrangement and a quarter remained without an arrangement of any type in place.

Ten months later, the proportion of Receiving Parents with an arrangement had increased slightly, with three-quarters (75 per cent) having an arrangement of any type in place. This indicates that while the majority of parents are able to establish an arrangement relatively quickly after receiving a Direct Pay calculation, for some parents it takes longer for payments to be set up.

In terms of the types of arrangement that were established by parents, at three months after the Direct Pay calculation almost seven in ten Receiving Parents had the Direct Pay arrangement in place and only a small proportion had a Collect and Pay arrangement. The situation changed over time and at the 13-month interview a lower proportion of Receiving Parents had a Direct Pay arrangement (around six in ten) and a greater proportion had a Collect and Pay arrangement (two in ten). This indicates that, as would be expected, some parents initially have a Direct Pay arrangement, but move on to Collect and Pay after a period of time because their Direct Pay arrangement is not working as intended.

Looking at whether an arrangement is set up or not is a fairly crude way of understanding parents' child maintenance situations and interactions between parents. A slightly more nuanced approach is to consider how effective an arrangement is in terms of the timeliness of payments, whether the full maintenance amount is received and Receiving Parents' perceptions of how well the arrangement is working. The research found that once established, the majority of Direct Pay arrangements tend to work reasonably well. Of those Receiving Parents who had started receiving Direct Pay payments at three months, seven in 10 had an effective arrangement, meaning that payments were being made on time, in full and the Receiving Parent perceived the arrangement to be working well. The proportions of Receiving Parents with an effective Direct Pay arrangement at 13 months were similar. It is possible that cases not classed as effective could be partially effective – ie some money could be flowing.

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However, a substantial group of Receiving Parents were unable to set up an effective Direct Pay arrangement: around half of all those who had received a Direct Pay calculation either had no arrangement or had an arrangement that was not fully effective at three and 13 months (51 per cent at three months and 47 per cent at 13 months).

Most Receiving Parents whose Direct Pay arrangement did not work (i.e. started then stopped, or never started) were aware that the CMS could have chased payments for them, and went back to the CMS to tell them that payments had stopped. Of those in this latter group who had not made an alternative arrangement, most were aware that they could move on to Collect and Pay, but a small proportion did not know this. This suggests improved communications about the option to use Collect and Pay may help a minority of parents with arrangements that are not fully effective to switch to Collect and Pay. However, there are likely to be other barriers to accessing Collect and Pay that cannot be overcome by improved communications alone.

There were differences in the maintenance situations of the different 'separation types' of parents, with the Receiving Parents who had no contact with the ex-partner and experienced domestic violence, and those who were not married, had a short relationship and no contact, appearing to face the most barriers in terms of maintenance. Parents that had more frequent contact (even though domestic violence was experienced) or a more amiable relationship, appeared to be in a better situation, with those in the 'domestic violence, frequent contact, unfriendly' group and the 'cohabitated, short relationship, friendly' group tending to have more positive maintenance outcomes at three months and 13 months. Furthermore, both Receiving and Paying Parents who were able to sustain their Direct Pay arrangement over 13 months cited contact, quality of relationship and being able to talk about money as contributing factors. This is consistent with existing literature that demonstrates frequent contact and friendliness of relationship between parents is associated with increased likelihood of child maintenance payments (Bradshaw *et al.*, 1999; Skinner and Bradshaw, 2000; Skevik, 2006; Wikeley, 2006).

Almost a third of Receiving Parents with a Direct Pay arrangement received less than £100 child maintenance per month, with the majority receiving under £200. With almost half of Receiving Parents having a gross annual household income of less than £15,600, it is evident that in some cases Direct Pay payments represent a substantial proportion of the annual income of the household.

## 8.2 Decision-making processes behind the Direct Pay arrangement

While most Receiving Parents were involved in the decision to use Direct Pay, a minority were required to try to use Direct Pay as a means to establish a maintenance arrangement, even though they did not wish to. A quarter of Receiving Parents reported that either the Paying Parent or the CMS made the decision and they were not involved. These Receiving Parents tended to be dissatisfied with the decision and those who were unhappy with the CMS or the Paying Parent's decision to use Direct Pay were also less likely to have an arrangement in place at three months.



Generally Receiving Parents paid the application fee to set up the Direct Pay arrangement. Among those who paid, three in five reported that the fee was easily affordable. Unsurprisingly, those on low incomes were more likely to report that the fee was difficult to afford, indicating that the application fee may be acting as a barrier to some low income families accessing the service.

The reasons why parents chose to use Direct Pay were complex and varied substantially by their previous experiences and current circumstances. In most cases, a range of reasons were provided by Receiving and Paying Parents for why they chose to use Direct Pay over a FBA rather than a single, defining reason.

Overall, the reasons most commonly cited by Receiving Parents for choosing Direct Pay were that they felt the Paying Parent was more likely to pay with the involvement of the CMS and/or they had tried to make a FBA in the past which had not worked. This suggests that for many parents using the CMS is not their preferred option and they have tried to set up a FBA in the first instance. Paying Parents offered further insight into why Direct Pay is chosen, describing reasons such as the official calculation helping to overcome uncertainty about what they should pay and the need for an intermediary because they have no contact or means of making contact with their ex-partner. Interestingly, there was also a perception that Direct Pay gives better proof of payment than a FBA, which could help avoid disputes.

### **8.2.1 The influence of charging on decision-making**

Collection charges appear to affect parents' decision making to some degree, with a third of Receiving Parents who made the decision to use Direct Pay and also some Paying Parents citing the desire to avoid charges as a contributing factor for choosing Direct Pay over Collect and Pay. Overall, just under half of Receiving Parents who chose Direct Pay stated they had been influenced a lot or to some extent by the charges. Ten per cent of those whose arrangement did not work (never started or started then stopped) reported that wanting to avoid charges was one of the reasons they had not moved on to Collect and Pay.

## **8.3 Main reasons why Direct Pay arrangements fail/are not set-up in the first instance**

A quarter of Receiving Parents did not have an arrangement in place three months after their Direct Pay calculation. The reasons Receiving Parents gave for not having an arrangement most commonly related to the Paying Parent not wanting to pay or not knowing why the Paying Parent had not paid. Similarly, among Receiving Parents who did not have a Direct Pay arrangement in place at 13 months and did not move on to Collect and Pay, the most commonly cited reason was that the Paying Parent would not pay.

Disagreement with the maintenance calculation was provided as a reason for why an arrangement failed or was not set up by around a fifth of Receiving Parents and was also raised as an issue by Paying Parents. Paying Parents gave examples of maintenance calculations based on inaccurate income data, or difficulties as a result of calculations being based on their salary from the previous year (a particular problem for self-employed parents and those on 'zero-hours' contracts). Some also expressed being dissatisfied with the criteria in relation to shared care that were used by the CMS. This suggests that reviewing the processes for collecting data to inform the calculation and the formula and criteria used could be beneficial.

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The study was not able to explore reasons for non-payment fully from the Paying Parent perspective, but from a limited sample it appears that unstable circumstances such as ill health or homelessness and fluctuations in income are contributing factors.

Reflecting that the cases are older, former CSA clients were more likely than new CMS clients to say that the reason for not having an arrangement was that they did not know how to contact the Paying Parent or that they did not want to have contact with their ex-partner. They were also more likely to give the fact that the Paying Parent was paying for children in his/her new family as a reason.

Where Direct Pay arrangements had been set-up, but were perceived not to be working well, Receiving Parents most commonly stated that the reason was that the Paying Parent did not want to pay. Payments not being made on time was cited as an issue by around a quarter of Receiving Parents and some Paying Parents also indicated challenges to making timely payments because the payment schedule was not aligned to their salary payments. Other reasons for gaps or delays in payments given by Paying Parents were unstable financial circumstances due to unemployment, insecure or temporary work contracts and sick pay as a result of ill health.

Most Receiving Parents who had started receiving payments found it very or quite easy to set up the payments. However, over a fifth of parents indicated that it was difficult to set up payments due to domestic violence and just two per cent of Receiving Parents whose Direct Pay payments had started reported using a bank account with a generic or national sort code. This indicates that there could be value in the CMS focusing on communicating the options to use bank accounts with centralised sort codes and to pass on details to the Paying Parent. The option to move on to Collect and Pay is also likely to be a particularly important service for this group and so should be communicated effectively. In addition, some Paying Parents did not know that the CMS could collect the Receiving Parents' bank details for them. Again, there could be a greater emphasis on communicating this.

## 8.4 Conclusions summary

The aim of the Child Maintenance reforms is to encourage and support more families to make their own collaborative FBAs. For parents unable to set up their own private arrangement, facilitating the transfer of statutory maintenance directly between parents through Direct Pay is intended to encourage collaboration and avoid collection charges.

This study suggests that Direct Pay is working reasonably well for many parents who apply for a Direct Pay calculation and that most parents with an arrangement were able to set it up with relative ease. The proportion of cases that remained on Direct Pay after a year (59 per cent) was higher than estimates in the Department for Work and Pensions' impact assessment of the new statutory scheme, in which it was assumed that 40 per cent of cases would remain on Direct Pay after a year. However, not all of these arrangements were effective.

At both three and 13 months after receiving a calculation, around half of Receiving Parents had either no arrangement or an arrangement that was not fully effective. The fact they have not moved on to Collect and Pay indicates that this aspect of Direct Pay is not working fully as intended and this should be an area of focus for the CMS.

At this early stage there is some evidence that charges may be contributing to the policy objective of reducing collection costs by enabling the transfer of statutory maintenance directly between parents. However, the collection charges also appear to be deterring at least some parents who could benefit from Collect and Pay from accessing this service. This research does not assess longer term impacts.

# Appendix A

## Additional tables

Due to rounding, weighted base totals may not equate exactly to the individual column figures added together. Also due to rounding percentage figures may not add up to exactly 100 per cent.

### A.1 Parents who receive a Direct Pay calculation

**Table A.1 Sex**

	Percentage
Female	95
Male	5
<i>Unweighted base</i>	<i>1,675</i>

Base: Parents who had received a Direct Pay calculation.

**Table A.2 Age**

	Percentage
Under 20	1
20-25	11
26-30	17
31-35	21
36-40	19
41-45	16
46-50	11
51+	4
<i>Unweighted base</i>	<i>1,669</i>

Base: Parents who had received a Direct Pay calculation.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.3 Age by client type**

Age	Type of client		Total
	New CMS	Former CSA	
	%	%	%
Under 20	1	0	1
20-25	16	4	11
26-30	21	12	17
31-35	20	21	21
36-40	17	22	19
41-45	13	19	16
46-50	9	15	11
51+	3	7	4
<i>Weighted base</i>	988	683	1,671
<i>Unweighted base</i>	826	843	1,669

Base: Parents who had received a Direct Pay calculation.

**Table A.4 Number of children in the household**

	Percentage
1	29
2	38
3	20
4	9
5 or more	5
<i>Unweighted base</i>	1,675

Base: Parents who had received a Direct Pay calculation.

**Table A.5 Age of children in the household**

	Percentage
0-5	48
6-11	52
12-15	35
16-19	26
<i>Unweighted base</i>	1,675

Base: Parents who had received a Direct Pay calculation.

Note: Respondents were able to give more than one response to this question and therefore the sum of the percentages may be greater than 100.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.6** Number of children, by client type

Number of children	Type of client		Total
	New CMS	Former CSA	
	%	%	%
1	32	24	29
2	38	38	38
3	19	21	19
4	7	11	9
5 or more	4	6	5
<i>Weighted base</i>	990	685	1,675
<i>Unweighted base</i>	827	848	1,675

Base: Parents who had received a Direct Pay calculation.

**Table A.7** Whether they have a child under six, by client type

Whether they have a child under 6	Type of client		Total
	New CMS	Former CSA	
	%	%	%
Yes	58	35	48
No	42	65	52
<i>Weighted base</i>	990	685	1,675
<i>Unweighted base</i>	827	848	1,675

Base: Parents who had received a Direct Pay calculation.

**Table A.8** Whether they have a child aged 12-16, by client type

Whether they have a child aged 12-16	Type of client		Total
	New CMS	Former CSA	
	%	%	%
Yes	29	43	35
No	71	57	65
<i>Weighted base</i>	990	685	1,675
<i>Unweighted base</i>	827	848	1,675

Base: Parents who had received a Direct Pay calculation.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.9 Whether they have a child aged 17+, by client type**

	Type of client		Total
	New CMS	Former CSA	
Whether they have a child aged 17+	%	%	%
Yes	20	34	26
No	80	66	74
<i>Weighted base</i>	990	685	1,675
<i>Unweighted base</i>	827	848	1,675

Base: Parents who had received a Direct Pay calculation.

**Table A.10 Whether they have an eligible child under six, by client type**

	Type of client		Total
	New CMS	Former CSA	
Whether they have an eligible child under 6	%	%	%
Yes	46	23	37
No	54	77	63
<i>Weighted base</i>	990	685	1,675
<i>Unweighted base</i>	827	848	1,675

Base: Parents who had received a Direct Pay calculation.

**Table A.11 Whether they have an eligible child aged 12-16, by client type**

	Type of client		Total
	New CMS	Former CSA	
Whether they have an eligible child aged 12-16	%	%	%
Yes	24	37	30
No	76	63	70
<i>Weighted base</i>	990	685	1,675
<i>Unweighted base</i>	827	848	1,675

Base: Parents who had received a Direct Pay calculation.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.12 Whether they have an eligible child aged 17+, by client type**

Whether they have an eligible child aged 17+	Type of client		Total %
	New CMS %	Former CSA %	
Yes	12	22	16
No	88	78	84
<i>Weighted base</i>	990	685	1,675
<i>Unweighted base</i>	827	848	1,675

Base: Parents who had received a Direct Pay calculation.

**Table A.13 Ethnicity**

	Percentage
White English/Welsh/Scottish/Northern Irish/British	84
Irish	1
Other white	3
Mixed White and Black Caribbean	1
Mixed White and Black African	0
Mixed White and Asian	0
Other mixed	1
Black Caribbean	2
Black African	2
Other Black/Black British	1
Indian	2
Pakistani	1
Bangladeshi	0
Other Asian	0
Arab	0
Other ethnic group	2
<i>Unweighted base</i>	1,657

Base: Parents who had received a Direct Pay calculation.



## Survey of Child Maintenance Service Direct Pay Clients

**Table A.14 Partner status**

	Percentage
Couple household	22
Single parent household	78
<i>Unweighted base</i>	<i>1,672</i>

Base: Parents who had received a Direct Pay calculation.

**Table A.15 Partner status, by client type**

Partner status	Type of client		Total
	New CMS	Former CSA	
	%	%	%
Couple household	20	25	22
Single parent household	80	75	78
<i>Weighted base</i>	<i>988</i>	<i>684</i>	<i>1,672</i>
<i>Unweighted base</i>	<i>825</i>	<i>847</i>	<i>1,672</i>

Base: Parents who had received a Direct Pay calculation.

**Table A.16 Partner work status**

	Percentage
Currently in paid work	83
Not currently in paid work	17
<i>Unweighted base</i>	<i>378</i>

Base: Parents who had received a Direct Pay calculation with a spouse or partner.

**Table A.17 Employment status**

	Percentage
Currently in paid work	60
Not currently in paid work	40
<i>Unweighted base</i>	<i>1,667</i>

Base: Parents who had received a Direct Pay calculation.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.18 Employment status, by client type**

Employment status	Type of client		Total
	New CMS	Former CSA	
	%	%	%
Currently in paid work	57	65	60
Not currently in paid work	43	35	40
<i>Weighted base</i>	985	682	1,667
<i>Unweighted base</i>	823	844	1,667

Base: Parents who had received a Direct Pay calculation.

**Table A.19 Gross annual household income, by client type**

Gross annual household income	Type of client		Total
	New CMS	Former CSA	
	%	%	%
2,599 or below	0	0	0
2,600-5,199	4	2	4
5,200-10,399	16	14	15
10,400-15,599	28	25	26
15,600-20,799	17	18	17
20,800-25,999	9	13	11
26,000-31,199	13	14	13
31,200-36,399	4	3	4
36,400-39,999	2	3	2
40,000-46,799	3	3	3
46,800-51,999	2	1	1
52,000+	3	4	3
<i>Weighted base</i>	883	603	1,487
<i>Unweighted base</i>	739	748	1,487

Base: Parents who had received a Direct Pay calculation.

**Table A.20 Paying partner work status**

	Percentage
Currently in paid work	90
Not currently in paid work	10
<i>Unweighted base</i>	1,436

Base: Parents who had received a Direct Pay calculation.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.21 Gross annual household income**

	Percentage
2,599 or below	0
2,600-5,199	4
5,200-10,399	15
10,400-15,599	26
15,600-20,799	17
20,800-25,999	11
26,000-31,199	13
31,200-36,399	4
36,400-39,999	2
40,000-46,799	3
46,800-51,999	1
52,000+	3
<i>Unweighted base</i>	<i>1,487</i>

Base: Parents who had received a Direct Pay calculation.

**Table A.22 Previous maintenance arrangement**

	Percentage
Yes, had a child maintenance arrangement before	59
No, did not have a child maintenance arrangement before	41
<i>Unweighted base</i>	<i>1,657</i>

Base: Parents who had received a Direct Pay calculation.

**Table A.23 Previous maintenance arrangement, by client type**

Previous maintenance arrangement	Type of client		Total
	New CMS %	Former CSA %	
Yes, had a child maintenance arrangement before	54	67	59
No, did not have a child maintenance arrangement before	46	33	41
<i>Weighted base</i>	<i>979</i>	<i>677</i>	<i>1,656</i>
<i>Unweighted base</i>	<i>818</i>	<i>839</i>	<i>1,657</i>

Base: Parents who had received a Direct Pay calculation.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.24 Previous maintenance arrangement type**

	Percentage
CSA arrangement	32
Court arrangement	2
Family-based arrangement	24
None	42
<i>Unweighted base</i>	<i>1,603</i>

Base: Parents who had received a Direct Pay calculation.

**Table A.25 Previous maintenance arrangement payment method**

	Percentage
Arranged by CSA, but paid directly by Paying Parent to Receiving Parent (Maintenance Direct)	21
CSA received payments and passed them onto Receiving Parent (Collection Service)	76
CSA told Paying Parent they did not have to pay anything because income was too low (£0 calculation Maintenance Direct)	3
<i>Unweighted base</i>	<i>518</i>

Base: Parents who had received a Direct Pay calculation and previously had a child maintenance arrangement made through the CSA.

**Table A.26 Type of previous family-based arrangement**

	Percentage
Financial arrangement	64
Non-financial arrangement	36
<i>Unweighted base</i>	<i>380</i>

Base: Parents who had received a Direct Pay calculation and had previously had a family-based arrangement.

**Table A.27 How well the previous arrangement worked**

	Percentage
Very well	18
Fairly well	21
Not very well	19
Not at all well	42
<i>Unweighted base</i>	<i>985</i>

Base: Parents who had received a Direct Pay calculation and had previously had a child maintenance arrangement.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.28 Previous relationship status with the Paying Parent**

	Percentage
Married	46
Cohabiting	36
Couple but did not live together	12
Not a couple	7
<i>Unweighted base</i>	<i>1,661</i>

Base: Parents who had received a Direct Pay calculation.

**Table A.29 Length of relationship with Paying Parent (at end of relationship)**

	Percentage
Less than 1 year	5
1-5 years	32
5-10 years	29
10-20 years	28
More than 20 years	6
<i>Unweighted base</i>	<i>1,535</i>

Base: Parents who had received a Direct Pay calculation and had been in a relationship with the Paying Parent in the past.

**Table A.30 Length of separation from Paying Parent (at time of interview)**

	Percentage
Less than 1 year	18
1-5 years	38
5-10 years	24
More than 10 years	20
<i>Unweighted base</i>	<i>1,367</i>

Base: Parents who had received a Direct Pay calculation and had been in a relationship with the Paying Parent in the past.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.31 Length of separation from Paying Parent, by client type**

Length of separation	Type of client		Total
	New CMS	Former CSA	
	%	%	%
Less than 1 year	22	12	18
1-5 years	45	29	38
5-10 years	20	30	24
More than 10 years	13	29	20
<i>Weighted base</i>	819	549	1,368
<i>Unweighted base</i>	689	678	1,367

Base: Parents who had received a Direct Pay calculation and had been in a relationship with the Paying Parent in the past.

**Table A.32 Nature of the relationship break-up**

	Percentage
Very bitter	60
Quite bitter	24
Neither bitter nor friendly	12
Quite friendly	2
Friendly	2
<i>Unweighted base</i>	1,504

Base: Parents who had received a Direct Pay calculation and had been in a relationship with the Paying Parent in the past.

**Table A.33 Concerns of being unsafe or at risk of harm when with the Paying Parent**

	Percentage
Yes	50
No	50
<i>Unweighted base</i>	1,646

Base: Parents who had received a Direct Pay calculation.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.34 Contact with Paying Parent (over the last year)**

	Percentage
Once a week or more often	16
Once or twice a month	14
A few times a year or less often	29
Not at all	40
<i>Unweighted base</i>	<i>1,659</i>

Base: Parents who had received a Direct Pay calculation.

**Table A.35 Contact with Paying Parent (over the last year), by client type**

	Type of client		Total
	New CMS	Former CSA	
Contact frequency	%	%	%
Once a week or more often	19	12	16
Once or twice a month	16	12	14
A few times a year or less often	30	29	29
Not at all	35	48	40
<i>Weighted base</i>	<i>980</i>	<i>678</i>	<i>1,658</i>
<i>Unweighted base</i>	<i>819</i>	<i>840</i>	<i>1,659</i>

Base: Parents who had received a Direct Pay calculation.

**Table A.36 Current nature of relationship with Paying Parent**

	Percentage
Friendly	8
Neither unfriendly nor friendly	25
Unfriendly	27
No relationship	41
<i>Unweighted base</i>	<i>1,641</i>

Base: Parents who had received a Direct Pay calculation.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.37 Current relationship quality with Paying Parent, by client type**

Relationship quality	Type of client		Total
	New CMS	Former CSA	
	%	%	%
Friendly	9	7	8
Neither unfriendly nor friendly	27	22	24
Unfriendly	29	24	27
No relationship	36	48	41
<i>Weighted base</i>	966	673	1,639
<i>Unweighted base</i>	807	834	1,641

Base: Parents who had received a Direct Pay calculation.

**Table A.38 Frequency of face-to-face contact between child/children and Paying Parent in the last year**

	Percentage
Once a week or more often	23
Once or twice a month	23
A few times a year or less often	24
No face-to-face contact	30
<i>Unweighted base</i>	1,657

Base: Parents who had received a Direct Pay calculation.

**Table A.39 Contact between children and Paying Parent, by client type**

Contact frequency	Type of client		Total
	New CMS	Former CSA	
	%	%	%
Once a week or more often	27	18	23
Once or twice a month	24	21	23
A few times a year or less often	24	25	24
No face-to-face contact	26	35	30
<i>Weighted base</i>	981	677	1,657
<i>Unweighted base</i>	819	838	1,657

Base: Parents who had received a Direct Pay calculation.



## Survey of Child Maintenance Service Direct Pay Clients

**Table A.40 Sex by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
<b>Sex</b>	%	%	%	%	%	%
Female	93	92	97	97	99	95
Male	7	8	3	3	1	5
<i>Unweighted bases</i>	505	335	335	315	185	1,675
<i>Weighted bases</i>	508	338	340	323	167	1,675

Base: All parents surveyed at three plus months.

**Table A.41 Age by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
<b>Age</b>	%	%	%	%	%	%
Under 20		-		2	3	1
20-25	6	4	10	29	11	11
26-30	12	17	17	23	22	17
31-35	17	14	27	26	21	21
36-40	20	25	20	10	18	19
41-45	20	19	16	6	12	16
46-50	15	18	9	3	9	11
51+	9	4	2	1	4	4
<i>Unweighted bases</i>	503	334	334	315	183	1,669
<i>Weighted bases</i>	505	337	340	323	166	1,671

Base: All parents surveyed at three plus months.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.42 Number of children by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
Number of children	%	%	%	%	%	%
1	19	23	25	46	44	29
2	41	39	43	35	26	38
3	22	22	22	12	17	19
4	12	10	7	5	11	9
5 or more	6	7	4	2	2	5
<i>Unweighted bases</i>	505	335	335	315	185	1,675
<i>Weighted bases</i>	508	338	340	323	167	1,675

Base: All parents surveyed at three plus months.

**Table A.43 Has children under 6 by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
Has children under 6	%	%	%	%	%	%
No	68	67	43	22	46	52
Yes	32	33	57	78	54	48
<i>Unweighted bases</i>	505	335	335	315	185	1,675
<i>Weighted bases</i>	508	338	340	323	167	1,675

Base: All parents surveyed at three plus months.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.44 Has children age 6-11 by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
<b>Has children age 6-11</b>	%	%	%	%	%	%
No	52	45	41	53	51	48
Yes	48	55	59	47	49	52
<i>Unweighted bases</i>	505	335	335	315	185	1,675
<i>Weighted bases</i>	508	338	340	323	167	1,675

Base: All parents surveyed at three plus months.

**Table A.45 Has children age 12-16 by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
<b>Has children age 12-16</b>	%	%	%	%	%	%
No	54	56	70	86	70	65
Yes	46	44	30	14	30	35
<i>Unweighted bases</i>	505	335	335	315	185	1,675
<i>Weighted bases</i>	508	338	340	323	167	1,675

Base: All parents surveyed at three plus months.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.46 Has children age 17+ by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
Has children age 17+	%	%	%	%	%	%
No	59	66	83	95	79	74
Yes	41	34	17	5	21	26
<i>Unweighted bases</i>	505	335	335	315	185	1,675
<i>Weighted bases</i>	508	338	340	323	167	1,675

Base: All parents surveyed at three plus months.

**Table A.47 Number of eligible children by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
Number of eligible children	%	%	%	%	%	%
1	61	58	46	80	94	64
2	30	32	39	20	5	28
3	6	9	13	-	1	6
4	1	1	3	-	-	1
5 or more	1	-	1	-	-	-
<i>Unweighted bases</i>	504	334	335	315	185	1,673
<i>Weighted bases</i>	507	337	340	323	167	1,673

Base: All parents surveyed at three plus months.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.48 Has eligible children under six by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
<b>Has eligible children under 6</b>	%	%	%	%	%	%
No	81	84	44	32	67	63
Yes	19	16	56	68	33	37
<i>Unweighted bases</i>	<i>505</i>	<i>335</i>	<i>335</i>	<i>315</i>	<i>185</i>	<i>1,675</i>
<i>Weighted bases</i>	<i>508</i>	<i>338</i>	<i>340</i>	<i>323</i>	<i>167</i>	<i>1,675</i>

Base: All parents surveyed at three plus months.

**Table A.49 Has eligible children age 6-11 by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
<b>Has eligible children age 6-11</b>	%	%	%	%	%	%
No	62	52	46	66	67	58
Yes	38	48	54	34	33	42
<i>Unweighted bases</i>	<i>505</i>	<i>335</i>	<i>335</i>	<i>315</i>	<i>185</i>	<i>1,675</i>
<i>Weighted bases</i>	<i>508</i>	<i>338</i>	<i>340</i>	<i>323</i>	<i>167</i>	<i>1,675</i>

Base: All parents surveyed at three months

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.50 Has eligible children age 12-16 by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
Has eligible children age 11-16	%	%	%	%	%	%
No	58	59	76	94	75	70
Yes	42	41	24	6	25	30
<i>Unweighted bases</i>	505	335	335	315	185	1,675
<i>Weighted bases</i>	508	338	340	323	167	1,675

Base: All parents surveyed at three plus months.

**Table A.51 Has eligible children age 17+ by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
Has eligible children age 17+	%	%	%	%	%	%
No	72	77	93	99	88	84
Yes	28	23	7	1	12	16
<i>Unweighted bases</i>	505	335	335	315	185	1,675
<i>Weighted bases</i>	508	338	340	323	167	1,675

Base: All parents surveyed at three months.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.52 Partner Status by separation type**

Partner status	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
	%	%	%	%	%	%
Couple household	29	29	11	16	21	22
Single parent household	71	71	89	84	79	78
<i>Unweighted bases</i>	<i>504</i>	<i>334</i>	<i>334</i>	<i>315</i>	<i>185</i>	<i>1,672</i>
<i>Weighted bases</i>	<i>508</i>	<i>338</i>	<i>340</i>	<i>323</i>	<i>167</i>	<i>1,675</i>

Base: All parents surveyed at three plus months.

**Table A.53 Employment status of respondent by separation type**

Currently in paid work	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
	%	%	%	%	%	%
Yes	62	62	65	53	52	60
No	38	38	35	47	48	40
<i>Unweighted bases</i>	<i>498</i>	<i>335</i>	<i>334</i>	<i>315</i>	<i>185</i>	<i>1,667</i>
<i>Weighted bases</i>	<i>501</i>	<i>338</i>	<i>338</i>	<i>323</i>	<i>167</i>	<i>1,667</i>

Base: All parents surveyed at three plus months.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.56 Employment status of current partner by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
Current partner in paid work	%	%	%	%	%	%
Yes	85	82	*	92	*	83
No	15	18	*	8	*	17
<i>Unweighted bases</i>	154	99	36	52	37	378
<i>Weighted bases</i>	147	96	36	51	35	365

Base: All parents surveyed at three plus months.

**Table A.57 Employment status of Paying Parent by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
Paying Parent in paid work	%	%	%	%	%	%
Yes	87	90	94	91	92	90
No	13	10	6	9	8	10
<i>Unweighted bases</i>	404	297	312	288	135	1,436
<i>Weighted bases</i>	408	298	315	298	122	1,442

Base: All parents surveyed at three plus months.



**Survey of Child Maintenance Service Direct Pay Clients**

**Table A.58 Gross annual household income by separation type**

Gross annual household income	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
	%	%	%	%	%	%
2,599 or below					1	
2,600-5,199	3	4	4	4	3	4
5,200-10,399	15	14	12	18	21	15
10,400-15,599	20	26	28	34	27	26
15,600-20,799	13	18	19	19	22	17
20,800-25,999	12	12	14	6	6	11
26,000-31,199	17	12	12	10	10	13
31,200-36,399	5	4	3	2	3	4
36,400-39,999	3	3		1	2	2
40,000-46,799	5	3	3	3	2	3
46,800-51,999	2	1	2	1	1	1
52,000+	4	4	2	1	3	3
<i>Unweighted bases</i>	434	295	310	287	161	1,487
<i>Weighted bases</i>	433	298	315	296	144	1,487

Base: All parents surveyed at three plus months.

**Table A.59 New CMS versus former CSA by separation type**

New clients/ legacy	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
	%	%	%	%	%	%
New clients	53	55	68	70	49	59
Former CSA	47	45	32	30	51	41
<i>Unweighted bases</i>	505	335	335	315	185	1,675
<i>Weighted bases</i>	508	338	340	323	167	1,675

Base: All parents surveyed at three plus months.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.60 Previous arrangement type by separation type**

Type of previous maintenance arrangement	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
	%	%	%	%	%	%
CSA arrangement	43	40	7	23	47	32
Court arrangement	3	2	2		-	2
FBA	14	23	37	37	9	24
None	40	35	54	40	44	42
<i>Unweighted bases</i>	<i>486</i>	<i>322</i>	<i>318</i>	<i>294</i>	<i>183</i>	<i>1,603</i>
<i>Weighted bases</i>	<i>487</i>	<i>325</i>	<i>323</i>	<i>298</i>	<i>165</i>	<i>1,597</i>

Base: All parents surveyed at three plus months.

**Table A.61 Sex by separation type, 13 months**

Sex	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
	%	%	%	%	%	%
Female	92	87	93	100	100	94
Male	8	13	7		-	6
<i>Unweighted bases</i>	<i>232</i>	<i>129</i>	<i>175</i>	<i>119</i>	<i>216</i>	<i>871</i>
<i>Weighted bases</i>	<i>216</i>	<i>132</i>	<i>185</i>	<i>137</i>	<i>202</i>	<i>871</i>

Base: All parents surveyed at 13+ months.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.62 Age by separation type, 13 months**

Age	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
	%	%	%	%	%	%
Under 20	-	-	1	1	2	1
20-25	2	-	5	40	14	11
26-30	8	18	30	19	24	20
31-35	16	22	25	23	18	20
36-40	21	23	19	9	19	19
41-45	22	19	13	4	12	14
46-50	22	12	6	3	7	11
51+	8	5	2	-	3	4
<i>Unweighted bases</i>	231	129	175	119	216	870
<i>Weighted bases</i>	214	132	185	137	202	870

Base: All parents surveyed at 13+ months.

**Table A.63 Number of children by separation type, 13 months**

Number of children	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
	%	%	%	%	%	%
1	15	21	27	51	42	30
2	44	37	41	29	30	37
3	19	23	21	14	17	19
4	15	15	6	2	8	10
5 or more	8	4	4	3	3	5
<i>Unweighted bases</i>	235	129	175	119	217	875
<i>Weighted bases</i>	219	132	185	137	202	875

Base: All parents surveyed at 13+ months.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.64 Has children under six by separation type, 13 months**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
Children under 6	%	%	%	%	%	%
Yes	72	73	43	15	46	51
No	28	27	57	85	54	49
<i>Unweighted bases</i>	235	129	175	119	217	875
<i>Weighted bases</i>	219	132	185	137	202	875

Base: All parents surveyed at 13+ months.

**Table A.65 Has children age 6-11 by separation type, 13 months**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
Children 6-11	%	%	%	%	%	%
Yes	52	34	37	70	54	50
No	48	66	63	30	46	50
<i>Unweighted bases</i>	235	129	175	119	217	875
<i>Weighted bases</i>	219	132	185	137	202	875

Base: All parents surveyed at 13+ months.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.66 Has children age 12-16 by separation type, 13 months**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
<b>Children 12-16</b>	%	%	%	%	%	%
Yes	52	47	72	88	71	65
No	48	53	28	12	29	35
<i>Unweighted bases</i>	235	129	175	119	217	875
<i>Weighted bases</i>	219	132	185	137	202	875

Base: All parents surveyed at 13+ months.

**Table A.67 Has children age 17+ by separation type, 13 months**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
<b>Children age 17+</b>	%	%	%	%	%	%
Yes	54	70	85	93	74	74
No	46	30	15	7	26	26
<i>Unweighted bases</i>	235	129	175	119	217	875
<i>Weighted bases</i>	219	132	185	137	202	875

Base: All parents surveyed at 13+ months.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.68** Number of eligible children by separation type, 13 months

Number of eligible children	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
	%	%	%	%	%	%
1	48	58	44	81	85	62
2	39	32	40	19	13	29
3	8	8	12	-	1	6
4	3	2	3	-	-	2
5 or more	2	-	-	-	-	
<i>Unweighted bases</i>	234	129	175	119	217	874
<i>Weighted bases</i>	218	132	185	137	201	873

Base: All parents surveyed at 13+ months.

**Table A.69** Has eligible children under six by separation type, 13 months

Eligible children under 6	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
	%	%	%	%	%	%
No	84	97	48	20	62	63
Yes	16	3	52	80	38	37
<i>Unweighted bases</i>	235	129	175	119	217	875
<i>Weighted bases</i>	219	132	185	137	202	875

Base: All parents surveyed at 13+ months.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.70 Has eligible children age 6-11 by separation type, 13 months**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
<b>Eligible children 6-11</b>	%	%	%	%	%	%
No	59	45	41	80	67	58
Yes	41	55	59	20	33	42
<i>Unweighted bases</i>	235	129	175	119	217	875
<i>Weighted bases</i>	219	132	185	137	202	875

Base: All parents surveyed at 13+ months.

**Table A.71 Has eligible children age 12-16 by separation type, 13 months**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
<b>Eligible children 12-16</b>	%	%	%	%	%	%
No	56	51	78	96	80	72
Yes	44	49	22	4	20	28
<i>Unweighted bases</i>	235	129	175	119	217	875
<i>Weighted bases</i>	219	132	185	137	202	875

Base: All parents surveyed at 13+ months.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.72 Has eligible children age 17+ by separation type, 13 months**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
Eligible children age 17+	%	%	%	%	%	%
No	62	82	93	99	83	82
Yes	38	18	7	1	17	18
<i>Unweighted bases</i>	235	129	175	119	217	875
<i>Weighted bases</i>	219	132	185	137	202	875

Base: All parents surveyed at 13+ months.

**Table A.73 Partner status by separation type, 13 months**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
Partner status	%	%	%	%	%	%
Couple household	25	39	14	21	21	23
<b>Single parent household</b>	<b>75</b>	<b>61</b>	<b>86</b>	<b>79</b>	<b>79</b>	<b>77</b>
<i>Unweighted bases</i>	234	129	175	119	217	874
<i>Weighted bases</i>	218	132	185	137	202	874

Base: All parents surveyed at 13+ months.



## Survey of Child Maintenance Service Direct Pay Clients

**Table A.74 New CMS versus former CSA by separation type, 13 months**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
<b>New CMS vs former CSA</b>	%	%	%	%	%	%
New clients	70	69	79	84	65	73
Former CSA	30	31	21	16	35	27
<i>Unweighted bases</i>	235	129	175	119	217	875
<i>Weighted bases</i>	219	132	185	137	202	875

Base: All parents surveyed at 13+ months.

**Table A.75 Previous arrangement type by separation type, 13 months**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
<b>Previous arrangement</b>	%	%	%	%	%	%
CSA arrangement	29	35	18	13	53	31
Court arrangement	3	2	1	-	-	1
FBA	27	19	25	47	7	24
None	41	44	56	40	39	44
<i>Unweighted bases</i>	224	127	168	114	214	847
<i>Weighted bases</i>	209	130	176	132	199	846

Base: All parents surveyed at 13+ months.

## A.2 Child Maintenance Outcomes (three months)

**Table A.76 Maintenance arrangement at three months**

	Percentage
Has a maintenance arrangement	68
In the process of setting a maintenance arrangement up	8
No maintenance arrangement	24
<i>Unweighted base</i>	<i>1,647</i>

Base: All parents surveyed at three plus months.

**Table A.77 Maintenance arrangement, by previous arrangement**

Arrangement	Type of client				Total
	CSA arrangement	Court arrangement	FBA	None	
	%	%	%	%	%
Has a maintenance arrangement	63	*	79	67	68
In the process of setting a maintenance arrangement up	10	*	4	9	8
No maintenance arrangement	27	*	16	25	24
<i>Weighted base</i>	<i>534</i>	<i>29</i>	<i>380</i>	<i>637</i>	<i>1,580</i>
<i>Unweighted base</i>	<i>498</i>	<i>28</i>	<i>384</i>	<i>662</i>	<i>1,572</i>

Base: All parents surveyed at three plus months.

**Table A.78 Maintenance arrangement, by previous arrangement**

Arrangement	Type of client		Total
	New CMS	Former CSA	
	%	%	%
Has a maintenance arrangement	70	66	68
In the process of setting a maintenance arrangement up	7	9	8
No maintenance arrangement	23	25	24
<i>Weighted base</i>	<i>971</i>	<i>674</i>	<i>1,645</i>
<i>Unweighted base</i>	<i>811</i>	<i>836</i>	<i>1,647</i>

Base: All parents surveyed at three plus months.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.79 Type of maintenance arrangement at three plus months**

	Percentage
Original Direct Pay arrangement	68
New Direct Pay arrangement	0
Collect and Pay arrangement	5
FBA	1
Court arrangement	0
No arrangement	26
<i>Unweighted base</i>	<i>1,515</i>

Base: All parents surveyed at three plus months.

**Table A.80 Maintenance arrangement type, by previous arrangement**

Arrangement type	Previous arrangement				Total
	CSA arrangement	Court arrangement	FBA	None	
	%	%	%	%	%
Original Direct Pay arrangement	63	*	74	68	68
New Direct Pay arrangement	0	*	0	0	0
Collect and Pay arrangement	6	*	6	3	4
FBA	1	*	2	2	1
Court arrangement	0	*	0	0	0
No arrangement	30	*	17	27	26
<i>Weighted base</i>	<i>448</i>	<i>25</i>	<i>367</i>	<i>604</i>	<i>1,444</i>
<i>Unweighted base</i>	<i>479</i>	<i>26</i>	<i>365</i>	<i>581</i>	<i>1,451</i>

Base: All parents surveyed at three plus months.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.81 Months between Direct Pay calculation and first payment**

	<b>Percentage</b>
0	17
1	41
2	30
3	8
4	2
5	0
6	0
7	0
8	0
9	1
10	0
11	0
<i>Unweighted base</i>	<i>940</i>

Base: All parents surveyed at three plus months where the Paying Parent had started making Direct Pay payments, or had started and then stopped.

**Table A.82 How happy the Receiving Parent was with the decision to use Direct Pay**

	<b>Percentage</b>
Very happy	13
Quite happy	25
Not very happy	25
Not happy at all	37
<i>Unweighted base</i>	<i>462</i>

Base: All parents surveyed at three plus months where Direct Pay had been set up.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.83 Maintenance arrangement at three plus months, by how happy the Receiving Parent was with the decision to use Direct Pay**

Maintenance arrangement	Happiness				Total
	Very happy	Quite happy	Not very happy	Not happy at all	
	%	%	%	%	%
Has a maintenance arrangement	80	75	76	54	68
In the process of setting a maintenance arrangement up	7	5	7	13	8
No maintenance arrangement	14	20	17	33	24
<i>Weighted base</i>	<i>59</i>	<i>111</i>	<i>113</i>	<i>163</i>	<i>446</i>
<i>Unweighted base</i>	<i>59</i>	<i>109</i>	<i>116</i>	<i>168</i>	<i>452</i>

Base: Parents surveyed at three plus months who were not involved in the decision to use Direct Pay.

**Table A.84 Maintenance arrangement type, by how happy the Receiving Parent was with the decision to use Direct Pay**

Maintenance arrangement type	Happiness				Total
	Very happy	Quite happy	Not very happy	Not happy at all	
	%	%	%	%	%
Original Direct Pay arrangement	82	74	77	56	68
New DP arrangement	0	0	0	0	0
C&P arrangement	4	5	4	6	4
FBA	0	0	0	1	1
Court arrangement	0	0	0	0	0
No arrangement	14	21	18	38	26
<i>Weighted base</i>	<i>55</i>	<i>106</i>	<i>105</i>	<i>141</i>	<i>407</i>
<i>Unweighted base</i>	<i>55</i>	<i>103</i>	<i>107</i>	<i>145</i>	<i>410</i>

Base: Parents surveyed at three plus months who were not involved in the decision to use Direct Pay.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.85 Maintenance arrangement by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
Maintenance arrangement at three plus months	%	%	%	%	%	%
Has a maintenance arrangement	60	70	77	75	61	68
In the process of setting a maintenance arrangement up	9	8	6	6	12	8
No maintenance arrangement	31	22	17	19	27	24
<i>Unweighted bases</i>	493	330	331	312	181	1,647
<i>Weighted bases</i>	495	331	335	319	164	1,645

Base: All parents surveyed at three plus months.

**Table A.86 Maintenance arrangement type by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
Maintenance arrangement type	%	%	%	%	%	%
Original DP arrangement	61	70	75	71	65	68
New DP arrangement	-	-	-	-	1	-
C&P arrangement	3	5	4	7	4	4
FBA	-	1	3	2	-	1
Court arrangement	-	-	-	-	-	-
No arrangement	35	24	18	20	30	26
<i>Unweighted bases</i>	445	307	311	290	162	1,515
<i>Weighted bases</i>	449	306	316	300	143	1,514

Base: All parents surveyed at three plus months.

## A.3 Child Maintenance Outcomes (13+ months)

**Table A.87 Maintenance arrangement at 13+ months**

	Percentage
Has a maintenance arrangement	75
In the process of setting a maintenance arrangement up	8
No maintenance arrangement	17
<i>Unweighted base</i>	<i>871</i>

Base: All parents surveyed at 13+ months.

**Table A.88 Type of maintenance arrangement at 13+ months**

	Percentage
Original Direct Pay arrangement	55
New Direct Pay arrangement	4
Collect and Pay arrangement	22
FBA	3
Court arrangement	0
No arrangement	17
<i>Unweighted base</i>	<i>1,515</i>

Base: All parents surveyed at 13+ months.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.89 Maintenance arrangement type by separation type**

Maintenance arrangement	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
	%	%	%	%	%	%
Has a maintenance arrangement	78	74	80	81	65	75
In the process of setting a maintenance arrangement up	6	8	5	5	16	8
No maintenance arrangement	16	18	15	15	19	17
<i>Unweighted bases</i>	233	129	173	119	217	871
<i>Weighted bases</i>	217	132	184	137	202	872

Base: All parents surveyed at 13+ months.

**Table A.90 Maintenance arrangement type by separation type**

Maintenance arrangement type	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
	%	%	%	%	%	%
Original DP arrangement	63	63	67	55	47	59
New DP arrangement	4	2	5	4	1	3
C&P arrangement	13	12	8	18	29	16
FBA	2	4	4	9	-	3
Court arrangement	-	-	-	-	0	0
No arrangement	17	20	16	16	23	23
<i>Unweighted bases</i>	217	119	163	111	187	797
<i>Weighted bases</i>	203	121	175	130	170	800

Base: All parents surveyed at 13+ months.



## A.4 Nature of Direct Pay arrangements at three months

**Table A.91 Effectiveness of arrangement at three plus months**

	Percentage
Effective arrangement	49
Non-effective arrangement	22
No arrangement	29
<i>Unweighted base</i>	1,332

Base: All parents surveyed at three plus months.

**Table A.92 Effectiveness of arrangement at three plus months (of those being paid)**

	Percentage
Effective arrangement	69
Non-effective arrangement	31
<i>Unweighted base</i>	938

Base: All parents surveyed at three plus months with Direct Pay arrangement.

**Table A.93 Effectiveness of arrangement at three plus months, by previous arrangement**

	Previous arrangement				Total
	CSA arrangement	Court arrangement	FBA	None	
<b>Effectiveness</b>	%	%	%	%	%
Effective arrangement	44	*	61	47	49
Non-effective arrangement	21	*	19	22	22
No arrangement	35	*	20	31	29
<i>Weighted base</i>	388	23	318	535	1,264
<i>Unweighted base</i>	415	24	315	518	1,272

Base: All parents surveyed at three plus months with Direct Pay arrangement.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.94 Proportion of maintenance received at three plus months**

	Percentage
All of it	80
Most of it	11
Some of it	8
None of it	1
<i>Unweighted base</i>	982

Base: All parents surveyed at three plus months with Direct Pay arrangement.

**Table A.95 Timeliness of maintenance payments received at three plus months**

	Percentage
Always on time	56
Usually on time	20
Varies	12
Usually late	5
Always late	7
<i>Unweighted base</i>	983

Base: All parents surveyed at three plus months with Direct Pay arrangement.

**Table A.96 How well the arrangement is working at three plus months**

	Percentage
Very well	47
Fairly well	37
Not very well	8
Not at all well	8
<i>Unweighted base</i>	960

Base: All parents surveyed at three plus months with Direct Pay arrangement.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.97 How well arrangement is working at three plus months, by previous arrangement**

	Previous arrangement				Total
	CSA arrangement	Court arrangement	FBA	None	
How well arrangement is working	%	%	%	%	%
Very well	42	*	49	49	47
Fairly well	37	*	41	35	37
Not very well	10	*	5	8	8
Not at all well	11	*	5	8	8
<i>Weighted base</i>	259	19	258	381	917
<i>Unweighted base</i>	278	19	258	362	917

Base: All parents surveyed at three plus months with Direct Pay arrangement.

**Table A.98 Effectiveness of arrangement at three plus months, by happiness with decision to use Direct Pay**

	Happiness with decision to use DP				Total
	Very happy	Quite happy	Not very happy	Not happy at all	
Effectiveness	%	%	%	%	%
Effective arrangement	*	55	39	25	49
Non-effective arrangement	*	22	39	30	22
No arrangement	*	23	21	45	29
<i>Weighted base</i>	48	97	89	120	354
<i>Unweighted base</i>	48	93	90	124	355

Base: All parents surveyed at three plus months who were not involved in the decision to use Direct Pay.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.99 Effectiveness of arrangement at three plus months, by happiness with decision to use Direct Pay**

	Happiness with decision to use DP				Total
	Very happy	Quite happy	Not very happy	Not happy at all	
<b>Effectiveness</b>	%	%	%	%	%
Effective arrangement	*	72	50	45	69
Non-effective arrangement	*	28	50	55	31
<i>Weighted base</i>	40	75	70	66	251
<i>Unweighted base</i>	40	71	70	70	251

Base: All parents surveyed at three plus months with Direct Pay arrangement who were being paid and who were not involved in the decision to use Direct Pay.

**Table A.100 Timeliness of payments at three plus months, by happiness with decision to use Direct Pay**

	Happiness with decision to use DP				Total
	Very happy	Quite happy	Not very happy	Not happy at all	
<b>Timeliness</b>	%	%	%	%	%
Always on time	*	55	40	39	56
Usually on time	*	22	21	23	20
Varies	*	11	21	13	12
Usually late	*	9	8	6	5
Always late	*	3	11	20	7
<i>Weighted base</i>	44	76	74	72	266
<i>Unweighted base</i>	43	72	74	75	264

Base: All parents surveyed at three plus months with Direct Pay arrangement where payments are being paid and who were not involved in the decision to use Direct Pay.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.101 How well arrangement is working at three plus months, by happiness with decision to use Direct Pay**

	Happiness with decision to use DP				Total
	Very happy	Quite happy	Not very happy	Not happy at all	
<b>How well arrangement is working</b>	%	%	%	%	%
Very well	*	44	22	14	47
Fairly well	*	46	48	40	37
Not very well	*	4	15	15	8
Not at all well	*	6	16	30	8
<i>Weighted base</i>	40	77	73	68	258
<i>Unweighted base</i>	40	73	73	72	258

Base: All parents surveyed at three plus months with Direct Pay arrangement where payments are being paid and who were not involved in the decision to use Direct Pay.

**Table A.102 Monthly amount of maintenance received per month**

	Percentage
Less than £100 per month	29
£100-199.99 per month	33
£200-299.99 per month	21
More than £300 per month	17
<i>Unweighted base</i>	976

Base: All parents surveyed at three plus months with Direct Pay arrangement.

**Table A.103 Whether Receiving Parent has agreed to a different amount from the Direct Pay calculation at three plus months**

	Percentage
Agreed to a different amount	89
Did not agree to a different amount	11
<i>Unweighted base</i>	1,015

Base: All parents surveyed at three plus months with Direct Pay arrangement.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.104 Overall effectiveness by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
<b>Overall effectiveness</b>	%	%	%	%	%	%
Effective arrangement	42	46	56	55	51	49
Non-effective arrangement	19	27	24	22	15	22
No DP arrangement	39	28	20	23	34	29
<i>Unweighted bases</i>	390	269	276	250	147	1,332
<i>Weighted bases</i>	394	267	281	257	130	1,329

Base: All parents surveyed at three plus months.

**Table A.105 Proportion of maintenance paid by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
<b>Proportion of maintenance paid</b>	%	%	%	%	%	%
All of it	86	73	82	77	77	80
Most of it	5	15	12	15	14	11
Some of it	8	11	5	7	8	8
None of it	1	2	1		1	1
<i>Unweighted bases</i>	259	196	225	200	102	982
<i>Weighted bases</i>	263	195	228	203	92	982

Base: All parents surveyed at three plus months with a Direct Pay arrangement.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.106 Timeliness of payments by separation type**

	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
<b>Timeliness of payments</b>	%	%	%	%	%	%
Always on time	56	57	56	53	61	56
Usually on time	19	20	21	20	23	20
Varies	12	8	13	15	8	12
Usually late, or	4	3	6	6	6	5
Always late?	10	12	4	6	3	7
<i>Unweighted bases</i>	255	200	228	199	101	983
<i>Weighted bases</i>	259	201	232	204	92	987

Base: All parents surveyed at three plus months with Direct Pay arrangement.

**Table A.107 Reasons why arrangement does not work well**

Reasons	Group: new clients/legacy		Total
	New clients	former CSA	
	%	%	%
You are not happy with the amount of maintenance you receive	56	55	56
The Paying Parent is not happy with the amount of maintenance he/she should pay	38	33	35
He/she doesn't want to pay at all	51	64	58
He/she can't afford to pay	9	12	10
The two of you do not have a good relationship now	44	44	44
Disagreements about contact with children	25	26	25
The Paying Parent changes when he/she pays, or how much he/she pays	54	59	56
None	10	6	8
<i>Weighted base</i>	80	78	158
<i>Unweighted base</i>	80	78	158

Base: All parents surveyed at three plus months who had started to receive payments but did not think that their arrangement was working well.

## A.5 Nature of Direct Pay arrangements at 13 months

**Table A.108 Effectiveness of arrangement at 13+ months**

	Percentage
Effective arrangement	53
Non-effective arrangement	23
No arrangement	24
<i>Unweighted base</i>	<i>613</i>

Base: All parents surveyed at 13+ months with Direct Pay arrangement.

**Table A.109 Effectiveness of arrangement at 13+ months**

	Percentage
Effective arrangement	70
Non-effective arrangement	30
<i>Unweighted base</i>	<i>463</i>

Base: All parents surveyed at 13+ months with Direct Pay arrangement.

**Table A.110 Proportion of maintenance received at 13+ months**

	Percentage
All of it	80
Most of it	12
Some of it	7
None of it	2
<i>Unweighted base</i>	<i>488</i>

Base: All parents surveyed at 13+ months with Direct Pay arrangement.



## Survey of Child Maintenance Service Direct Pay Clients

**Table A.111 Proportion of maintenance received at 13+ months, by low income status**

Proportion	Low income status			Total
	Very low income – less than £15,600 per year	Low income – £15,600 – 26,000 per year	Not low income – more than £26,000 per year	
	%	%	%	%
All of it	75	87	77	80
Most of it	14	8	15	12
Some of it	11	2	5	7
None of it	0	2	3	1
<i>Weighted base</i>	<i>186</i>	<i>148</i>	<i>121</i>	<i>455</i>
<i>Unweighted base</i>	<i>186</i>	<i>135</i>	<i>128</i>	<i>449</i>

Base: All parents surveyed at 13+ months with Direct Pay arrangement.

**Table A.112 Timeliness of payments**

	Percentage
Always on time	54
Usually on time	25
Varies	12
Usually late	4
Always late	5
<i>Unweighted base</i>	<i>488</i>

Base: All parents surveyed at 13+ months with Direct Pay arrangement.

**Table A.113 How well the arrangement is working**

	Percentage
Very well	39
Fairly well	39
Not very well	10
Not at all well	13
<i>Unweighted base</i>	<i>486</i>

Base: All parents surveyed at 13+ months with Direct Pay arrangement.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.114 How well arrangement is working at 13+ months, by previous arrangement**

How well arrangement is working	Previous arrangement				Total
	CSA Arrangement	Court arrangement	FBA	None	
	%	%	%	%	%
Very well	34	*	46	38	38
Fairly well	38	*	39	38	39
Not very well	13	*	7	9	10
Not at all well	14	*	8	15	13
<i>Weighted base</i>	<i>129</i>	<i>6</i>	<i>123</i>	<i>216</i>	<i>474</i>
<i>Unweighted base</i>	<i>135</i>	<i>8</i>	<i>120</i>	<i>207</i>	<i>470</i>

Base: All parents surveyed at 13+ months with Direct Pay arrangement.

**Table A.115 How well arrangement is working at 13+ months, by low income status**

How well arrangement is working	Low income status			Total
	Very low income – less than £15,600 per year	Low income – £15,600 – 26,000 per year	Not low income – more than £26,000 per year	
	%	%	%	%
Very well	43	37	37	38
Fairly well	35	49	36	39
Not very well	9	9	10	10
Not at all well	13	6	18	13
<i>Weighted base</i>	<i>187</i>	<i>146</i>	<i>120</i>	<i>452</i>
<i>Unweighted base</i>	<i>188</i>	<i>133</i>	<i>127</i>	<i>448</i>

Base: All parents surveyed at 13+ months with Direct Pay arrangement.

## A.6 Deciding to use Direct Pay

**Table A.116 Who decided to have a Direct Pay arrangement**

	Percentage
Mainly by you	64
Mainly by the Paying Parent	14
Decision made together (Receiving and Paying Parent)	8
CMS made the decision because they thought the Paying Parent was likely to pay a Direct Pay arrangement	15
<i>Unweighted base</i>	<i>1,640</i>

Base: All parents surveyed with a Direct Pay arrangement.

**Table A.117 Who decided to use a Direct Pay arrangement, by type of client**

Who decided to use Direct Pay	Type of client		Total %
	New CMS %	Former CSA %	
Mainly by you	65	62	64
Mainly by Paying Parent	14	15	14
Together (Paying and Receiving Parent)	9	5	8
CMS	12	18	14
<i>Weighted base</i>	<i>968</i>	<i>672</i>	<i>1,640</i>
<i>Unweighted base</i>	<i>808</i>	<i>832</i>	<i>1,640</i>

Base: All parents surveyed with a Direct Pay arrangement.

**Table A.118 Happiness of Receiving Parents with the Paying Parent's decision to use DP**

	Percentage
Very happy	12
Quite happy	21
Not very happy	25
Not at all happy	42
<i>Unweighted base</i>	<i>230</i>

Base: Receiving Parents for whom Paying Parents decided to use Direct Pay.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.119 How happy Receiving Parents were with the Paying Parent's decision to use Direct Pay, by type of client**

Happiness	Type of client		Total
	New CMS	Former CSA	
	%	%	%
Very happy	14	9	12
Quite happy	25	16	21
Not very happy	26	24	25
Not at all happy	35	51	41
<i>Weighted base</i>	<i>135</i>	<i>96</i>	<i>231</i>
<i>Unweighted base</i>	<i>113</i>	<i>117</i>	<i>230</i>

Base: Receiving Parents for whom Paying Parents decided to use Direct Pay.

**Table A.120 Happiness of Receiving Parents with the decision of the CMS to set up Direct Pay**

	Percentage
Very happy	14
Quite happy	28
Not very happy	25
Not at all happy	32
<i>Unweighted base</i>	<i>232</i>

Base: Receiving Parents for whom CMS decided to set up Direct Pay.

**Table A.121 Who paid £20 application fee to set up a Direct Pay arrangement**

	Percentage
Receiving Parent paid fee	69
Paying parent paid fee	5
Neither parent paid the fee	27
<i>Unweighted base</i>	<i>1,572</i>

Base: All parents surveyed with a Direct Pay arrangement.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.122 How easy it was to afford the £20 application fee to set up a Direct Pay arrangement**

	Percentage
Very easy	21
Quite easy	40
Quite difficult	29
Very difficult	10
<i>Unweighted base</i>	<i>1,066</i>

Base: Receiving Parents who paid the £20 application fee to set up a Direct Pay arrangement.

**Table A.123 Who paid the £20 application fee to set up a Direct Pay arrangement, by type of client**

Who paid	Type of client		Total
	New CMS	Former CSA	
	%	%	%
Receiving Parent paid fee	69	68	68
Paying Parent paid fee	6	3	5
Neither parent paid the fee	25	29	27
<i>Weighted base</i>	<i>924</i>	<i>643</i>	<i>1,568</i>
<i>Unweighted base</i>	<i>772</i>	<i>800</i>	<i>1,572</i>

Base: All parents surveyed with a Direct Pay arrangement.

**Table A.124 How easy it was to afford the £20 application fee, by low income status**

How easy to afford	Low income status			Total
	Very low income – less than £15,600 per year	Low income – £15,600 – 26,000 per year	Not low income – more than £26,000 per year	
	%	%	%	%
Very well	14	17	36	21
Fairly well	35	44	42	40
Not very well	37	32	16	29
Not at all well	14	7	5	10
<i>Weighted base</i>	<i>413</i>	<i>277</i>	<i>265</i>	<i>955</i>
<i>Unweighted base</i>	<i>405</i>	<i>285</i>	<i>267</i>	<i>957</i>

Base: Receiving Parents who paid the £20 application fee to set up a Direct Pay arrangement.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.125 Reasons why the decision was made to involve the CMS instead of a FBA, by previous arrangement**

Reasons	Previous arrangement				Total
	CSA arrangement	Court arrangement	FBA	None	
	%	%	%	%	%
You don't want any contact with him/her	46	*	30	40	39
It's difficult to make contact with him/her	48	*	31	43	41
You've tried to make a family-based arrangement in the past, and it hasn't worked	58	*	80	50	61
You wanted to use Collect and Pay	37	*	26	32	32
You thought the Paying Parent would be more likely to pay if the CMS were involved	71	*	70	71	71
It is difficult for you and the Paying Parent to talk about money	55	*	59	54	56
You weren't sure how much maintenance should be paid	44	*	54	46	47
There is a domestic violence issue	35	*	25	35	32
None	3	*	3	4	4
<i>Weighted base</i>	420	22	346	550	1,338
<i>Unweighted base</i>	446	23	342	533	1,344

Base: All parents surveyed at three months who were involved in the decision to use Direct Pay or who perceived it was the CMS's decision.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.126 Reasons why the decision was made to have a Direct Pay arrangement instead of a Collect and Pay arrangement, by previous maintenance arrangement**

Reasons	Previous arrangement				Total %
	CSA arrangement %	Court arrangement %	FBA %	None %	
You wanted to use Collect and Pay, but the CMS said you must use Direct Pay	34	*	23	26	28
You think a Direct Pay arrangement will work for you and the Paying Parent	43	*	58	49	50
You wanted to use Collect and Pay, but would the Paying Parent would not agree to it	15	*	11	16	15
You wanted to avoid paying the charges for using Collect and Pay	34	*	36	32	33
You and the Paying Parent have a good relationship now	4	*	10	5	6
You and the Paying Parent can talk about money	2	*	6	6	5
Because your or the Paying Parent wanted to have a more flexible arrangement	7	*	12	10	10
None	10	*	8	15	11
<i>Weighted base</i>	328	21	311	449	1,109
<i>Unweighted base</i>	328	21	311	449	1,109

Base: All parents surveyed who were involved in the decision to use Direct Pay.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.127 Reasons why a Direct Pay arrangement was set up instead of a Collect and Pay arrangement, by partner status of respondents**

Reasons	Partner status of respondents		Total
	Couple household	Single parent household	
	%	%	%
You wanted to use Collect and Pay, but the CMS said you must use Direct Pay	30	27	28
You think a Direct Pay arrangement will work for you and the Paying Parent	51	49	50
You wanted to use Collect and Pay, but would the Paying Parent would not agree to it	11	16	15
You wanted to avoid paying the charges for using Collect and Pay	32	33	33
You and the Paying Parent have a good relationship now	4	6	6
You and the Paying Parent can talk about money	3	5	5
Because your or the Paying Parent wanted to have a more flexible arrangement	9	10	10
None	10	12	11
<i>Weighted base</i>	<i>256</i>	<i>902</i>	<i>1,158</i>
<i>Unweighted base</i>	<i>256</i>	<i>902</i>	<i>1,158</i>

Base: All parents surveyed who were involved in the decision to use Direct Pay.

**Table A.128 The extent of the influence of Collect and Pay charges on the decision to use Direct Pay**

	Percentage
A lot	30
To some extent	17
Not much	15
Not at all	38
<i>Unweighted base</i>	<i>1,063</i>

Base: All parents surveyed with a Direct Pay arrangement.



## Survey of Child Maintenance Service Direct Pay Clients

**Table A.129 Parental preference for a Collect and Pay arrangement with the CMS**

	Percentage
Yes, would prefer to have a Collect and Pay arrangement	50
No, does not want a Collect and Pay arrangement	49
Would prefer a different arrangement	1
Would prefer not to have an arrangement at all	1
<i>Unweighted base</i>	<i>1,614</i>

Base: All parents surveyed with a Direct Pay arrangement, where the Receiving Parent alone or jointly with the Paying Parent decided to use a Direct Pay arrangement.

**Table A.130 Parental preference for Collect and Pay arrangement, by type of client**

Parental preference	Type of client		Total
	New CMS	Former CSA	
	%	%	%
Yes, would prefer to have a Collect and Pay arrangement	47	53	50
No, does not want a Collect and Pay arrangement	52	45	49
Would prefer a different arrangement	0	1	1
Would prefer not to have an arrangement at all	0	1	1
<i>Weighted base</i>	<i>951</i>	<i>660</i>	<i>1,611</i>
<i>Unweighted base</i>	<i>795</i>	<i>819</i>	<i>1,614</i>

Base: All parents surveyed with a Direct Pay arrangement, where the Receiving Parent alone or jointly with the Paying Parent decided to use a Direct Pay arrangement.

**Table A.131 Whether they asked CMS to set up a Collect and Pay arrangement**

	Percentage
Yes	74
No	26
<i>Unweighted base</i>	<i>800</i>

Base: All parents surveyed with a Direct Pay arrangement, who would prefer a Collect and Pay arrangement.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.132 Whether they have been told they cannot have Collect and Pay because the Paying Parent is likely to pay child maintenance**

	Percentage
Yes	33
No	68
<i>Unweighted base</i>	<i>582</i>

Base: All parents surveyed with a Direct Pay arrangement, who asked the CMS to set up a Collect and Pay arrangement.

**Table A.133 Reasons why parent decided to make a Direct Pay arrangement rather than a FBA by separation type**

Reasons why parent decided to make a DP arrangement rather than a FBA	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
	%	%	%	%	%	%
You don't want any contact with him/her	56	34	33	22	47	39
It's difficult to make contact with him/her	52	40	35	28	54	41
You've tried to make a family-based arrangement in the past, and it hasn't worked	51	68	67	70	42	61
You wanted to use Collect and Pay	37	32	26	31	33	32
You thought the Paying Parent would be more likely to pay if the Child Maintenance Service were involved	67	74	71	70	72	71
It is difficult for you and the Paying Parent to talk about money	55	57	60	54	50	56
You weren't sure how much maintenance should be paid	44	50	47	47	46	47
There is a domestic violence issue	44	28	36	20	23	32
None	3	3	3	6	5	4
<i>Unweighted bases</i>	<i>407</i>	<i>294</i>	<i>282</i>	<i>275</i>	<i>147</i>	<i>1,405</i>
<i>Weighted bases</i>	<i>407</i>	<i>296</i>	<i>286</i>	<i>282</i>	<i>134</i>	<i>1,404</i>

Base: All parents surveyed at three plus months.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.134 Reasons why parent decided to make a Direct Pay arrangement by separation type**

Reasons why parent decided to make a DP arrangement	Separation type					Total %
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
	%	%	%	%	%	%
You wanted to use Collect and Pay, but the Child Maintenance Service said you must use Direct Pay,	31	28	26	24	29	28
You think a Direct Pay arrangement will work for you and the Paying Parent	45	52	56	50	46	50
You wanted to use Collect and Pay, but the Paying Parent would not agree to it,	14	21	13	14	10	15
You wanted to avoid paying the charges for using Collect and Pay,	29	37	38	31	28	33
You and the Paying Parent have a good relationship now,	2	7	4	14	-	6
You and the Paying Parent can talk about money,	2	6	4	8	4	5
Because you or the Paying Parent wanted to have a more flexible arrangement	8	10	10	13	5	10
None	14	7	10	10	19	11
<i>Unweighted bases</i>	<i>318</i>	<i>243</i>	<i>247</i>	<i>240</i>	<i>112</i>	<i>1,160</i>
<i>Weighted bases</i>	<i>318</i>	<i>243</i>	<i>247</i>	<i>240</i>	<i>112</i>	<i>1,160</i>

Base: All parents surveyed at three plus months.

## A.7 Setting up Direct Pay

**Table A.135 Ease or difficulty of setting up the Direct Pay arrangement**

	Percentage
Very easy	46
Quite easy	32
Quite difficult	13
Very difficult	9
<i>Unweighted base</i>	965

Base: All parents surveyed with a Direct Pay arrangement.

**Table A.136 Ease or difficulty of setting up the Direct Pay arrangement, by low income status**

Ease/difficulty	Low income status			Total
	Very low income – less than £15,600 per year	Low income – £15,600 – 26,000 per year	Not low income – more than £26,000 per year	
	%	%	%	%
Very easy	43	43	53	46
Quite easy	34	36	28	32
Quite difficult	14	15	9	13
Very difficult	8	6	10	9
<i>Weighted base</i>	397	227	235	859
<i>Unweighted base</i>	384	236	236	856

Base: All parents surveyed with a Direct Pay arrangement, where the Paying Parent has started making payments.

**Table A.137 How payments are made**

	Percentage
Standing order into your bank account	81
Cash or cheque	3
Money transfer service like PayPal or Moneygram	4
Payment into a non-geographical bank account	2
Pre-paid cash or supermarket cards	0
Another way	9
<i>Unweighted base</i>	985

Base: All parents surveyed with a Direct Pay arrangement.

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**Table A.138 Who decided on the payment method**

	Percentage
Mainly by the Receiving Parent	30
Mainly by the Paying Parent	48
Decision made together (Receiving and Paying Parents)	23
<i>Unweighted base</i>	<i>860</i>

Base: All parents surveyed with a Direct Pay arrangement.

**Table A.139 Who decided on the payment method, by type of client**

Who decided on payment method	Type of client		Total %
	New CMS %	Former CSA %	
Mainly the Receiving Parent	28	34	30
Mainly the Paying Parent	47	49	48
Decision made together (Receiving and Paying Parents)	26	17	23
<i>Weighted base</i>	<i>540</i>	<i>330</i>	<i>870</i>
<i>Unweighted base</i>	<i>452</i>	<i>408</i>	<i>860</i>

Base: All parents surveyed with a Direct Pay arrangement.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.140 Reasons why Direct Pay arrangements did not start, by type of client**

Reasons	Type of client		Total
	New CMS %	Former CSA %	
You are planning to set the arrangement up, but have not been able to do it yet,	7	6	6
The date when he/she is going to make the first payment hasn't passed yet	3	3	3
He/she doesn't want to pay,	66	67	67
He/she cannot afford to pay,	10	6	8
He/she disagreed with the amount the Child Maintenance Service said he/she should pay,	19	16	18
He/she is paying for children in his/her new family,	11	9	10
You don't want to have any contact with him/her,	15	24	19
You don't know how to contact him/her,	8	13	10
Disagreements about contact with the child/children,	16	12	15
You prefer not to receive maintenance,	2	1	2
You don't know why he/she hasn't paid,	35	33	34
There is a domestic violence issue	16	21	18
None	12	11	11
<i>Weighted base</i>	<i>315</i>	<i>239</i>	<i>533</i>
<i>Unweighted base</i>	<i>260</i>	<i>300</i>	<i>543</i>

Base: All parents surveyed with a Direct Pay arrangement, where the Paying Parent has not started paying yet.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.141 Reasons why Direct Pay arrangements did not start, by previous arrangement**

Reasons	Previous arrangement				Total
	CSA arrangement	Court arrangement	FBA	None	
	%	%	%	%	%
You are planning to set the arrangement up, but have not been able to do it yet	7	*	5	6	6
The date when he/she is going to make the first payment hasn't passed yet	2	*	5	3	3
He/she doesn't want to pay	67	*	65	65	67
He/she cannot afford to pay	10	*	9	8	8
He/she disagreed with the amount the Child Maintenance Service said he/she should pay	18	*	26	13	18
He/she is paying for children in his/her new family	13	*	9	9	10
You don't want to have any contact with him/her	20	*	16	18	19
You don't know how to contact him/her,	11	*	5	12	10
Disagreements about contact with the child/children	10	*	17	17	15
You prefer not to receive maintenance,	1	*	3	1	2
You don't know why he/she hasn't paid,	38	*	36	30	34
There is a domestic violence issue	21	*	15	16	18
None	12	*	12	11	11
<i>Weighted base</i>	208	5	92	228	533
<i>Unweighted base</i>	226	6	86	225	543

Base: All parents surveyed with a Direct Pay arrangement, where the Paying Parent has not started paying yet.

## Survey of Child Maintenance Service Direct Pay Clients

**Table A.142 Reasons why Direct Pay arrangements didn't start by separation type**

Reasons	Separation type					Total
	Domestic violence, no contact	Long relationship, limited contact	Domestic violence, frequent contact, unfriendly	Cohabitated, short relationship, friendly	Not married, short relationship, no contact	
	%	%	%	%	%	%
You are planning to set the arrangement up, but have not been able to do it yet,	7	3	2	4	16	6
The date when he/she is going to make the first payment hasn't passed yet	4	3	3	3	1	3
He/she doesn't want to pay,	66	67	65	73	58	67
He/she cannot afford to pay,	8	12	10	6	5	8
He/she disagreed with the amount the Child Maintenance Service said he/she should pay,	16	20	19	18	16	18
He/she is paying for children in his/her new family,	11	9	5	13	12	10
You don't want to have any contact with him/her,	29	16	9	10	14	19
You don't know how to contact him/her,	13	6	3	5	20	10
Disagreements about contact with the child/children,	13	16	17	17	10	15
You prefer not to receive maintenance,	1	1	2	3	1	2
You don't know why he/she hasn't paid,	39	26	24	33	46	34
There is a domestic violence issue	25	15	15	13	15	18
None	10	12	15	12	11	11
<i>Unweighted bases</i>	<i>207</i>	<i>108</i>	<i>82</i>	<i>90</i>	<i>73</i>	<i>560</i>
<i>Weighted bases</i>	<i>205</i>	<i>109</i>	<i>81</i>	<i>96</i>	<i>65</i>	<i>554</i>

Base: Parents whose arrangement had not started at three months.



## A.8 Longer term Direct Pay

Table A.143 Reasons why maintenance arrangement has kept going, by type of client

Reasons	Type of client		Total %
	New CMS %	Former CSA %	
Can afford to pay	64	60	62
Happy with the amount the Child Maintenance Service said he/she should pay	38	36	37
Parent and your child/ children have regular contact	32	29	31
You and parent have regular contact	9	12	11
You and parent can talk about money	9	16	12
You and parent have a good relationship now	9	15	12
You wanted to avoid paying the charges for using Collect and Pay	31	34	32
You have to put a lot of work into the arrangement to make it work	35	42	38
None	11	13	12
<i>Weighted base</i>	<i>244</i>	<i>221</i>	<i>465</i>
<i>Unweighted base</i>	<i>244</i>	<i>221</i>	<i>465</i>

Base: Parents, with a Direct Pay arrangement, to whom the Paying Parent was still making payments at 13+ months.

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**Table A.144 Reasons why Paying Parent never started paying the maintenance, by type of client**

Reasons	Type of client		
	New CMS %	Former CSA %	Total %
You are planning to set the arrangement up, but have not been able to do it yet	2	1	1
You did not want to share your bank details with parent	2	4	3
He/she doesn't want to pay	84	82	83
He/she cannot afford to pay	8	6	7
He/she disagreed with the amount the Child Maintenance Service said he/she should pay	19	25	22
He/she is paying for children in his/her new family	9	19	14
You don't want to have any contact with him/her	22	24	23
You don't know how to contact him/her	9	11	10
Disagreements about contact with the child/children	25	15	19
You prefer not to receive maintenance	6	0	3
You don't know why he/she hasn't paid	40	45	43
There is a domestic violence issue	25	20	22
None	7	5	6
<i>Weighted base</i>	<i>105</i>	<i>130</i>	<i>235</i>
<i>Unweighted base</i>	<i>105</i>	<i>130</i>	<i>235</i>

Base: Parents to whom the Paying Parent started making Direct Pay payments but then stopped.

**Table A.145 Whether the Receiving Parent knew CMS could share bank account details**

	Percentage
Yes, did know	17
No, did not know	83
<i>Unweighted base</i>	<i>68</i>

Base: Parents who indicated that they did not want to share their bank details with the Paying Parent or they did not know how to contact the Paying Parent as reasons for Child Maintenance payments never having started.

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**Table A.146 Whether the Receiving Parent knew CMS could help chase payments**

	Percentage
Yes, did know CMS can chase payments	83
No, did not know CMS can chase payments	17
Can't remember	1
<i>Unweighted base</i>	<i>397</i>

Base: All parents for whom Direct Pay payments never started or started then stopped.

**Table A.147 Whether the Receiving Parent went back to the CMS to tell them the Paying Parent had stopped paying/did not pay maintenance**

	Percentage
Yes, did go back to the CMS	82
No, did not go back to the CMS	18
<i>Unweighted base</i>	<i>393</i>

Base: All parents for whom Direct Pay payments never started or started then stopped.

**Table A.148 Whether Receiving Parents were aware that those with failed Direct Pay arrangements can move to a Collect and Pay arrangement**

	Percentage
Yes, did know you could switch to Collect and Pay	85
No, did not know this	15
<i>Unweighted base</i>	<i>171</i>

Base: All parents for whom Direct Pay payments never started or started then stopped, have not or are in the process of making an alternative approach, and have previously informed that the Direct Pay arrangements had not been successful.

# Appendix B

## Additional detail on survey methodology

### B.1 Sampling

This study used a sample frame of Receiving Parents who had a Direct Pay calculation, and included all parents in the Department for Work and Pensions' (DWP's) administrative records. The three-month survey captured parents entering the system between March 2015 and April 2016, and the boost sample drawn for the 13-month survey covered the period March 2015 to June 2015.

Each month DWP selected a sample from the full list of customers who had been through the Direct Pay calculation system three months previously. Samples selected in the first four months of fieldwork were considerably larger than those in the following months. The sample was front-loaded in this way to ensure sufficient numbers were available for early analysis.

The sample frame was stratified by group (i.e. new clients; former CSA) and cases were selected at random with unequal probabilities of selection. Using this approach ensured analysis could be carried out at both the total sample and group (e.g. new client) level. Differential selection probabilities were adjusted at the weighting stage (see below).

Each month the new sample frame was sent from DWP to NatCen Social Research (NatCen). The sample file included the name and contact details of the Receiving Parent and also the name of the Paying Parent. NatCen statisticians checked each sample for duplicates comparing new and previously delivered sample files. Once checked, a sub-sample of cases was selected. This selection adjusted for any deviations in the response rate from the original assumptions. All customers selected for the survey sample were sent an opt-out letter.

Table B.1 shows the sample issued to NatCen's telephone unit every month for the three and 13-month surveys.

**Table B.1 Cases issued to the telephone unit, by survey wave, sample group and month of fieldwork**

		Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Total
3 month	New clients	673	341	115	123	94	98	99	96	28	30	30	30	1,757
	former CSA	457	225	158	169	128	144	145	150	29	32	28	30	1,695
13 month	New Clients										125	127	124	376
	former CSA										187	192	192	571

## B.2 Child selection

Family circumstances can be complex; parents may have more than one child with more than one ex-partner, and in turn, have more than one maintenance arrangement. At the start of the telephone interview, questions were asked to determine which children qualified for child maintenance from the Paying Parent named in the sample file.

Children were considered 'eligible' for selection if they were:

- aged 15 or under, or aged 16 to 19 and in full-time non advanced education;
- living with the responding Receiving Parent;
- provided with day-to-day care by the respondent, or the respondent was their principal carer;
- the natural or adopted child of the Paying Parent named in the sample file.

Children who met these criteria were flagged in the sample. If these initial questions indicated that there were no eligible children in the household, the interview was brought to an end<sup>12, 13</sup>. For those where there were eligible children, the interview proceeded and an automated system randomly selected one child to feed forward into the final section of the questionnaire, which asked questions about the relationship between the Paying Parent and the selected child (using the child's age e.g. in the last year, how often has {TEXTFILL Paying Parent's name} had face-to-face contact with your three year old).

In the 13 month questionnaire, there was also a question about whether an alternative arrangement had been made with the Paying Parent for child maintenance for all eligible children, which was used feed forward data on eligible children<sup>14</sup>.

## B.3 Coding and editing

The computer assisted telephone interviewing (CATI) programme ensures that the correct routing is followed throughout the questionnaire, and applies range and consistency error checks. These checks allow interviewers to clarify and query any data discrepancies directly with the respondent. A separate 'in-house' editing process was also used, which covered some of the more complex data checking, combined with the coding process for open answers.

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<sup>12</sup> Due to a programming error, in three cases, this question included the names of ineligible children as well as the eligible child/ren. The decision was made to keep answers to these questions as the correct Paying Parent was named.

<sup>13</sup> In two cases in the three month survey, the Receiving Parent preferred not to state the age of the child/ren or said that they did not know; the other eligibility criteria were met. These children were coded as eligible.

<sup>14</sup> In one case in the 13 month survey, a Receiving Parent who did not consider themselves to be the principal carer of the children completed the interview even though they were not technically eligible. The decision was made to include their responses in the final dataset as the children lived with the Receiving Parent, at the three month interview the parent had considered themselves the main carer and the respondent had no difficulty completing the questionnaire.

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Following briefings by the NatCen research team, the data was coded by a team of coders under the management of the NatCen Operations team, using a second version of the CATI programme, which included additional checks and codes for open answers. 'Other specify' questions were used when respondents volunteer an alternative response to the precoded choice offered to them. These questions were back-coded to the original list of precoded responses where possible (using a new set of variables rather than overwriting interviewer coding). Queries and difficulties that could not be resolved by the coder or the team were referred to researchers for resolution.

Once the data set was clean, the analysis file of question-based and derived variables was set up in SPSS, and all questions and answer codes labelled.

### B.4 Derived variables

Because the final data was the product of a complex CATI programme, some variables needed for analysis had to be recoded or created by combining existing variables.

Derived variables used in the analysis fall into the following types:

1. Key demographic variables, which have been grouped into categories for ease of analysis (e.g. age and household income groups).
2. Variables computed using data from the original dataset (e.g. the number of eligible children).
3. Those combining responses from a number of different variables to create a particular measure (e.g. the effectiveness of maintenance arrangements).

### B.5 Latent class analysis

The typology of separation types used throughout the report was constructed using latent class analysis (LCA). This is a multivariate statistical technique used to categorise individuals into underlying groups or 'latent classes' based on their responses to a series of survey questions. LCA consists of three stages of analysis: a) identifying the number of groups or classes that best fit the data; b) generating the probabilities of class membership for each respondent; and c) assigning individual cases to the class for which they had the highest probability. This process was carried out separately for each wave of the survey. The software Latent Gold (version 4.0) was used to carry out this analysis.

The first stage of LCA consisted of identifying the number of latent classes that best fits the data. To do this we examined models ranging from two to ten classes, comparing their fit to the data. Because there is no definitive method of determining the optimal number of classes, we rely on measure of fit such as Akaike's Information Criterion (AIC) and the Bayesian Information Criterion (BIC). In comparing different models using the same set of data, models with the lowest values of these indicators are generally preferred. This must also be balanced, however, with the interpretability of the classes that result from the model.

According to the BIC, AIC and AIC3, the optimal number of classes in both surveys was nine. However, the nine-model solution produced classes that were not readily interpretable or substantively meaningful and many of the classes were very small. Table B.2 and Table B.3 show the goodness of fit statistics for the models which produced the most useful and user-friendly class interpretations across survey waves, those with four, five and six clusters.

**Table B.2 Latent class models and goodness of fit statistics, separation type models – three-month survey**

	<b>Model with 4 clusters</b>	<b>Model with 5 clusters</b>	<b>Model with 6 clusters</b>
Log-likelihood (LL)	-18,138	-17,947	-17,794
BIC (based on LL)	36,722	36,435	36,227
AIC (based on LL)	36,397	36,039	35,761
AIC3 (based on LL)	36,457	36,112	35,847
Entropy R-squared	0.85	0.83	0.82
Classification errors	0.08	0.11	0.13

Note: BIC (Bayesian Information Criterion), AIC (Akaike Information Criterion), AIC3 (Akaike Information Criterion 3).

**Table B.3 Latent class models and goodness of fit statistics, separation type models – 13-month survey**

	<b>Model with 4 clusters</b>	<b>Model with 5 clusters</b>	<b>Model with 6 clusters</b>
Log-likelihood (LL)	-9,029	-8,928	-8,846
BIC (based on LL)	18,465	18,350	18,275
AIC (based on LL)	18,179	18,001	17,865
AIC3 (based on LL)	18,239	18,074	17,951
Entropy R-squared	0.85	0.86	0.85
Classification errors	0.09	0.09	0.11

Note: BIC (Bayesian Information Criterion), AIC (Akaike Information Criterion), AIC3 (Akaike Information Criterion 3).

Next, class sizes and probabilities of class membership for the latent class models of separation types were examined. The size of clusters showed that models with six or more classes had one group with very few cases – particularly in the 13-month survey – making models with more than five clusters unfeasible. The model with four clusters was preferable from a sample size standpoint; however, it was felt to be missing an important class which was revealed under the five-cluster solution.

The probabilities of class membership also supported the selection of a five-cluster solution. In theory, the ideal model would be one in which individuals have a probability of 1.0 of being in one class and a probability of 0.0 of being in other classes, however, in reality this figure is lower. Analysis of the average membership probability of each class showed that the lowest average membership probability in any class under the five cluster solution was 0.81 in the three-month survey and 0.85 in the 13-month survey. Under the six-cluster solution, this figure was 0.80 in the three-month survey and 0.83 in the 13-month survey. This suggests that the five cluster model fits the data as well, if not better, than the model with six clusters (also suggested by the entropy R-squared and the percentage of classification errors shown in Tables B.2 and B.3).

Taken together, the goodness of fit statistics, interpretability, cluster sizes and class membership probabilities suggested that a five-cluster solution was optimal. Table B.4 and Table B.5 show the variables used in the latent class analysis and how they relate to each cluster.<sup>15</sup>

<sup>15</sup> Due to a routing error, in five cases included in this analysis Receiving Parents were asked about an ineligible child’s face-to-face contact with their other parent. In each of these cases, there was an eligible child in the household about whom the questions should have been asked. A sensitivity check was conducted to ensure that these cases did not alter the findings of the Latent Class Analysis conducted. This ascertained that the clusters remained the same when the five cases were removed.

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**Table B.4 Variables in latent class analysis, by separation type – three-month survey**

	Cluster1	Cluster2	Cluster3	Cluster4	Cluster5	Total
	%	%	%	%	%	%
<b>Years since separation</b>						
Less than 1 year	11	0	41	25	3	18
1-5 years	29	26	59	47	24	38
5-10 years	29	44	0	24	27	24
More than 10 years	31	31	0	4	46	20
<b>Length of relationship</b>						
Less than 1 year	2	0	3	8	35	5
1-5 years	20	20	13	72	65	32
5-10 years	36	36	29	20	0	29
10-20 years	35	39	44	0	0	28
More than 20 years	7	5	12	0	0	6
<b>Previous relationship</b>						
Married	59	64	72	3	0	46
Cohabiting	36	24	25	63	30	36
Couple but didn't live together	4	4	4	25	40	12
Not a couple	1	9	0	9	30	7
<b>Acrimony of breakup</b>						
Very bitter	69	54	67	46	48	60
Quite bitter	19	26	19	34	29	24
Neither bitter nor friendly	10	13	10	16	16	12
Quite friendly	2	3	2	3	3	2
Friendly	1	4	1	2	4	2
<b>Children's face to face contact with PP</b>						
Once a week or more often	10	19	39	45	0	23
Once or twice a month	15	28	31	31	1	23
A few times a year or less often	20	44	23	21	6	24
No face-to-face contact	55	9	7	3	93	30
<b>Domestic violence</b>						
Yes	62	43	59	38	31	50
No	38	57	41	63	69	50
<b>RP's face to face contact with PP</b>						
Once a week or more often	0	7	36	39	0	16
Once or twice a month	0	17	26	29	0	14
A few times a year or less often	0	77	38	32	0	29
Not at all	100	0	0	0	100	40
<b>Current relationship with PP</b>						
Friendly	0	11	9	22	0	8
Neither unfriendly nor friendly	0	41	34	50	0	25
Unfriendly	0	48	57	29	0	27
No relationship	100	0	0	0	100	41



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**Table B.5 Variables in latent class analysis, by separation type – 13-month survey**

	Cluster1	Cluster2	Cluster3	Cluster4	Cluster5	Total
	%	%	%	%	%	%
<b>Years since separation</b>						
Less than 1 year	1	0	2	1	1	1
1-5 years	49	6	98	86	36	55
5-10 years	25	52	0	14	21	22
More than 10 years	25	43	0	0	42	22
<b>Length of relationship</b>						
Less than 1 year	0	1	2	7	15	5
1-5 years	5	28	8	71	66	33
5-10 years	29	37	31	22	20	27
10-20 years	56	31	49	0	0	29
More than 20 years	10	4	10	0	0	5
<b>Previous relationship</b>						
Married	73	58	64	2	15	44
Cohabiting	24	38	21	75	43	38
Couple but didn't live together	3	5	1	24	33	13
Not a couple	1	0	15	0	9	6
<b>Acrimony of breakup</b>						
Very bitter	62	42	63	53	54	56
Quite bitter	23	31	23	29	23	25
Neither bitter nor friendly	13	16	13	13	17	15
Quite friendly	1	7	1	3	3	3
Friendly	2	4	0	2	3	2
<b>Children's face to face contact with PP</b>						
Once a week or more often	18	27	45	36	0	23
Once or twice a month	14	34	25	36	0	20
A few times a year or less often	22	32	28	26	7	22
No face-to-face contact	46	8	2	3	94	35
<b>Domestic violence</b>						
Yes	59	41	53	46	53	51
No	41	60	47	55	47	49
<b>RP's face to face contact with PP</b>						
Once a week or more often	0	20	24	30	0	13
Once or twice a month	0	18	31	33	0	14
A few times a year or less often	0	62	45	37	0	25
Not at all	100	0	0	0	100	48
<b>Current relationship with PP</b>						
Friendly	0	22	20	27	0	12
Neither unfriendly nor friendly	0	57	27	45	0	21
Unfriendly	0	21	53	29	0	19
No relationship	100	0	0	0	100	49

## **Survey of Child Maintenance Service Direct Pay Clients**

The five clusters are described below.

### **Cluster 1: Domestic violence, no contact**

Typically, this group had the following characteristics:

- likely to have been married;
- likely to have been together for five or more years;
- separated five or more years ago;
- likely to have experienced domestic violence;
- bitter break up;
- little to no contact between children and Paying Parent;
- no relationship with Paying Parent.

### **Cluster 2: Long relationship, limited contact**

Typically, this group had the following characteristics:

- likely to have been married;
- likely to have been together for five or more years;
- separated five or more years ago;
- bitter break up;
- mix of how often children see Paying Parent;
- sees Paying Parent a few times a year or less;
- relationship between parents tends to be neutral to unfriendly.

### **Cluster 3: Domestic violence, frequent contact, unfriendly**

Typically, this group had the following characteristics:

- likely to have been married;
- likely to have been together for five or more years;
- separated less than five years ago;
- likely to have experienced domestic violence;
- bitter break up;
- frequent contact between children and Paying Parent;
- frequent contact with Paying Parent;
- relationship between parents tends to be unfriendly.

### **Cluster 4: Cohabitated, short relationship, friendly**

Typically, this group had the following characteristics:

- likely to have cohabitated;
- likely to have been together less than five years;
- separated less than five years ago;
- bitter break up;
- frequent contact between children and Paying Parent;
- mix of how much parent sees Paying Parent;
- relationship between parents tends to be neutral to friendly.

### **Cluster 5: Not married, short relationship, no contact**

Typically, this group had the following characteristics:

- unlikely to have been married;
- likely to have been together less than five years;
- separated five or more years ago;
- bitter break up;
- mix of how much children see Paying Parent;
- no relationship with Paying Parent.

The Receiving Parents in the separation types described above differed substantially in their demographic, household and previous arrangement characteristics. While all groups were predominantly women, the 'long relationship, limited contact' group had the greatest proportion of men at 8 per cent. The 'cohabitated, short relationship, friendly' group tended to be younger, with 90 per cent under the age of 40 compared with 56 per cent of the 'domestic violence, no contact' group.

Reflective of their age, Receiving Parents in the 'cohabitated, short relationship' group tended to have fewer children and younger children than the other groups with 81 per cent having two or fewer children and 78 per cent having a child under the age of six.

Receiving Parents in the 'domestic violence, no contact' and the 'long relationship, limited contact' groups were most likely to have re-partnered since their separation, with 29 per cent of each group living in a couple household. Those in the 'domestic violence, frequent contact, unfriendly' group were most likely to be single parents (89 per cent). This group was also among the most likely to be in paid employment (65 per cent) and to be on a low income (78 per cent had less than £26,000 per year in gross household income) compared with the other groups.

The 'cohabitated, short relationship, friendly' group were the most likely to be new CMS clients (70 per cent). The 'not married, short relationship, no contact' were most likely to be a former CSA client (51 per cent) and were the most likely to perceive that they previously had a CSA arrangement (47 per cent). The 'not married, short relationship, no contact' group were least likely to have had a FBA previously (9 per cent) and the 'domestic violence, frequent contact, unfriendly' group were most likely to have had no prior arrangement (54 per cent).

## B.6 Weighting

Fieldwork for the three-month survey ran from June 2015 to July 2016 and the 13-month survey began in April 2016 and concluded in July 2016.

Table B.6 shows the fieldwork periods for the two surveys. The three-month survey included parents who had received their Direct Pay calculation between March 2015 and April 2016 (months 1 to 14) while the 13-month survey included parents who had received their calculation between March and June 2015 (months 1 to 4).

**Table B.6 Month of Direct Pay calculation and fieldwork dates**

	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	
Month of Direct Pay calculation	1	2	3	4	5	6	7	8	9	10	11	12	13	14				
3-month survey				1	2	3	4	5	6	7	8	9	10	11	12	13	14	
13-month survey														1	2	3	4	

In addition to differences in the length of time since the Direct Pay calculation, wave two comprised a longitudinal component and an additional cross-sectional (boost) sample. The longitudinal sample included respondents from the three-month survey who had received a Direct Pay calculation between March 2015 and June 2015. The additional cross-sectional sample was introduced to boost the size of the 13-month survey sample, and therefore facilitate analysis. This boost sample included parents who had received their Direct Pay calculation in the same period as those in the longitudinal sample (March to June 2015), but who had not taken part in the three-month survey.

A total of four separate weights were created for analysis: two for the three-month survey (both cross-sectional) and two for the 13-month survey (one longitudinal and one cross-sectional). The weights were intended to take account of technical issues such as sample design and non-response, and to ensure that the data matched the overall population as closely as possible (based on characteristics such as gender, Government Office Region, number of eligible children and age).

### Three-month survey

Two cross-sectional weights were generated for the three-month survey:

- The first weight (**wt\_w1\_longit**) was designed to be used for cross-sectional analysis of the longitudinal sample in the three-month survey. It was calculated after analysing variation in key estimates over time, which indicated that no flow adjustment was necessary. The weighting included calibration; a procedure which ensures the achieved sample matches the population on key characteristics (in this case, gender, region, number of eligible children and age within sample group). This adjustment reduces non-response bias. Table B.7 presents the population figures, unweighted estimates and weighted estimates for the variables used in the calibration.

## Survey of Child Maintenance Service Direct Pay Clients

**Table B.7 Wave 1: Weight for use with longitudinal respondents at wave one (three-month survey)**

	Population figures (%)	Unweighted (%)	Weighted (%)
<b>Gender</b>			
Female	94.5	96.6	94.5
Male	5.5	3.4	5.5
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<b>Region</b>			
North East	4.7	5.5	4.7
North West	12.2	10.1	12.1
Yorkshire	9.0	9.6	9.0
East Midlands	7.5	10.0	7.6
West Midlands	9.5	8.7	9.4
East of England	9.2	10.9	9.2
London	8.9	8.6	8.9
South East	12.0	13.3	11.9
South West	7.8	7.3	7.8
Wales	5.4	5.0	5.4
Scotland	6.9	5.8	6.9
Northern Ireland	2.7	1.0	2.7
Missing	4.3	4.3	4.3
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<b>Number of eligible children</b>			
1	62.5	62.7	62.5
2	28.7	27.8	28.7
3 or more	8.8	9.4	8.8
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<b>Group and age</b>			
New client – Under 30	23.7	14.0	23.7
New client – 30 to 34	14.6	10.9	14.6
New client – 35 to 39	12.8	12.7	12.8
New client – 40 to 44	10.7	10.8	10.7
New client – 45+	11.0	9.2	11.0
Ex CSA – Under 30	4.2	10.8	4.2
Ex CSA – 30 to 34	5.6	8.1	5.6
Ex CSA – 35 to 39	6.4	8.6	6.4
Ex CSA – 40 to 44	5.1	7.4	5.1
Ex CSA – 45+	5.9	7.5	5.9
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>

- The second weight (wt\_w1\_xsec) was intended for cross-sectional analysis of the whole dataset (i.e. all respondents completing the three-month survey). As with the first weight calibration was performed using population totals from the period covered by the survey. Table B.8 presents population figures, unweighted estimates and weighted estimates for the variables used in the calibration.

## Survey of Child Maintenance Service Direct Pay Clients

**Table B.8 Weight for use with all three-month survey respondents (three-month survey)**

	Population figures (%)	Unweighted (%)	Weighted (%)
<b>Gender</b>			
Female	95.3	96.2	95.2
Male	4.7	3.8	4.8
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<b>Region</b>			
North East	4.6	4.7	4.5
North West	11.1	10.6	11.2
Yorkshire	8.9	9.8	8.8
East Midlands	7.8	8.8	7.8
West Midlands	9.5	8.9	9.5
East of England	9.4	9.9	9.4
London	9.1	8.7	9.1
South East	12.7	13.9	12.7
South West	8.5	7.8	8.5
Wales	5.2	5.0	5.1
Scotland	6.8	6.3	6.8
Northern Ireland	2.5	1.6	2.5
Missing	4.2	4.2	4.2
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<b>Number of eligible children</b>			
1	64.3	63.8	64.3
2	27.6	27.6	27.6
3 or more	8.1	8.6	8.1
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<b>Group and age</b>			
New client – Under 30	20.0	13.0	20.0
New client – 30 to 34	11.9	9.3	11.9
New client – 35 to 39	10.4	10.4	10.4
New client – 40 to 44	8.5	9.1	8.5
New client – 45+	8.3	7.6	8.3
Ex CSA – Under 30	5.3	11.6	5.3
Ex CSA – 30 to 34	7.9	9.5	7.9
Ex CSA – 35 to 39	9.0	10.4	9.0
Ex CSA – 40 to 44	8.5	9.2	8.5
Ex CSA – 45+	10.2	10.0	10.2
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>

### Thirteen-month survey

The sample for the 13-month survey included parents who had taken part in the three-month survey and agreed to be recontacted (the longitudinal sample). An additional cross-sectional sample of parents not participating in the three-month survey, but who had received a calculation between March and June 2015 were also interviewed. This boost sample enhanced the statistical power of the cross-sectional analysis of the 13-month survey data.

Two weights were computed for the wave two (13-month) survey:

- The third weight (**wt\_w2\_longit**) was designed for longitudinal analysis of data from respondents taking part in both the three-month and 13-month surveys. The longitudinal sample was adjusted to take account of panel attrition (i.e. to account for those more likely to drop out of the study). This process involved creating a response model using step-wise logistic regression. The dependent variable in this model was whether the participant had taken part at 13 months, while the predictors (the independent variables) came from the three-month dataset. The final model was used to compute response probability for each participant. This third weight is equal to the inverse of the response probabilities multiplied by the calibration weight from the previous wave. Weighted and unweighted estimates are presented in Table B.9, below.

**Table B.9 Weight for use in longitudinal analysis of respondents taking part in both the three- and 13-month survey (13 months)**

	Population figures (%)	Unweighted (%)	Weighted (%)
<b>Gender</b>			
Female	94.5	97.1	94.4
Male	5.5	2.9	5.6
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<b>Region</b>			
North East	4.9	5.1	4.8
North West	12.7	8.6	12.6
Yorkshire	9.4	10.6	9.4
East Midlands	7.8	10.2	8.1
West Midlands	9.8	9.4	9.7
East of England	9.6	12.6	9.7
London	9.2	9.4	9.1
South East	12.5	14.1	12.2
South West	8.1	7.3	8.3
Wales	5.6	4.7	5.7
Scotland	7.1	6.3	7.3
Northern Ireland	2.8	1.2	2.8
Missing	0.4	0.4	0.4
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>

Continued

## Survey of Child Maintenance Service Direct Pay Clients

**Table B.9 Continued**

	Population figures (%)	Unweighted (%)	Weighted (%)
<b>Number of eligible children</b>			
1	62.5	62.3	63.0
2	28.7	29.1	28.5
3 or more	8.8	8.6	8.6
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<b>Group and age</b>			
New client – Under 30	23.7	11.8	23.7
New client – 30 to 34	14.6	11.4	14.4
New client – 35 to 39	12.8	13.6	12.5
New client – 40 to 44	10.7	10.4	10.7
New client – 45+	11.0	9.2	11.2
Ex CSA – Under 30	4.2	10.4	4.2
Ex CSA – 30 to 34	5.6	8.1	5.7
Ex CSA – 35 to 39	6.4	9.0	6.5
Ex CSA – 40 to 44	5.1	8.1	5.2
Ex CSA – 45+	5.9	8.1	5.9
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>

- The final weight (**wt\_w2\_xsect**) was intended for cross-sectional analysis of the whole 13-month survey dataset (i.e. all respondents completing the 13-month survey). This weight was generated by calibrating the final sample so that selected variables matched population distributions for the time period of interest. The longitudinal weight was used as the entry weight in the calibration. Table B.10 displays population figures, unweighted estimates and weighted estimates for variables used in the calibration.



## Survey of Child Maintenance Service Direct Pay Clients

**Table B.10 Weight for use in cross-sectional analysis of all respondents taking part in the 13-month survey**

	Population figures (%)	Unweighted (%)	Weighted (%)
<b>Gender</b>			
Female	94.5	95.9	94.5
Male	5.5	4.1	5.5
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<b>Region</b>			
North East	4.9	5.5	4.9
North West	12.7	10.1	12.7
Yorkshire	9.4	10.9	9.4
East Midlands	7.9	9.0	7.9
West Midlands	9.9	9.3	9.8
East of England	9.6	12.8	9.6
London	9.3	8.6	9.3
South East	12.5	13.5	12.5
South West	8.2	7.4	8.1
Wales	5.6	4.2	5.6
Scotland	7.1	7.2	7.2
Northern Ireland	2.8	1.4	2.9
Missing	0.2	0.2	0.2
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<b>Number of eligible children</b>			
1	62.5	64.3	62.5
2	28.7	27.3	28.7
3 or more	8.8	8.3	8.8
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<b>Group and age</b>			
New client – Under 30	23.7	12.8	23.7
New client – 30 to 34	14.6	9.4	14.6
New client – 35 to 39	12.8	11.0	12.8
New client – 40 to 44	10.7	7.4	10.7
New client – 45+	11.0	8.5	11.0
Ex CSA – Under 30	4.2	10.4	4.2
Ex CSA – 30 to 34	5.6	9.6	5.6
Ex CSA – 35 to 39	6.4	10.7	6.4
Ex CSA – 40 to 44	5.1	8.9	5.0
Ex CSA – 45+	5.9	11.3	5.9
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>

# Appendix C

## Questionnaires

### C.1 Three-month questionnaire

#### SURVEY OF DIRECT PAY CLIENTS THREE-MONTH QUESTIONNAIRE: FINAL MAINSTAGE

24 November 2015

##### **Questionnaire contents:**

Section A: Introduction

Section B: Household information

Section C: Experience of using Direct Pay

Section D: Previous Child Maintenance arrangements

Section E: Current Direct Pay arrangement

Section F: Relationship between named Paying Parent and child/ren

Section G: Past and current relationship between participant and named Paying Parent

Section H: Socio demographics

Section I: Recontact and data linkage

##### **Questionnaire conventions:**

- Question names are given in bold.
- Routing instructions are given in {curly brackets} above each question.
- Where a 'textfill' of some kind has been used this is flagged by {TEXTFILL:}. For the purpose of this document the textfills are described inside the brackets as opposed to literally stated. e.g. {TEXTFILL: child name} represents the child's name, for example, Andrew.
- Interviewer instructions are included after the question in capitals.
- Don't know and refused responses are permissible at every question unless otherwise specified.
- The instruction CODE ALL THAT APPLY indicates a multi-coded question. If this is not stated then a single code only should apply.
- **Grey** highlighted text represents a sub-section of the questionnaire.

## Section A: Introduction

### Aims:

- To check eligibility of respondent

{ask all}

### s1

Good morning/afternoon, my name is .....

I am phoning from NatCen Social Research on behalf of the Department for Work and Pensions.

Please could I speak to {TEXTFILL Sample Forename} {TEXTFILL Sample Surname}?

1. Respondent answers phone.
2. Transferred to respondent.
3. No answer.
4. Wrong number.
5. APPOINTMENT.
6. Refused.
7. Not available during fieldwork.
8. Language Barrier.
9. Deceased.
10. Physically/mentally incapable of taking part.
11. Late Opt-outs.

{if s1=respondent answers phone}

### s2

INTERVIEWER; ENSURE YOU ARE SPEAKING TO THE NAMED RESPONDENT BEFORE CONTINUING

We'd like your help with an important research study we recently wrote to you about. The Government recently set up Direct Pay as a new way for parents to pay child maintenance, and the Department of Work and Pensions have asked NatCen to find out on their behalf, how well it is working. Are you happy to take part?

READ OUT (EXACT WORDING NOT REQUIRED):

This research is entirely voluntary and won't affect any benefits or tax credits you might be claiming, or any future dealings with government agencies. You can withdraw from the research at any time.

## Survey of Child Maintenance Service Direct Pay Clients

READ OUT (EXACT WORDING NOT REQUIRED): Also, I'd like to assure you that any information you provide will be held in the strictest of confidence in line with the Data Protection Act (1998) and will only be used for research purposes. You won't be identified in any research findings.

READ OUT EXACTLY

The only exception to this is if you tell us about you or someone else you know being at risk of harm. We may have to let the authorities know if you or someone else is at risk.

ADD IF NECESSARY:

More information is also available on the project website <http://www.natcen.ac.uk/taking-part/direct-pay-survey/>

1. Yes.
2. APPOINTMENT.
3. No, definitely does not want to take part.

### ACheck

The Child Maintenance Service is a new service that has been set up by the Government to help parents make child maintenance arrangements. Your name has been randomly selected from a list of people who were in contact with the Child Maintenance Service in {TEXTFILL MONTH OF CONTACT FROM SAMPLE}.

According to their records, you or {TEXTFILL Paying Parent's first and last name} have been in contact with them about setting up a Direct Pay child maintenance arrangement, and they have calculated that {TEXTFILL Paying Parent's first name} should pay you child maintenance ...

Is this correct?

1. Yes.
2. No.

### Asafe

We are going to be asking you some questions about any child maintenance arrangements you might have with {TEXTFILL Paying Parent's first name} and about your relationship with him/her. Before we continue could I just check if you can safely talk about these topics, and that {TEXTFILL Paying parent's first name} is not there with you right now. You don't need to answer any questions you aren't comfortable with, and I can call back at a more convenient time if you prefer.

1. Yes, happy to continue.
2. No – make an appointment for another time.

## Section B: Household information

### Aims

- Establish number of children in the household.
- Establish whether each child is eligible for child maintenance from Paying Parent from the sample.
- Establish age and partner status of respondent.

{ask all}

### BResKids

I'd like start by asking you a few questions about your family situation.

First, can I ask how many children you have?

INTERVIEWER: ENTER NUMBER OF ALL CHILDREN WHO LIVE WITH THE RESPONDENT OR WHO LIVE ELSEWHERE.

ONLY INCLUDE BIOLOGICAL OR ADOPTED CHILDREN. DO NOT INCLUDE GRANDCHILDREN OR OTHER RELATIVES (UNLESS THE RESPONDENT SAYS THEY HAVE ADOPTED THE CHILDREN).

{BKidAge to BPNam are asked for each child in a loop, starting with the oldest}

### BKidAge

And, how old is your oldest child/next oldest child?

INTERVIEWER: ENTER AGE OF CHILD. IF CHILD IS UNDER 1 YEAR OLD, ENTER 1.

{if child is between 16 and 19 years of age, BKidAge=16 to 19}

### BKidCheck

Is {TEXTFILL: child's age} in full-time education, **not** including university or higher education?

INTERVIEWER: FT EDUCATION, HERE, ONLY INCLUDES UP TO AND INCLUDING A-LEVEL STANDARD

1. Yes.
2. No.

### BKidLive

And, does { TEXTFILL: child's age i.e. 'your two year old'} live with you?

1. Yes.
2. No.

{if BKidLive=Yes}

## Survey of Child Maintenance Service Direct Pay Clients

### BKidCar

And, do you provide day-to-day care of {TEXTFILL: your 'child's age' year old}, and consider yourself to be his/her principal provider of care?

INTERVIEWER: BY PRINCIPAL PROVIDER OF CARE, WE MEAN THE PERSON THAT LOOKS AFTER THE CHILD MOST OF THE TIME.

IF THE CHILD LIVES WITH THEIR OTHER PARENT SOME OF THE TIME, BUT THEY STILL CONSIDER THEMSELVES TO BE THE PRINCIPAL PROVIDER OF CARE, PLEASE CODE YES HERE.

1. Yes.
2. No.

### BPNam

And, would you mind me asking if { TEXTFILL: child's age}'s other parent is {TEXTFILL Paying Parent's name} or someone else?

1. {TEXTFILL Paying Parent's name} is {child's name}'s other parent.
2. Someone else is {child's name}'s other parent.
3. Does not know who other parent is.
4. Other parent has died.

{END OF LOOP}

THE PROGRAMME WORKS OUT WHICH CHILDREN ARE RELEVANT TO THE INTERVIEW, THEY NEED TO BE:

- AGED 15 OR UNDER OR 16 TO 20 IN FULL TIME NON-HIGHER EDUCATION {BKidAge <16 or BKidCheck=1}
- RESIDENT WITH THE RESPONDENT FOR {BKidLive=1}
- THE RESPONDENT CONSIDERS THEMSELVES TO PROVIDE THE DAY TO DAY CARE AND BE THE PRINCIPAL CARER OF THE CHILD BKidCar=1
- CHILD OF THE NAMED PAYING PARENT FROM THE SAMPLE {BPNam=1}

IF THERE ARE NO CHILDREN WHO ARE RELEVANT TO THE INTERVIEW, THE INTERVIEW ENDS.

{ask all}

### BParLiv

Could I just check, do you have a husband/wife or partner living in your household?

1. Yes.
2. No.

## **BRAge**

And, would you mind me just asking how old you are?

ENTER AGE.

## **BRGen**

INTERVIEWER: ENTER RESPONDENTS GENDER

1. Female.
2. Male.

## **Section C: Experience of using Direct Pay**

Aims

- Find out who paid the application fee and how affordable it was.
- Find out who made the decision to have a Direct Pay arrangement and how happy respondent is to have a Direct Pay arrangement.
- Find out why they've not made a family-based arrangement or whether they'd prefer Collect and Pay.
- Establish whether or not the Direct Pay arrangement has been set up.

### **If it has been set up**

- Find out how easy it was set up, and why if was difficult if it was.

### **If the arrangement has already broken down**

- Find out why it broke down.
- Establish whether they have set another arrangement up, and if so what type.

### **If hasn't been set up**

- Find out why the DP arrangement hasn't been set up.
- Establish whether they have set another arrangement up, and if so what type.

{ask all}

## **CIntro**

I now want to ask you some questions about your experience of using the Child Maintenance Service to make a Direct Pay arrangement.

{ask all}

## **CAppfee**

To use the Child Maintenance Service to set up a Direct Pay arrangement, parents usually need to pay a £20 application fee.

Can I check, did you pay the £20 application fee or did {TEXTFILL Paying Parent's name} pay it?

## Survey of Child Maintenance Service Direct Pay Clients

1. Respondent paid fee.
2. {TEXTFILL Paying Parent's name} paid fee.
3. Neither parent paid the fee.
4. Don't know.

{if CAppfee= respondent paid}

### **CAfford**

How easy or difficult was it for you to afford the £20 application fee?

Was it ...

READ OUT

1. Very easy;
2. Quite easy;
3. Quite difficult; or
4. Very difficult to afford?

### **Who made the decision to have a Direct Pay arrangement**

{ask all}

### **Cdec**

Who decided to have a Direct Pay arrangement?

Was the decision made ...

READ OUT

1. ... mainly by you;
2. mainly by {TEXTFILL Paying Parent's name}; or
3. was it a decision you made together?
4. (SPONTANEOUS: DO NOT READ OUT) CMS made the decision because they thought {TEXTFILL Paying Parent's name} was likely to pay a Direct Pay arrangement.

{Cdec= decision made by Paying Parent }

### **CCPre**

And, how happy were you with {TEXTFILL Paying Parent's name}'s decision to set up a Direct Pay arrangement? ...

Were you ...



## Survey of Child Maintenance Service Direct Pay Clients

READ OUT

1. very happy;
2. quite happy;
3. not very happy; or
4. not at all happy?

{Cdec= decision made by CMS}

### CCPrf

And, how happy were you with the decision of the Child Maintenance Service to set up a Direct Pay arrangement? ...

Were you ...

READ OUT

1. very happy;
2. quite happy;
3. not very happy; or
4. not at all happy?

{if CDec = mainly respondent or decision made together, or CMS decided}

### CNFB

Some parents who have separated, make family-based child maintenance arrangements where they agree between themselves how to continue providing for a child after they separate, without involving the Child Maintenance Service or anyone else.

Which of the following are reasons why you and {TEXTFILL Paying Parent's name} decided to involve the Child Maintenance Service instead of making a family-based arrangement like this?

Was it because ...

READ OUT EACH CODE AND WAIT FOR RESPONSE BEFORE CONTINUING

CODE ALL THAT APPLY

1. you don't want any contact with him/her;
2. it's difficult to make contact with him/her;
3. you've tried to make a family-based arrangement in the past and it hasn't worked;
4. you wanted a Collect and Pay arrangement;
5. you thought he/she would be more likely to pay if the Child Maintenance Service were involved;
6. it is difficult for the two of you to talk about money;

## Survey of Child Maintenance Service Direct Pay Clients

7. you weren't sure how much maintenance should be paid;
8. there is a domestic violence issue; or
9. any other reason (please specify)?

{if CDec = mainly respondent or decision made together}

### CNCP

As well as Direct Pay there is another type of child maintenance arrangement you can make through the Child Maintenance Service, called Collect and Pay. In Collect and Pay, the Child Maintenance Service would collect the maintenance from {TEXTFILL Paying Parent's name} and pay it directly to you.

Which of the following are reasons why you and {TEXTFILL Paying Parent's name} decided to have a Direct Pay arrangement instead of a Collect and Pay arrangement?

Was it because ...

READ OUT EACH CODE AND WAIT FOR RESPONSE BEFORE CONTINUING

CODE ALL THAT APPLY

1. you wanted to use Collect and Pay, but the Child Maintenance Service said you must use Direct Pay;
2. you think a Direct Pay arrangement will work for you and {TEXTFILL Paying Parent's name};
3. you wanted to use Collect and Pay, but {TEXTFILL Paying Parent's name} would not agree to it;
4. you wanted to avoid paying the charges for using Collect and Pay;
5. you and {TEXTFILL Paying Parent's name} have a good relationship now;
6. you and {TEXTFILL Paying Parent's name} can talk about money;
7. because you or {TEXTFILL Paying Parent's name} wanted to have a more flexible arrangement; or
8. any other reason (please specify).

{if CDec = mainly respondent or decision made together}

### CRPChrg

There are additional charges for using Collect and Pay: {TEXTFILL Paying Parent's name} would need to pay an extra 20% on top of the maintenance amount he pays, and then another 4% would be taken out of the amount of maintenance you would be getting ...

Can I check, to what extent was your decision to use Direct Pay, instead of Collect and Pay influenced by the charges for using Collect and Pay?

Was your decision influenced ...

## Survey of Child Maintenance Service Direct Pay Clients

### READ OUT

1. a lot;
2. to some extent;
3. not much; or
4. not at all, by the charges for using Collect and Pay?
5. SPONTANEOUS: Did not know about the charges for using Collect and Pay.

### Unlikely to pay check

{ask all}

### CDPr

Can I check, would you prefer to have a Collect and Pay arrangement with {TEXTFILL Paying Parent's name} where the Child Maintenance Service would collect the maintenance from {TEXTFILL Paying Parent's name} and pay it directly to you?

1. Yes, would prefer to have a Collect and Pay arrangement.
2. No, does not want a Collect and Pay arrangement.
3. Would prefer a different arrangement.
4. Would prefer not to have an arrangement at all.

{If would prefer Collect and Pay arrangement}

### CAskCP

And, did you ask the Child Maintenance Service to set up a Collect and Pay arrangement for you?

1. Yes.
2. No.

{If did ask CMS to set up a Collect and Pay arrangement}

### CPayAs

Have you been told that you cannot have a Collect and Pay arrangement because the Child Maintenance Service has decided that {TEXTFILL Paying Parent's name} is likely to pay child maintenance?

1. Yes, has been told that they cannot have a Collect and Pay arrangement because the Child Maintenance Service say {TEXTFILL Paying Parent's name} is likely to pay maintenance.
2. No, has not been told this.

### Whether the arrangement has actually been set up

{ask all}

## Survey of Child Maintenance Service Direct Pay Clients

### CSet

And, has {TEXTFILL Paying Parent's name} actually started making the payments?

1. Yes, {TEXTFILL Paying Parent's name} has started paying.
2. {TEXTFILL Paying Parent's name} started paying, but has now stopped
3. No, {TEXTFILL Paying Parent's name} has not started paying.

{if CSet=Yes or Started and stopped}

### CStaWh

Please could you tell me the month when the first payment was made?

1. January.
2. February.
3. March.
4. April.
5. May.
6. June.
7. July.
8. August.
9. September.
10. October.
11. November.
12. December.

### Ease of setting the arrangement up

{if CSet=Yes}

### CEase

How easy or difficult was it to set up the payments for your arrangement with {TEXTFILL Paying Parent's name} once the Child Maintenance Service told you how much should be paid?

Was it ...

READ OUT

1. very easy;
2. quite easy;
3. neither easy nor difficult;
4. quite difficult; or
5. very difficult?

## Survey of Child Maintenance Service Direct Pay Clients

{if CEase=quite or very difficult}

### **CDiff**

Which of the following are reasons why it was difficult to set up the arrangement with {TEXTFILL Paying Parent's name}?

Was it because ...

READ OUT EACH CODE AND WAIT FOR RESPONSE BEFORE CONTINUING

CODE ALL THAT APPLY

1. the two of you find it difficult to talk about money;
2. s/he did not want to pay;
3. s/he can't afford to pay;
4. s/he disagreed with the amount the Child Maintenance Service said he/she should pay;
5. disagreements about {TEXTFILL Paying Parent's name} contact with the child/ren;
6. there is a domestic violence issue;
7. you had difficulties getting in contact with {him/her}; or
8. any other reason (please specify)?

### **Why the Direct Pay arrangement broke down**

{if CSet=arrangement started but has since stopped}

### **CStop**

Which of the following are reasons why {TEXTFILL Paying Parent's name} is no longer making the payments the Child Maintenance Service said he/she should?

Is it because ...

READ OUT EACH CODE AND WAIT FOR RESPONSE BEFORE CONTINUING

CODE ALL THAT APPLY

1. he/she did not want to pay;
2. he/she could not afford to pay;
3. he/she disagreed with the amount the Child Maintenance Service said he/she should pay;
4. he/she is paying for children in his/her new family;
5. you don't want to have any contact with him/her;
6. you don't know how to contact him/her;
7. disagreements about contact with the child/children;

## Survey of Child Maintenance Service Direct Pay Clients

8. you preferred not to receive maintenance;
9. you don't know why he/she has stopped paying;
10. you got back together;
11. there is a domestic violence issue; or
12. any other reason (please specify)?

{if CStop="11, You got back together}

### **CRecon**

Can I check, to what extent was your decision to get back together with {textfill: Paying parent name} influenced by the charges to use the Child Maintenance Service? Was your decision influenced ...

READ OUT

1. a lot;
2. to some extent;
3. not much; or
4. not at all, by the charges for using the Child Maintenance Service?
5. (SPONTANEOUS): Did not know about the charges for using the Child Maintenance Service.

### **Why the arrangement has not been set up yet**

{if CSet=not starting paying yet}

### **CNoP**

And, which of the following are reasons why {TEXTFILL Paying Parent's name} has not started paying you the maintenance the Child Maintenance Service said he/she should?

Is it because ...

READ OUT EACH CODE AND WAIT FOR RESPONSE BEFORE CONTINUING

CODE ALL THAT APPLY

1. you are planning to set the arrangement up, but have not been able to do it yet;
2. the date when he/she is going to make the first payment hasn't passed yet;
3. he/she doesn't want to pay;
4. he/she cannot not afford to pay;
5. he/she disagreed with the amount the Child Maintenance Service said he/she should pay;
6. he/she is paying for children in his/her new family;
7. you don't want to have any contact with him/her;

## Survey of Child Maintenance Service Direct Pay Clients

8. you don't know how to contact him/her;
9. disagreements about contact with the child/children;
10. you prefer not to receive maintenance;
11. you don't know why he/she hasn't paid;
12. there is a domestic violence issue;
13. or any other reason (please specify)?

### **Whether those whose DP arrangement never started or stopped, are making a different type of arrangement**

{if CSet=not starting paying yet, or started by then stopped}

#### **CAIt**

Can I check, have you made a different arrangement with {TEXTFILL Paying Parent's name} for child maintenance? }? By 'child maintenance' I mean any arrangement with {TEXTFILL Paying Parent's name} to continue providing for {TEXTFILL eligible children's names} This could be an arrangement through the Child Maintenance Service or the Courts, or an arrangement made just between the two of you that could be a financial or non-financial arrangement?

1. Yes, has made a different arrangement.
2. No, has not made a different arrangement.

{ask if CAIt=No}

#### **CPro**

Can I check, are you in the process of setting an alternative child maintenance arrangement up?

1. Yes is in the process of setting one up.
2. No.

{if CAIt=Yes has made a different arrangement}

#### **CWhiCMS**

And, how have you made this arrangement?

Have you made another arrangement through the Child Maintenance Service, this could be a Direct Pay arrangement or a Collect and Pay arrangement?

1. Yes, has made a CMS arrangement.
2. No.

{if CWhiCMS=Yes}

## Survey of Child Maintenance Service Direct Pay Clients

### CWhiCPDP

And, is this a Direct Pay arrangement where the Child Maintenance Service tells you how much {TEXTFILL Paying Parent's name} should pay and you sort out payments between yourselves. Or, is it a Collect and Pay arrangement where the Child Maintenance Service collects maintenance from {TEXTFILL Paying Parent's name} and pays it to you.

1. Direct Pay (parents sort out payments themselves).
2. Collect and Pay (CMS collects payment from the ex-partner and pays them to the respondent).

{if CWhiCMS=no}

### CWhiCour

Is there a Court Order or Consent Order {TEXTFILL IF RESPONDENT IS IN SCOTLAND: or a Minute of Agreement} in place for maintenance?

1. Yes.
2. No.

{if CWhiCour=no}

### CWhiFBA

A family-based arrangement is where parents agree between themselves how to continue providing for a child after they separate.

It can be a formal agreement, for example written down in a FBA form or parenting plan.

Or it can be an informal agreement, for example a promise or pledge made verbally.

Parents can choose what to include in a family-based arrangement, for example: who will provide what support for a child and how often. There is no set format, but a family-based arrangement can be:

- providing money regularly and at an agreed level specifically for the benefit of the child;
- paying for agreed things from time to time for the benefit of the child (e.g. after-school clubs, school fees, holidays, pocket money, etc.);
- non-financial contributions specifically for the benefit of the child (e.g. food, clothes or contributing towards childcare);
- sharing looking after a child;
- or any combination of the above.

Can I check, do you have a family-based arrangement with {TEXTFILL Paying Parent's name} like this?

1. Yes.
2. No.

{if CWhiFBA=yes}



### CFBA

How would you describe the nature of your family-based arrangement?

Do you have ...

READ OUT EACH CODE AND WAIT FOR A RESPONSE

CODE ALL THAT APPLY

1. Regular payments at a set level for the support of your children?
2. Payments but not always regular, specifically for the support of your child e.g. school fees, holidays or pocket money?
3. Non-financial contributions, specifically for the support of your child e.g. clothes or contributing to childcare?
4. Shared care, where both parents look after the child?
5. Other financial support?
6. Other non-financial support?
7. Another type of support (please specify)?

### Section D: Previous Child Maintenance arrangements

#### Aims:

- To find out whether respondent had maintenance arrangements with the named Paying Parent prior to the Direct Pay arrangement.
- Establish how long the arrangement was in place.

#### If they had a previous CSA arrangement:

- Find out whether they used the Collection service or Maintenance Direct.
- Find out how well the previous arrangement worked.

#### If no arrangement:

- Find out why there was no arrangement in the past with Paying Parent.

#### Whether had a maintenance arrangement in the past.

#### DMaint

Can I check, before you were in contact with the Child Maintenance Service to set up a Direct Pay arrangement had you and {TEXTFILL Paying Parent's name} ever previously made a maintenance arrangement? }? By 'child maintenance' I mean any arrangement with {TEXTFILL Paying Parent's name} to continue providing for {TEXTFILL eligible children's names} This could be an arrangement through the Child Maintenance Service or the Courts, or an arrangement made just between the two of you that could be a financial or non-financial arrangement?

1. Yes, had a child maintenance arrangement before.
2. No, did not have a child maintenance arrangement before.

## Survey of Child Maintenance Service Direct Pay Clients

{if DMaint=Yes had a child maintenance arrangement before}

### DCSA

And, how did you make this arrangement?

Was it made through the Child Support Agency, or CSA?

1. Yes.
2. No.

{if DCSA=no}

### DCour

Was there a Court Order or Consent Order {TEXTFILL IF RESPONDENT IS IN SCOTLAND: or a Minute of Agreement} in place for maintenance?

1. Yes.
2. No.

{if DCour=no}

### DFBA

A family-based arrangement is where parents agree between themselves how to continue providing for a child after they separate.

It can be a formal agreement, for example written down in a FBA form or parenting plan.

Or it can be an informal agreement, for example a promise or pledge made verbally.

Parents can choose what to include in a family-based arrangement, for example: who will provide what support for a child and how often. There is no set format, but a family-based arrangement can be:

- providing money regularly and at an agreed level specifically for the benefit of the child;
- paying for agreed things from time to time for the benefit of the child (e.g. after-school clubs, school fees, holidays, pocket money, etc.);
- non-financial contributions specifically for the benefit of the child (e.g. food, clothes or contributing towards childcare);
- sharing looking after a child;
- or any combination of the above.

Can I check, did you have a family-based arrangement with {TEXTFILL Paying Parent's name} like this, before your contact with the Child Maintenance Service?

1. Yes.
2. No.

{if DFBA=yes}

## DFBAtyp

How would you describe the nature of your family-based arrangement?

Did you have ...

READ OUT EACH CODE AND WAIT FOR A RESPONSE

CODE ALL THAT APPLY

1. Regular payments at a set level for the support of your children?
2. Payments but not always regular, specifically for the support of your child e.g. school fees, holidays or pocket money?
3. Non-financial contributions, specifically for the support of your child e.g. clothes or contributing to childcare?
4. Shared care, where both parents look after the child?
5. Other financial support?
6. Other non-financial support?
7. Another type of support (please specify)?

## Length of past maintenance arrangement

{if DMaint = Yes }

## DEndM

Please could you tell me the month and the year when this arrangement ended?

INTERVIEWER: ENTER MONTH HERE AND YEAR AT NEXT QUESTION.

IF THE RESPONDENT HAS HAD MORE THAN ONE ARRANGEMENT IN THE PAST ASK THEM TO THINK ABOUT THE MOST RECENT ONE.

IF THE RESPONDENT CAN'T REMEMBER THE MONTH PLEASE ASK THEM TO GUESS THE SEASON AND ENTER THE MONTH ACCORDING TO THIS GUIDE GUIDE: WINTER=JANUARY, SPRING=APRIL, SUMMER=JULY, AUTUMN=OCTOBER

1. January.
2. February.
3. March.
4. April.
5. May.
6. June.
7. July.
8. August.
9. September.

## Survey of Child Maintenance Service Direct Pay Clients

10. October.
11. November.
12. December.
13. (Spontaneous): arrangement did not work, so never really started.

### **DEndY**

ENTER YEAR.

### **DLength**

And, how long was this maintenance arrangement with {TEXTFILL Paying Parent's name} in place?

ENTER NUMBER THEN CODE UNIT OF MEASUREMENT AT NEXT QUESTION.

IF ARRANGEMENT WAS LESS THAN 1 WEEK, INCLUDING IF ARRANGEMENT 'NEVER REALLY STARTED' ENTER '0' HERE AND CODE 'WEEKS' AT NEXT QUESTION.

### **DLengU**

ENTER UNIT

1. Years.
2. Months.
3. Weeks.

### **Whether CSA arrangements were Maintenance Direct or Collection Service**

{if DCSA=Yes}

### **DMD**

Could I check, was this previous maintenance arrangement:

READ OUT ...

1. ... arranged by the CSA, but then {TEXTFILL Paying Parent's name} was supposed to pay you directly (Maintenance Direct); or
2. was the CSA supposed to receive the payments from {TEXTFILL Paying Parent's name} and then pass them to you (Collection Service).
3. (SPONTANEOUS): CSA told them {TEXTFILL Paying Parent's name} didn't have to pay anything because his income was too low?

### **Effectiveness of previous arrangement**

{DMaint=Yes}

## Survey of Child Maintenance Service Direct Pay Clients

### DPWell

How well did you think your arrangement with {TEXTFILL Paying Parent's name} worked?

Did it work ...

READ OUT

1. ... very well;
2. fairly well;
3. not very well; or
4. not at all well?
5. (SPONTANEOUS) too early to say.

### Why no arrangement in the past

{if did not have a child maintenance arrangement with paying parent in the past DMaint= no}

### DNoWhy

Please tell me which of the following are reasons why you did not have a child maintenance arrangement with him/her in the past?

Was it because ...

READ OUT EACH CODE AND WAIT FOR RESPONSE BEFORE CONTINUING

CODE ALL THAT APPLY

1. you and {TEXTFILL Paying Parent's name} have only recently split up;
2. you hadn't decided what to do about child maintenance;
3. you tried to make an arrangement but it did not work;
4. He/she could not afford to pay;
5. He/she did not want to pay;
6. He/she is paying for children in his/her new family;
7. disagreements about contact with the child/children;
8. you didn't want to have contact with him/her;
9. you didn't know how to contact him/her;
10. Disagreements about contact with the child/children;
11. there was a domestic violence issue;
12. you preferred not to receive maintenance; or
13. any other reason (please specify).

## **Section E: Current Direct Pay arrangement**

### **Aims:**

- What method of payment are they using and reasons for choosing a non-geographical method?
- Who decided method of payment and happiness with this decision?
- Establish whether respondent has agreed to any changes from the original CMS specification.
- Find how effective (whether all the agreed amount is paid, whether it is on time) the arrangement is and the respondent's view on how well the arrangement works.

{if has a Direct Pay arrangement, CSet =Yes or CWhiCPDP=another Direct Pay arrangement}

### **How current DP arrangement is set up**

#### **EIntro**

I would now like to ask you a few questions about the Direct Pay arrangement you have with {TEXTFILL Paying Parent's name}.

#### **ESet**

How is {TEXTFILL Paying Parent's name} supposed to make the Direct Pay payments?

Is it ... ?

READ OUT

INTERVIEWER: IF WE ARE INTERESTED IN HOW THE ARRANGEMENT IS SUPPOSED TO BE WORKING, EVEN IF NO PAYMENTS ARE ACTUALLY MADE.

1. by standing order into your bank account?
2. cash or cheque?
3. a money transfer service like PayPal or Moneygram?
4. payment into a non-geographical bank account?
5. pre-paid cash or supermarket cards? or
6. another way (please specify)?

### **Who decided how the payments should be made**

#### **EHow**

And, who decided that {TEXTFILL Paying Parent's name} should pay you by {TEXTFILL method of payment from ESet}?

Was the decision made ...

## Survey of Child Maintenance Service Direct Pay Clients

READ OUT

1. ... mainly by you?
2. mainly by {TEXTFILL Paying Parent's name}? or
3. was it a decision you made together?

{if ESet=money transfer service, non-geographical bank account, pre-paid card, and EHow=mainly by respondent or a decision they made together}

### ENGeo

Please could you tell which of the following are reasons why you decided to have the payments made by {TEXTFILL method of payment from ESet}?

READ OUT EACH CODE AND WAIT FOR A RESPONSE.

CODE ALL THAT APPLY

Was it because ...

1. you did not want {TEXTFILL Paying Parent's name} to know where you were living?
2. you have been concerned that you were unsafe or at risk of harm when with {TEXTFILL Paying Parent's name}?
3. you have no contact with {TEXTFILL Paying Parent's name}?
4. you do not want to have any contact with {TEXTFILL Paying Parent's name}?
5. any other reasons (please specify)?

{if ESet=money transfer service, non-geographical bank account, pre-paid card, and EHow=mainly by respondent or a decision they made together}

### ENGeEas

And, how easy did you find it to set up getting payments from {TEXTFILL Paying Parent's name} using {TEXTFILL payment method from ESet}?

Was it?

READ OUT

1. very easy?
2. quite easy?
3. quite difficult? or
4. Vvery difficult?

### Amount and frequency of the Direct Pay arrangement that CMS calculated

{if has a Direct Pay arrangement, CSet =Yes or CWhiCPDP=another Direct Pay arrangement}

## Survey of Child Maintenance Service Direct Pay Clients

### EDPCAII

Thinking about the amount you are supposed to receive from {TEXTFILL Paying Parent's name}, do you usually receive?

READ OUT

1. ... all of it?
2. most of it?
3. some of it?
4. or none of it?
5. (SPONTANEOUS) it varies.

### EDPTim

Thinking about how often you should be paid by him/her, how often are the maintenance payments on time?

Are they ...

READ OUT

1. ... always on time?
2. usually on time?
3. varies?
4. usually late? or
5. always late?

### How much maintenance they actually get and how often (technical effectiveness)

{if has a Direct Pay arrangement, CSet =Yes or CWhiCPDP=another Direct Pay arrangement}

### EChAm

How much child maintenance do you actually receive from him/her?

INTERVIEWER: ENTER AMOUNT IN POUNDS AND PENCE. IF RESPONDENT DOESN'T GET ANYTHING ENTER £0 HERE.

{if EChAm >£0}

### EChPer

How often do you get that?

1. Weekly.
2. Fortnightly (bi-weekly).
3. Monthly.



## Survey of Child Maintenance Service Direct Pay Clients

4. Quarterly.
5. 6 monthly.
6. Annually.
7. Other.

### Whether agreed to any changes

{if has a Direct Pay arrangement, CSet =Yes or CWhichA=another Direct Pay arrangement}

### EChg

Can I check, have you agreed to change the arrangement with {TEXTFILL Paying Parent's name} from what the Child Maintenance Service originally calculated you should be paid? This could be a change in the amount of money you should be paid or how often payments are supposed to be made?

CODE ALL THAT APPLY.

1. Yes, has agreed to a different amount.
2. Yes, has agreed to be paid at different times.
3. Yes, has agreed to some other change.
4. No, has not agreed to any changes.

### Perceived effectiveness

### EDPWell

And, overall how well do you think your arrangement with {TEXTFILL Paying Parent's name} works?

READ OUT

1. ... very well;
2. fairly well;
3. not very well; or
4. not at all well?
5. (SPONTANEOUS) too early to say.

{if arrangement does not work well EDPWell=not very well or not at all well}

### ENWWH

Which of the following are reasons why you do not think your arrangement works well?

Is it because ...

READ OUT EACH CODE AND WAIT FOR A RESPONSE.

CODE ALL THAT APPLY.

## Survey of Child Maintenance Service Direct Pay Clients

1. you are not happy with the amount of maintenance you receive;
2. {TEXTFILL Paying Parent's name} is not happy with the amount of maintenance he/she should pay;
3. He/she doesn't want to pay at all;
4. He/she can't afford to pay;
5. the two of you do not have a good relationship now;
6. disagreements about contact with the children;
7. {TEXTFILL Paying Parent's name} changes when he/she pays, or how much he/she pays;
8. any other reason (please specify)?

## Section F: Relationship between named Paying Parent and child/ren

### Aims:

- Establish the level and type of contact between Paying Parent and child.
- Find out who is responsible for key decisions about the child/ren.

### Whether Paying Parent is in contact with child/ren

FOR THESE QUESTIONS THE PROGRAMME WILL SELECT ONE CHILD IF THERE ARE MULTIPLE CHILDREN WHO QUALIFY FOR CHILD MAINTENANCE WITH THE PAYING PARENT

{ask if respondent has more than one child with the named Paying Parent}

### FSe1

For the next questions we will just be asking about the contact, if any, that you and your child have with {TEXTFILL Paying Parent's name}. {TEXTFILL: if more than 1 child} We have randomly selected one child to ask about so that the interview doesn't take too long.

### Type of contact between Paying Parent and selected child

{ask all}

### FFace

In the last year, how often has {TEXTFILL Paying Parent's name} had face-to-face contact with {TEXTFILL selected child's name}, including meeting up and staying overnight?

PROMPT TO PRECODES

IF SEPARATION WAS LESS THAN A YEAR AGO ASK THE RESPONDENT TO THINK ABOUT THE TIME SINCE THE SEPARATION.

1. Once a week or more often.
2. Once or twice a month.

3. A few times a year or less often.
4. No face-to-face contact.

## Section G: Past and current relationship between participant and named Paying Parent

### Aims:

- Establish:
  - Type and length of relationship between respondent and Paying Parent.
  - Time since separation.
  - Bitterness of separation.
  - Level of contact between parents, if any.
  - Friendliness of current relationship.
  - Whether or not they can discuss financial matters.

### Type of relationship with Paying Parent

{ask all}

#### GReIM

I have a couple of questions about your relationship with {TEXTFILL Paying Parent's name}?

Were you and {TEXTFILL Paying Parent's name} married/in a civil partnership?

1. Yes.
2. No.

{ask if GReIM=No}

#### GReL

And, did you ever live together?

1. Yes.
2. No.

{ask if not married/civil partnership and not living together, GReIM and GReL=No}

#### GReIC

Could I just check, did you consider yourself and {TEXTFILL Paying Parent's name} to be a couple?

1. Yes.
2. No.

## Survey of Child Maintenance Service Direct Pay Clients

### Length of relationship with Paying Parent

{ask if was in a relationship with Paying Parent, GReIM=yes, GReIL= yes or GReIC=yes)

#### **GLength**

At the time your relationship with {TEXTFILL Paying Parent's name} ended, how long had you been together?

ENTER NUMBER THEN CODE UNIT OF MEASUREMENT AT NEXT QUESTION

IF RELATIONSHIP WAS LESS THAN 1 WEEK, ENTER '0' HERE AND CODE 'WEEKS' AT NEXT QUESTION

{ask if was in a relationship with Paying Parent, GReIM=yes, GReIL= yes or GReIC=yes)

#### **GLengU**

ENTER UNIT

1. Years.
2. Months.
3. Weeks.

### Time since separation Paying Parent

{ask if was in a relationship with Paying Parent, GReIM=yes, GReIL= yes or GReIC=yes)

#### **GsepM**

Could I check when you and {TEXTFILL Paying Parent's name} separated? Please could you tell me the month and the year?

INTERVIEWER: ENTER MONTH AT THIS QUESTION AND YEAR AT NEXT. IF CAN'T REMEMBER ENCOURAGE BEST GUESS. IF CAN REMEMBER SEASON USE THE FOLLOWING: WINTER= JANUARY, SPRING=APRIL, SUMMER= AUGUST, AUTUMN= OCTOBER

1. January.
2. February.
3. March.
4. April.
5. May.
6. June.
7. July.
8. August.
9. September.
10. October.

## Survey of Child Maintenance Service Direct Pay Clients

11. November.
12. December.

### **GsepY**

ENTER YEAR

### **How acrimonious the break-up was**

{ask if was in a relationship with Paying Parent, GReIM=yes, GReIL= yes or GReIC=yes)

### **GBrek**

This is quite a personal question, which you don't have to answer if you don't want to, but how would you describe the break-up of your relationship?

Was it ...

READ OUT

1. ... very bitter;
2. quite bitter;
3. neither bitter nor friendly;
4. quite friendly; or
5. very friendly?

### **Whether experienced domestic violence with Paying Parent**

{ask all}

### **GDV**

This is quite a personal question, but have you ever been concerned that you were unsafe or at risk of harm when with {TEXTFILL Paying Parent's name}?

1. Yes.
2. No.

### **Whether any current contact with Paying Parent**

{ask all}

### **GExCh**

Thinking about the last year, how often did you see {TEXTFILL Paying Parent's name}?

INTERVIEWER: IF SEPARATED IN THE LAST YEAR PLEASE ASK THEM TO THINK ABOUT THE TIME SINCE THE SEPARATION

PROMPT TO PRECODES

1. Once a week or more often.
2. Once or twice a month.

## Survey of Child Maintenance Service Direct Pay Clients

3. A few times a year or less often.
4. Not at all.

### Friendliness of current relationship with Paying Parent

{if GExCh does not equal Never}

#### GPReIF

How would you describe your relationship with him/her these days? Is it ...

READ OUT AND CODE FIRST TO APPLY

Is it ...

1. ... friendly?
2. neither friendly nor unfriendly?
3. or unfriendly?

## Section H: Socio demographics

Aims

- Establish:
  - Economic status of parent and Paying Parent.
  - Respondents' education, ethnicity, tenure.
  - Household income.

### Economic status of respondent and partner

{ask all}

#### HWYN

We just have a few questions about you and your household. Can I just check, are you currently in paid work?

INCLUDE PAID MATERNITY LEAVE, OTHER PAID LEAVE AND SELF EMPLOYMENT AS PAID JOB.

IF UNPAID MATERNITY LEAVE, CODE AS PAID WORK IF EXPECTS TO RETURN TO JOB WITH SAME EMPLOYER.

TEMPORARY ABSENCES FROM WORK (E.G. DUE TO SICKNESS OR PAID LEAVE) SHOULD BE CODED AS WORK.

1. Yes.
2. No.

{ask if respondent lives with a partner, BParLiv= yes}

## **HParW**

Can I just check, is your husband/wife or partner currently in paid work?

INCLUDE PAID MATERNITY LEAVE, OTHER PAID LEAVE AND SELF EMPLOYMENT AS PAID JOB.

IF UNPAID MATERNITY LEAVE, CODE AS PAID WORK IF EXPECTS TO RETURN TO JOB WITH SAME EMPLOYER

TEMPORARY ABSENCES FROM WORK (E.G. DUE TO SICKNESS OR PAID LEAVE) SHOULD BE CODED AS WORK

1. Yes.
2. No.

## **Economic status of Paying Parent**

{ask all}

## **HExJYN**

Is {TEXTFILL Paying Parent's name} currently in paid work?

INCLUDE PAID MATERNITY LEAVE, OTHER PAID LEAVE AND SELF EMPLOYMENT AS PAID JOB.

IF UNPAID MATERNITY LEAVE, CODE AS PAID WORK IF EXPECTS TO RETURN TO JOB WITH SAME EMPLOYER.

TEMPORARY ABSENCES FROM WORK (E.G. DUE TO SICKNESS OR PAID LEAVE) SHOULD BE CODED AS WORK.

1. Yes.
2. No.

## **Ethnicity**

{ask all}

## **HEthnic**

What is your ethnic group?

CODE AS APPROPRIATE: PROMPT TO SPECIFY IF NEEDED:"

1. White English/Welsh/Scottish/Northern Irish/British.
2. Irish.
3. Gypsy or Irish Traveller.
4. Other White.
5. Mixed White and Black Caribbean.
6. Mixed White and Black African.

## Survey of Child Maintenance Service Direct Pay Clients

7. Mixed White and Asian.
8. Other mixed.
9. Black Caribbean.
10. Black African.
11. Other Black/Black British.
12. Indian.
13. Pakistani.
14. Bangladeshi.
15. Chinese.
16. Other Asian.
17. Arab.
18. Other ethnic group).

### **Income**

**{ask all}**

### **Hinc**

I am now going to ask you some questions about your household income.

### **TContine**

**{ask all}**

### **HincBP**

I will read out some different levels of income for you to choose from. Please could you tell me if you'd prefer me to read out weekly, monthly or annual amounts.

1. Weekly.
2. Monthly.
3. Annual.

**{ask all}**

### **HincBW**

Thinking of your household's total [weekly/monthly/annual] income from all sources, before any deductions for income tax, National Insurance, and so on, is it £[500 per week/2,167 per month/26,000 per year] or more?

1. Yes.
2. No.

{If WincBW=Yes}



### HincUp

And is it £[770 per week/3,334 per month/40,000 per year] or more?

1. Yes.
2. No.

{If WIncUp=Yes}

### HincUp1

And is it ... READ OUT

1. between [£770 and £899/£3,334 and £3,899/£40,000 and £46,799]?
2. between [£900 and £999/£3,900 and £4,332/£46,800 and £51,999]?
3. or [£1000/£4,333/£52,000]and over?

{If WIncUp=No}

### HincUp2

And is it ... READ OUT

1. between [£500 and £599/£2,167 and £2,599/£26,000 and £31,199]?
2. between [£600 and £699/£2,600 and £3,032/£31,200 and £36,399]?
3. or between [£700 and £769/£3,033 and £3,333/£36,400 and £39,999]?

{If WIncBW=No}

### HincDw

Is it less than £[200 per week/867 per month/10,400 per year]?

1. Yes.
2. No.

{If WIncDw=Yes}

### HincDw1

And is it ... READ OUT

1. up to [£49/£216/£2599]?
2. between [£50 and £99/£217 and £432/£2,600 and £5,199]?
3. or between [£100 and £199/£433 and £866/£5,200 and £10,399]?

{If WIncDw=No}

### HincDw2

And is it ... READ OUT

## Survey of Child Maintenance Service Direct Pay Clients

1. between [£200 and £299/£867 and £1,299/£10,400 and £15,599]?
2. between [£300 and £399/£1,300 and £1,733/£15,600 and £20,799]?
3. or between [£400 and £499/£1,734 and £2,166/£20,800 and £25,999]?

## Section I: Recontact and data linkage

### Aim

- Gain permission and details for recontact.

### Consent to data linkage

### ILink

The information we've collected from you today is really important in helping the Department for Work and Pensions, the DWP, to understand how well Direct Pay is working for parents. The DWP would like to add information they hold on your child maintenance records to your answers to this interview, this will give them a better picture of people who are using Direct Pay, how well it works for different kinds of people, and how it can be improved.

If you agree, we will pass DWP a code that links your answers in this interview to your government records. They would only do this for research and statistical purposes. Your answers would only be seen by a small number of specialist researchers within the DWP and no-one else, and would be kept confidential to that research team. So any dealings you might have with the DWP, Child Maintenance Service, or any other government agencies will not be affected at all, in any way.

Would it be ok for us to let DWP match your answers to your records?

1. Yes.
2. No.

### Permission to recontact

{ask all}

### IPer

Would it be possible to contact you again in nine months' time to conduct a follow-up interview? You do not have to agree to an interview at this stage, I'm just asking if we might be able to call you to find out if you are interested)INTERVIEWER NOTE: IT IS IMPORTANT THAT AS MANY RESPONDENTS AS POSSIBLE AGREE TO BE CONTACTED AGAIN FOR THE FOLLOW UP INTERVIEWS. THE NEXT INTERVIEW WILL BE VERY SIMILAR, BUT SHORTER.

JUST UPDATING WHAT THEY'VE TOLD US ABOUT THEIR CURRENT CHILD MAINTENANCE SITUATION.

1. Yes.
2. No.

{ask if IPer= Yes }

**IPhochk**

Could I just check I have your correct phone contacts? I have a number for you:

INTERVIEWER: READ OUT PHONE DETAILS AND MAKE ANY AMENDMENTS NECESSARY.

Is this correct?

1. Yes.
2. No.

**IPhochk3**

Is there another number we can contact you on?

1. Yes.
2. No.

CPhoneNumber3

Record new number.

**QeditP**

INTERVIEWER: PLEASE EDIT DETAILS BELOW

PHONE1:

PHONE 2:

NEW PHONE:

GO BACK AND CHANGE IF NOT CORRECT.

1. Contact number correct.
2. Contact number not correct.

**IAdd**

And can I just check I have your correct address details?

INTERVIEWER: COLLECT ADDRESS DETAILS

1. Yes.
2. No.

**PostalCheck**

We have your postal address as:

...

Is this address correct?

1. Yes.
2. No.

## Survey of Child Maintenance Service Direct Pay Clients

### IStable

And in case you move house or change your telephone number between now and any further interviews, it would be useful to have contact details for a friend or relative who could put us in touch with you. We would not share any of your information with them or say anything about what the survey is about. Could we have these details?

PROMPT: Don't forget to tell this person that you have given us their contact details.

1. Yes.
2. No.

{if IStable=yes}

### IStabAd

INTERVIEWER: ENTER STABLE PHONE NUMBER.

PHONE NUMBER.

### ISupport

Thank you for talking to us, as we know it's not always easy to talk about personal issues like this. If you have any concerns about domestic violence you can get support from the National Domestic Violence Helpline on 0808 2000 247. If you are at all concerned for the safety of yourself or your children you should call the police on 999 ... I'd also just like to check if you think you might need any contact details of organisations that offer support to separated and lone parents?

ADD IF NECESSARY

CM Options provide information and support about child maintenance, you can contact them on 0800 988 0988 or their website is [www.cmoptions.org](http://www.cmoptions.org)

For more information and support for separated parents, the Sorting Out Separation website has links to a wide range of approved organisations and services. Their website is [www.sortingoutseparation.org.uk](http://www.sortingoutseparation.org.uk)

{ask all}

### IThank

That is the end of the interview, thank you very much for your time ...

## C.2 13-MONTH CROSS-SECTIONAL QUESTIONNAIRE

### SURVEY OF DIRECT PAY CLIENTS 13-MONTH CROSS-SECTIONAL QUESTIONNAIRE: FINAL MAINSTAGE

4th April 2016

#### Questionnaire contents:

Section A: Introduction

Section B: Household information

Section C: Status of Direct Pay arrangement

Section D: Previous Child Maintenance arrangements

Section E: Reasons for current maintenance situation

Section F: Current Direct Pay arrangement

Section G: Relationship between named Paying Parent and child/ren

Section H: Past and current relationship between participant and named Paying Parent

Section I: Socio demographics

Section J: Recontact and data linkage

#### Questionnaire conventions:

- Question names are given in bold.
- Routing instructions are given in {curly brackets} above each question.
- Where a 'textfill' of some kind has been used this is flagged by {TEXTFILL:}. For the purpose of this document the textfills are described inside the brackets as opposed to literally stated. e.g. {TEXTFILL: Paying Parent's name} represents the Paying Parent's name, for example, Andrew.
- Interviewer instructions are included after the question in capitals.
- Don't know and refused responses are permissible at every question unless otherwise specified.
- The instruction CODE ALL THAT APPLY indicates a multi-coded question. If this is not stated then a single code only should apply.
- **Grey** highlighted text represents a sub-section of the questionnaire.
- Green variable names in square brackets i.e. [CStop] are references to the same questions on the three-month questionnaire. All questions either have a reference or have **NEW** where there is no equivalent on the three-month questionnaire.

## Survey of Child Maintenance Service Direct Pay Clients

### Section A: Introduction

#### Aims:

- To recruit respondent

{ask all}

#### s1 [s1]

Good morning/afternoon, my name is .....

I am phoning from NatCen Social Research on behalf of the Department for Work and Pensions.

Please could I speak to {TEXTFILL Sample Forename} {TEXTFILL Sample Surname}?

1. Respondent answers phone.
2. Transferred to respondent.
3. No answer.
4. Wrong number.
5. APPOINTMENT.
6. Refused.
7. Not available during fieldwork.
8. Language barrier.
9. Deceased.
10. Physically/mentally incapable of taking part.
11. Late opt-outs.

{if s1=respondent answers phone}

#### s2 NEW

INTERVIEWER; ENSURE YOU ARE SPEAKING TO THE NAMED RESPONDENT BEFORE CONTINUING.

We'd like your help with an important research study we recently wrote to you about. Your name has been randomly selected from a list of people who were in contact with the Child Maintenance Service in {TEXTFILL MONTH OF CONTACT FROM SAMPLE} about setting up a Direct Pay arrangement. The Department of Work and Pensions have asked NatCen to find out on their behalf, how well Direct Pay is working. Are you happy to take part?

READ OUT (EXACT WORDING NOT REQUIRED):

This research is entirely voluntary and won't affect any benefits or tax credits you might be claiming, or any future dealings with government agencies. You can withdraw from the research at any time.

READ OUT (EXACT WORDING NOT REQUIRED):

## Survey of Child Maintenance Service Direct Pay Clients

Also, I'd like to assure you that any information you provide will be held in the strictest of confidence in line with the Data Protection Act (1998) and will only be used for research purposes. You won't be identified in any research findings.

### READ OUT EXACTLY

The only exception to this is if you tell us about you or someone else you know being at risk of harm. We may have to let the authorities know if you or someone else is at risk.

ADD IF NECESSARY:

More information is also available on the project website <http://www.natcen.ac.uk/taking-part/direct-pay-survey/>

1. Yes.
2. APPOINTMENT.
3. No, definitely does not want to take part.

### ACheck

The Child Maintenance Service is a new service that has been set up by the Government to help parents make child maintenance arrangements.

According to their records, you or {TEXTFILL Paying Parent's first and last name} were in contact with them in {TEXTFILL MONTH OF CONTACT FROM SAMPLE} about setting up a Direct Pay child maintenance arrangement, and they calculated that {TEXTFILL Paying Parent's first name} should pay you child maintenance.

Is this correct?

INTERVIEWER: PLEASE EXPLAIN IF NECESSARY THAT EVEN IF THE AMOUNT THAT THE CMS CALCULATED THE RESPONDENT SHOULD PAY IS £0 WE ARE STILL INTERESTED IN TALKING TO THEM.

1. Yes.
2. No.

### Asafe [ASafe]

We are going to be asking you some questions about any child maintenance arrangements you might have with {TEXTFILL Paying Parent's first name} and about your relationship with him/her. Before we continue could I just check if you can safely talk about these topics, and that {TEXTFILL Paying parent's first name} is not there with you right now. You don't need to answer any questions you aren't comfortable with, and I can call back at a more convenient time if you prefer.

1. Yes, happy to continue.
2. No – make an appointment for another time.

## Survey of Child Maintenance Service Direct Pay Clients

### Section B: Household information

#### Aims

- Establish number of children in the household.
- Establish whether each child is eligible for child maintenance from Paying Parent from the sample.
- Establish age and partner status of respondent.

{ask all}

#### BResKids

I'd like to start by asking you a few questions about your family situation.

First, can I ask how many children you have?

INTERVIEWER: ENTER NUMBER OF ALL CHILDREN WHO LIVE WITH THE RESPONDENT OR WHO LIVE ELSEWHERE.

ONLY INCLUDE BIOLOGICAL OR ADOPTED CHILDREN. DO NOT INCLUDE GRANDCHILDREN OR OTHER RELATIVES (UNLESS THE RESPONDENT SAYS THEY HAVE ADOPTED THE CHILDREN).

{BKidAge to BPNam are asked for each child in a loop, starting with the oldest}

#### BKidAge

And, how old is your oldest child/next oldest child?

INTERVIEWER: ENTER AGE OF CHILD. IF CHILD IS UNDER 1 YEAR OLD, ENTER 1.

{if child is between 16 and 19 years of age, BKidAge=16 to 19}

#### BKidCheck

Is {TEXTFILL: child's age} in full-time education, **not** including university or higher education?

INTERVIEWER: FT EDUCATION, HERE, ONLY INCLUDES UP TO AND INCLUDING A-LEVEL STANDARD

1. Yes.
2. No.

#### BKidLive

And, does { TEXTFILL: child's age i.e. 'your two year old'} live with you?

1. Yes.
2. No.

{if BKidLive=Yes}



## Survey of Child Maintenance Service Direct Pay Clients

### BKidCar

And, do you provide day-to-day care of {TEXTFILL: your 'child's age' year old}, and consider yourself to be his/her principal provider of care?

INTERVIEWER: BY PRINCIPAL PROVIDER OF CARE, WE MEAN THE PERSON THAT LOOKS AFTER THE CHILD MOST OF THE TIME.

IF THE CHILD LIVES WITH THEIR OTHER PARENT SOME OF THE TIME, BUT THEY STILL CONSIDER THEMSELVES TO BE THE PRINCIPAL PROVIDER OF CARE, PLEASE CODE YES HERE.

1. Yes.
2. No.

### BPNam

And, would you mind me asking if { TEXTFILL: child's age}'s other parent is {TEXTFILL Paying Parent's name} or someone else?

1. {TEXTFILL Paying Parent's name} is {child's name}'s other parent.
2. Someone else is {child's name}'s other parent.
3. Does not know who other parent is.
4. Other parent has died.

{END OF LOOP}

THE PROGRAMME WORKS OUT WHICH CHILDREN ARE RELEVANT TO THE INTERVIEW, THEY NEED TO BE:

- AGED 15 OR UNDER OR 16 TO 19 IN FULL TIME NON-HIGHER EDUCATION {BKidAge <16 or BKidCheck=1}
- RESIDENT WITH THE RESPONDENT FOR {BKidLive=1}
- THE RESPONDENT CONSIDERS THEMSELVES TO PROVIDE THE DAY TO DAY CARE AND BE THE PRINCIPAL CARER OF THE CHILD BKidCar=1
- CHILD OF THE NAMED PAYING PARENT FROM THE SAMPLE {BPNam=1}

IF THERE ARE NO CHILDREN WHO ARE RELEVANT TO THE INTERVIEW, THE INTERVIEW ENDS.

{ask all}

### BParLiv

Could I just check, do you have a husband/wife or partner living in your household?

1. Yes.
2. No.

## Survey of Child Maintenance Service Direct Pay Clients

### BRAge

And, would you mind me just asking how old you are?

ENTER AGE.

BRGen

INTERVIEWER: ENTER RESPONDENTS GENDER

1. Female.
2. Male.

## Section C: Status of Direct Pay arrangement

### Aims

- Find out if the Direct Pay arrangement is still in place.

### Whether the arrangement has actually been set up

{ask all}

### CDPstill NEW

Thinking of the Direct Pay calculation that you received from the Child Maintenance Service in {TEXTFILL MONTH AND YEAR OF DP CALCULATION FROM SAMPLE}, is {TEXTFILL Paying Parent's name} still paying this arrangement?

If you now have another type of arrangement with him/her; for example a Collect and Pay arrangement, a family-based arrangement or an arrangement through the Courts, I will ask you about this later ...

If you have received a new Direct Pay calculation from the Child Maintenance Service since {TEXTFILL MONTH AND YEAR OF DP CALCULATION FROM SAMPLE}, I will also ask you about this later.

INTERVIEWER:

EVERYONE WHO RECEIVED A CALCULATION, SHOULD HAVE STARTED RECEIVING MONEY, SO IF THEY DID NOT, PLEASE CODE 'No, never started paying'.

IF THE RESPONDENT NEVER STARTED RECEIVING PAYMENT BECAUSE THE CALCULATION THEY RECEIVED WAS FOR £0, PLEASE CODE 'No, never started paying because the Direct Pay calculation was for £0'.

1. Yes, {TEXTFILL Paying Parent's name} is still paying the original Direct Pay arrangement.
2. No, {TEXTFILL Paying Parent's name} started paying, the original Direct Pay arrangement, but has now stopped (this could be stopping or starting more than once).
3. No, {TEXTFILL Paying Parent's name} never started paying, this Direct Pay arrangement.
4. No, {TEXTFILL Paying Parent's name} never started paying because the Direct Pay calculation was for £0.

## Section D: Previous Child Maintenance arrangements

### Aims:

- To find out whether respondent had maintenance arrangements with the named Paying Parent prior to the Direct Pay arrangement.
- Establish how long the arrangement was in place.

### If they had a previous CSA arrangement

- Find out whether they used the Collection service or Maintenance Direct.
- Find out how well the previous arrangement worked.

### If no arrangement

- Find out why there was no arrangement in the past with Paying Parent.

### Whether had a maintenance arrangement in the past.

#### DMaint

Can I check, before you were in contact with the Child Maintenance Service to set up a Direct Pay arrangement had you and {TEXTFILL Paying Parent's name} ever previously made a maintenance arrangement? }? By 'child maintenance' I mean any arrangement with {TEXTFILL Paying Parent's name} to continue providing for {TEXTFILL eligible children's names} This could be an arrangement through the Child Support Agency (CSA) or the Courts, or an arrangement made just between the two of you that could be a financial or non-financial arrangement?

1. Yes, had a child maintenance arrangement before.
2. No, did not have a child maintenance arrangement before.

{if DMaint=Yes had a child maintenance arrangement before}

#### DCSA

And, how did you make this arrangement? Was it made through the Child Support Agency, or CSA?

1. Yes.
2. No.

{if DCSA=no}

#### DCour

Was there a Court Order or Consent Order {TEXTFILL IF RESPONDENT IS IN SCOTLAND: or a Minute of Agreement} in place for maintenance?

1. Yes.
2. No.

{if DCour=no}

## Survey of Child Maintenance Service Direct Pay Clients

### DFBA

A family-based arrangement is where parents agree between themselves how to continue providing for a child after they separate.

It can be a formal agreement, for example written down in a FBA form or parenting plan.

Or it can be an informal agreement, for example a promise or pledge made verbally.

Parents can choose what to include in a family-based arrangement, for example: who will provide what support for a child and how often. There is no set format, but a family-based arrangement can be:

- providing money regularly and at an agreed level specifically for the benefit of the child;
- paying for agreed things from time to time for the benefit of the child (e.g. after-school clubs, school fees, holidays, pocket money, etc.);
- non-financial contributions specifically for the benefit of the child (e.g. food, clothes or contributing towards childcare);
- where both parents look after a child;
- or any combination of the above.

Can I check, did you have a family-based arrangement with {TEXTFILL Paying Parent's name} like this, before your contact with the Child Maintenance Service?

1. Yes.

2. No.

{if DFBA=yes}

### DFBAtyp

How would you describe the nature of your family-based arrangement?

Did you ...

READ OUT EACH CODE AND WAIT FOR A RESPONSE

CODE ALL THAT APPLY

1. have regular payments at a set level for the support of your children?
2. have payments but not always regular, specifically for the support of your child e.g. school fees, holidays or pocket money?
3. have non-financial contributions, specifically for the support of your child e.g. clothes or contributing to childcare?
4. both look after your child/ren?
5. have another financial support?
6. have another non-financial support?
7. another type of support (please specify)?

## Survey of Child Maintenance Service Direct Pay Clients

### Whether CSA arrangements were Maintenance Direct or Collection Service

{if DCSA=Yes}

#### DMD

Could I check, was this previous maintenance arrangement

READ OUT ...

1. ... arranged by the CSA, but then {TEXTFILL Paying Parent's name} was supposed to pay you directly (Maintenance Direct)? or
2. was the CSA supposed to receive the payments from {TEXTFILL Paying Parent's name} and then pass them to you (Collection Service)?
3. (SPONTANEOUS): CSA told them {TEXTFILL Paying Parent's name} didn't have to pay anything because his income was too low?

### How well the previous arrangement worked

{ DMaint=Yes }

#### DPWell

How well did you think your previous arrangement with {TEXTFILL Paying Parent's name} worked?

Did it work ...

READ OUT

1. ... very well?
2. fairly well?
3. not very well? or
4. not at all well?
5. (SPONTANEOUS) too early to say.

### Why no arrangement in the past

{if did not have a child maintenance arrangement with paying parent in the past DMaint= no}

#### DNoWhy

Please tell me which of the following are reasons why you did not have a child maintenance arrangement with {TEXTFILL Paying Parents name} in the past?

Was it because ...

READ OUT EACH CODE AND WAIT FOR RESPONSE BEFORE CONTINUING

CODE ALL THAT APPLY

1. you and {TEXTFILL Paying Parent's name} have only recently split up?

## Survey of Child Maintenance Service Direct Pay Clients

2. you hadn't decided what to do about child maintenance?
3. you tried to make an arrangement but it did not work?
4. He/she could not afford to pay?
5. He/she did not want to pay?
6. He/she is paying for children in his/her new family?
7. disagreements about contact with the child/children?
8. you didn't want to have contact with him/her?
9. you didn't know how to contact him/her?
10. there was a domestic violence issue?
11. you preferred not to receive maintenance? or
12. any other reason (please specify)?

## Section E: Reasons for current maintenance situation

### Aims

#### For those whose Direct Pay arrangement is still in place

- Find out what has made the arrangement sustainable **NEW**.

#### For those whose Direct Pay arrangement started and then stopped

- Reasons why the arrangement stopped **NEW**.

#### For those whose Direct Pay arrangement was never set up

- Reasons why the Paying Parent didn't pay.
- Awareness that CMS can share bank details **NEW**.

#### For everyone whose arrangement had started and stopped, or was never set up

- Whether respondent has made another child maintenance arrangement; if so what type
- Awareness that CMS can chase payments **NEW**.
- Whether respondent has been back to CMS **NEW**.
- Whether respondents have contacted Child Maintenance Options or anyone else **NEW**.

#### For those who don't have an arrangement (Direct Pay or another type)

- Why haven't parents made a Collect and Pay arrangement, if their Direct Pay arrangement hasn't worked **NEW**.
- Awareness that you can switch to Collect and Pay arrangement if the Direct Pay arrangement doesn't work out **NEW**.
- What support, if any would have helped to prevent the arrangement from breaking down **NEW**.

## Survey of Child Maintenance Service Direct Pay Clients

### For those whose Direct Pay arrangement is still in place: what made the arrangement sustainable

{if CDPstill=Yes, paying parent is still paying}

#### ESus NEW

Which of the things I'll read out, are reasons why you think you and {TEXTFILL Paying Parent's name} have been able to keep your maintenance arrangement going since {TEXTFILL MONTH AND YEAR OF DP CALCULATION FROM SAMPLE}?

Is it because ...

READ OUT EACH CODE AND WAIT FOR RESPONSE BEFORE CONTINUING.

CODE ALL THAT APPLY.

INTERVIEWER: WE WILL BE ASKING RESPONDENTS ABOUT HOW WELL THE ARRANGEMENT IS WORKING LATER.

1. {TEXTFILL Paying Parent's name} can afford to pay?
2. he/she is happy with the amount the Child Maintenance Service said he/she should pay?
3. {TEXTFILL Paying Parent's name} and your child/children have regular contact?
4. you and {TEXTFILL Paying Parent's name} have regular contact?
5. you and {TEXTFILL Paying Parent's name} can talk about money?
6. you and {TEXTFILL Paying Parent's name} have a good relationship now?
7. you wanted to avoid paying the charges for using Collect and Pay?
8. you have to put a lot of work into the arrangement to make it work? or
9. is there any other reason (please specify)?

{if ESus=any other reason}

#### ESusO NEW

ENTER OTHER REASONS. PROBE FOR MORE REASONS.

### For those whose Direct Pay arrangement started then stopped: why the arrangement stopped

{if CDPstill=No, started then stopped}

#### Estop [CStop]

Which of the things I'll read out are reasons why {TEXTFILL Paying Parent's name} is no longer making the payments the Child Maintenance Service said he/she should for the **Direct Pay** calculation you received in {TEXTFILL MONTH AND YEAR OF DP CALCULATION FROM SAMPLE}?

## Survey of Child Maintenance Service Direct Pay Clients

Is it because ...

INTERVIEWER: WE WANT TO KNOW ABOUT WHY THE PAYING PARENT STOPPED PAYING THE ORIGINAL DIRECT PAY ARRANGEMENT, WE WILL ASK ABOUT OTHER ARRANGEMENTS IN A MINUTE ...

READ OUT EACH CODE AND WAIT FOR RESPONSE BEFORE CONTINUING

CODE ALL THAT APPLY

1. he/she did not want to pay?
2. he/she could not afford to pay?
3. he/she disagreed with the amount the Child Maintenance Service said he/she should pay?
4. he/she is paying for children in his/her new family?
5. you don't want to have any contact with him/her?
6. you don't know how to contact him/her?
7. disagreements about contact with the child/children?
8. you preferred not to receive maintenance?
9. you don't know why he/she has stopped paying?
10. you got back together?
11. there is a domestic violence issue? or
12. any other reason (please specify)?

{If EStop=any other reason}

**EStopO: ENTER OTHER REASONS. PROBE FOR MORE REASONS.**

{if EStop=You got back together}

**ERecon [CRecon]**

Can I check, to what extent was your decision to get back together with {TEXTFILL: Paying Parent's name} influenced by the charges to use the Child Maintenance Service?

Was your decision influenced ...

READ OUT

1. a lot;
2. to some extent;
3. not much; or
4. not at all, by the charges for using the Child Maintenance Service?
5. (SPONTANEOUS): did not know about the charges for using the Child Maintenance Service.



## Survey of Child Maintenance Service Direct Pay Clients

### For those whose Direct Pay arrangement was never set up: Reasons why the Paying Parent didn't pay

{if CDPstill=never started paying}

#### **ENoP [CNoP- similar, but not exactly the same]**

And, which of the things I'll read out are reasons why {TEXTFILL: Paying Parent's name} never started paying you the maintenance the Child Maintenance Service said he/she should for the **Direct Pay** calculation you received in {TEXTFILL MONTH AND YEAR OF DP CALCULATION FROM SAMPLE}?

INTERVIEWER: WE WANT TO KNOW ABOUT WHY THE PAYING PARENT DID NOT PAY THE ORIGINAL DIRECT PAY ARRANGEMENT, WE WILL ASK ABOUT OTHER ARRANGEMENTS IN A MINUTE.

Is it because ...

READ OUT EACH CODE AND WAIT FOR RESPONSE BEFORE CONTINUING

CODE ALL THAT APPLY

1. you are planning to set the arrangement up, but have not been able to do it yet?
2. you did not want to share your bank details with {TEXTFILL: Paying Parent's name}?
3. he/she doesn't want to pay?
4. he/she cannot not afford to pay?
5. he/she disagreed with the amount the Child Maintenance Service said he/she should pay?
6. he/she is paying for children in his/her new family?
7. you don't want to have any contact with him/her?
8. you don't know how to contact him/her?
9. disagreements about contact with the child/children?
10. you prefer not to receive maintenance?
11. you don't know why he/she hasn't paid?
12. there is a domestic violence issue?
13. or any other reason (please specify)?

{if ENoP=any other reason}

#### **ENoPO [CNoP]**

ENTER OTHER REASONS. PROBE FOR MORE REASONS.

{If ENoP=2, 7 or 8 }

## Survey of Child Maintenance Service Direct Pay Clients

### **EBank**

The Child Maintenance Service can help you to set up the arrangement by passing your bank account details on to {TEXTFILL: Paying Parent's name}, so you don't have to contact him/her yourself. Could I check, before today, did you know the Child Maintenance Service could share bank account details, so you don't have to contact {TEXTFILL: Paying Parent's name}?

1. Yes, did know CMS could share bank account details.
2. No, did not know this.

### **Whether those whose Direct Pay arrangement never started or stopped, have made a different type of arrangement, or who received a Direct Pay calculation of £0**

{if CDPstill= started then stopped, or never started, never started because calculation was for £0 }

### **EAlt [CAIt]**

Can I check, have you made a different arrangement with {TEXTFILL Paying Parent's name} for child maintenance? By 'child maintenance' I mean any arrangement with {TEXTFILL Paying Parent's name} to continue providing for {TEXTFILL eligible children's names} This could be an arrangement through the Child Maintenance Service or the Courts, or an arrangement made just between the two of you that could be a financial or non-financial arrangement?

INTERVIEWER: IF THE RESPONDENT HAS HAD A NEW DIRECT PAY CALCULATION ( A RE-CALCULATION), PLEASE CODE 1, Yes, has made a different arrangement.

1. Yes, has made a different arrangement.
2. No, has not made a different arrangement.

{ask if EAlt=No}

### **EPro [CPro]**

Can I check, are you in the process of setting an alternative child maintenance arrangement up?

1. Yes is in the process of setting one up.
2. No.

{if EAlt=Yes has made a different arrangement, or EPro=Yes, in the process of setting one up}

### **EWhiCMS [CWhiCMS- similar but not exactly the same]**

{TEXTFILL: bracketed sections depending on whether has arrangement or is setting one up}

And, how {have you made/will you make} this arrangement?

## Survey of Child Maintenance Service Direct Pay Clients

{Have you made/Will you make} another arrangement through the Child Maintenance Service, this could be a Direct Pay arrangement or a Collect and Pay arrangement?

1. Yes, {has made/will make} a CMS arrangement.
2. No.

{if EWhiCMS=Yes}

### **EWhiCPDP [CWhiCPDP- similar but not exactly the same]**

**{TEXTFILL: bracketed sections depending on whether has arrangement or is setting one up}**

And, {is this/will this be} a Direct Pay arrangement where the Child Maintenance Service tells you how much {TEXTFILL Paying Parent's name} should pay and you sort out payments between yourselves. Or, {is it/will it be} a Collect and Pay arrangement where the Child Maintenance Service collects maintenance from {TEXTFILL Paying Parent's name} and pays it to you.

1. Direct Pay (parents sort out payments themselves).
2. Collect and Pay (CMS collects payment from the ex-partner and pays them to the respondent).

{if EWhiCMS=no}

### **EWhiCour [CWhiCour- similar but not exactly the same]**

**{TEXTFILL: bracketed sections depending on whether has arrangement or is setting one up}**

Is there/Will there be a Court Order, Consent Order or a Minute of Agreement in place for maintenance?

1. Yes.
2. No.

{if EWhiCour=no}

### **EWhiFBA [CWhiFBA- similar but not exactly the same]**

**{TEXTFILL: bracketed sections depending on whether has arrangement or is setting one up}**

A family-based arrangement is where parents agree between themselves how to continue providing for a child after they separate.

It can be a formal agreement, for example written down in a FBA form or parenting plan.

Or it can be an informal agreement, for example a promise or pledge made verbally.

## Survey of Child Maintenance Service Direct Pay Clients

Parents can choose what to include in a family-based arrangement, for example: who will provide what support for a child and how often. There is no set format, but a family-based arrangement can be:

- providing money regularly and at an agreed level specifically for the benefit of the child;
- paying for agreed things from time to time for the benefit of the child (e.g. after-school clubs, school fees, holidays, pocket money, etc.);
- non-financial contributions specifically for the benefit of the child (e.g. food, clothes or contributing towards childcare);
- both parents looking after a child;
- or any combination of the above.

Can I check, {do/will} you have a family-based arrangement with {TEXTFILL Paying Parent's name} like this?

1. Yes.
2. No.

{if EWhiFBA=yes}

### **EFBA [CFBA- similar but not exactly the same]**

**{TEXTFILL: bracketed sections depending on whether has arrangement or is setting one up}**

How would you describe the nature of your family-based arrangement?

{Do/Will} you ...

READ OUT EACH CODE AND WAIT FOR A RESPONSE

CODE ALL THAT APPLY

1. Have regular payments at a set level for the support of your children?
2. Have payments but not always regular, specifically for the support of your child e.g. school fees, holidays or pocket money?
3. Have non-financial contributions, specifically for the support of your child e.g. clothes or contributing to childcare?
4. Both look after your child/ren?
5. Have other financial support?
6. Have other non-financial support?
7. Have another type of support (please specify)?

{if EFBA=another type of support}

## EFBAO [CFBAO]

ENTER OTHER TYPE OF SUPPORT: PROBE FOR A FULL EXPLANATION.

### Whether respondents whose Direct Pay arrangement didn't work, have been back to the CMS

{if respondent's Direct Pay arrangement didn't work, CPStill= started then stopped, or never started}

## ECMSHelpB NEW

### {TEXTFILL bracketed sections based on whether paying parent never paid, or stopped paying maintenance from CPStill}

When parents {stop paying/don't pay} Direct Pay arrangements, the Child Maintenance Service can help chase the payments. Some parents are not aware that the Child Maintenance Service can do this ... Can I check, before today, did you know that the Child Maintenance service could have chased payments for you when {TEXTFILL Paying Parent's name} {stopped paying/didn't pay}?

1. Yes, did know CMS can chase payments.
2. No, did not know CMS can chase payments.
3. Can't remember.

{if respondent's Direct Pay arrangement didn't work, CPStill= started then stopped, or never started}

## ECMSBac NEW

### {TEXTFILL bracketed sections based on whether paying parent never paid, or stopped paying maintenance from CPStill}

Could I check, when {TEXTFILL Paying Parent's name} {stopped paying/didn't pay} the maintenance the Child Maintenance Service said he/she should for your Direct Pay arrangement, did you go back to the Child Maintenance Service to tell them he/she {had stopped paying/didn't pay}?

1. Yes, did go back to the Child Maintenance Service.
2. No, did not go back to the Child Maintenance Service.
3. Can't remember.

### Why respondents who don't have a Direct Pay arrangement, and who have not made an alternative arrangement, don't have a Collect and Pay arrangement

{if respondent's Direct Pay arrangement didn't work, CPStill= started then stopped, or never started; AND has not made an alternative CMS arrangement, (EAlt=No AND EPro=No) or EWhicCMS=No

## Survey of Child Maintenance Service Direct Pay Clients

### ENoCP NEW

If Direct Pay arrangements don't work out, you can move on to a Collect and Pay arrangement, where the Child Maintenance Service collects maintenance from {TEXTFILL Paying Parent's name} and pays it to you ... Which of the things I'll read out are reasons why you and {TEXTFILL Paying Parent's name} haven't moved onto having a Collect and Pay arrangement, given your Direct Pay arrangement did not work out.

Is it because ...

READ OUT EACH CODE AND WAIT FOR A RESPONSE

CODE ALL THAT APPLY

1. you did not know you could have a Collect and Pay arrangement?
2. you have been told by the Child Maintenance Service you cannot have a Collect and Pay arrangement?
3. you wanted to avoid paying the charges for using Collect and Pay?
4. you've made another type of arrangement?
5. {TEXTFILL Paying Parent's name} won't pay?
6. {TEXTFILL Paying Parent's name} can't afford to pay?
7. you prefer not to receive maintenance?
8. there is a domestic violence issue? or
9. any other reason (please specify)?

{If ENoCP=any other reason}

### ENoCPO NEW

ENTER OTHER REASONS. PROBE FOR MORE REASONS.

{if respondent's Direct Pay arrangement didn't work, CPStill= started then stopped, or never started; AND has not made an alternative maintenance arrangement, EAlt=No AND EPro=No, AND has been back to the CMS, ECMSBac=yes}

### ESwitchB NEW

As I just mentioned, when parents' Direct Pay arrangements don't work out, they can switch to a Collect and Pay arrangement. Some parents did not know it was possible to do this. Can I check, before today, did **you** know that you could move on to a Collect and Pay arrangement because your Direct Pay arrangement with {TEXTFILL Paying Parent's name} did not work out?

1. Yes, did know you could switch to Collect and Pay.
2. No, did not know this.

## Section F: Current Direct Pay arrangement

### Aims:

- Effectiveness of arrangement.
- Whether they have agreed any change from the Direct Pay calculation.
- Why the arrangement works well or not, and reasons why not.

### Effectiveness of the Direct Pay arrangement

{if has a Direct Pay arrangement, CDPstill=Yes still paying or EWhiCPDP=another Direct Pay arrangement}

### Flntro [EIntro]

I would now like to ask you a few questions about the Direct Pay arrangement you have with {TEXTFILL Paying Parent's name}

### FDPAII [EDPCAII]

Thinking about the amount you are supposed to receive from {TEXTFILL Paying Parent's name}, do you usually receive?

READ OUT

1. ... all of it?
2. most of it?
3. some of it?
4. or none of it?
5. (SPONTANEOUS) it varies.

### FDPTim [EDPTim]

Thinking about how often you should be paid by him/her, how often are the maintenance payments on time?

Are they ...

READ OUT

1. ... always on time?
5. usually on time?
6. varies?
7. usually late? or
8. always late?

## Survey of Child Maintenance Service Direct Pay Clients

### How much maintenance they actually get and how often

#### FChAm [EChAm]

How much child maintenance do you actually receive from him/her?

INTERVIEWER: ENTER AMOUNT IN POUNDS AND PENCE. IF RESPONDENT DOESN'T GET ANYTHING ENTER £0 HERE.

{if EChAm >£0}

#### FChPer [EChPer]

How often do you get that?

1. Weekly.
2. Fortnightly (bi-weekly).
3. Monthly.
4. Quarterly.
5. 6 monthly.
6. Annually.
7. Other.

### Whether agreed to any change from the Direct Pay calculation

{if has a Direct Pay arrangement, CDPstill=Yes still paying or EWhiCPDP=another Direct Pay arrangement}

#### FChg [EChg]

Can I check, have you agreed to change the arrangement with {TEXTFILL Paying Parent's name} from what the Child Maintenance Service originally calculated you should be paid? This could be a change in the amount of money you should be paid or how often payments are supposed to be made?

INTERVIEWER: IF THE PAYING PARENT HAS MADE CHANGES TO THE ARRANGEMENT WITHOUT AGREEMENT FROM THE RESPONDENT, PLEASE CODE 'NO HAS NOT AGREED TO ANY CHANGES'.

CODE ALL THAT APPLY.

1. Yes, has agreed to a different amount.
2. Yes, has agreed to be paid at different times.
3. Yes, has agreed to some other change.
4. No, has not agreed to any changes.



**Perceived effectiveness**

**FDPWell [EDPWell]**

And, overall how well do you think your arrangement with {TEXTFILL Paying Parent's name} works?

READ OUT

1. ... very well;
2. fairly well;
3. not very well; or
4. not at all well;
5. (SPONTANEOUS) too early to say.

{if arrangement does not work well FDPWell=not very well or not at all well}

**FNWWh [ENWWh]**

Which of the following are reasons why you do not think your arrangement works well?

Is it because ...

READ OUT EACH CODE AND WAIT FOR A RESPONSE.

CODE ALL THAT APPLY

1. you are not happy with the amount of maintenance you receive?
2. {TEXTFILL Paying Parent's name} is not happy with the amount of maintenance he/she should pay?
3. he/she doesn't want to pay at all?
4. he/she can't afford to pay?
5. the two of you do not have a good relationship now?
6. disagreements about contact with the children?
7. {TEXTFILL Paying Parent's name} changes when he/she pays, or how much he/she pays?
8. any other reason (please specify)?

{if FNWWh=any other reason}

**FNWWO**

ENTER OTHER REASONS. PROBE FOR MORE REASONS.

## Section G: Relationship between named Paying Parent and child/ren

### Aims:

- Establish the level and type of contact between Paying Parent and child.

### Whether Paying Parent is in contact with child/ren

#### FOR THIS QUESTION THE PROGRAMME WILL SELECT ONE CHILD IF THERE ARE MULTIPLE CHILDREN WHO QUALIFY FOR CHILD MAINTENANCE WITH THE PAYING PARENT

{ask if respondent has more than one child with the named Paying Parent}

### GSel [FSel]

For the next questions we will just be asking about the contact, if any, that you and your child have with {TEXTFILL Paying Parent's name}. {TEXTFILL: if more than 1 child} We have randomly selected one child to ask about so that the interview doesn't take too long.

I know that some times these situations can be quite complicated, but I just wanted to briefly find out what your situation is.

### Type of contact between Paying Parent and selected child

{ask all}

### GFace [FFace]

In the last year, how often has {TEXTFILL Paying Parent's name} had face-to-face contact with {TEXTFILL selected child's name}, including meeting up and staying overnight?

PROMPT TO PRECODES

IF SEPARATION WAS LESS THAN A YEAR AGO ASK THE RESPONDENT TO THINK ABOUT THE TIME SINCE THE SEPARATION.

1. Once a week or more often.
2. Once or twice a month.
3. A few times a year or less often.
4. No face-to-face contact.

## Section H: Past and current relationship between participant and named Paying Parent

### Aims:

- Establish:
  - Type and length of relationship between respondent and Paying Parent.
  - Time since separation.
  - Bitterness of separation.
  - Level of contact between parents, if any.
  - Friendliness of current relationship.
  - Whether or not they can discuss financial matters.

### Type of relationship with Paying Parent

{ask all}

#### HReIM [GReIM]

I have a couple of questions about your relationship with {TEXTFILL Paying Parent's name}?  
Were you and {TEXTFILL Paying Parent's name} married/in a civil partnership?

1. Yes.
2. No.

{ask if GReIM=No}

#### HReIL [GReIL]

And, did you ever live together?

1. Yes.
2. No.

{ask if not married/civil partnership and not living together, GReIM and GReIL=No}

#### HReIC [GReIC]

Could I just check, did you consider yourself and {TEXTFILL Paying Parent's name} to be a couple?

1. Yes.
2. No.

### Length of relationship with Paying Parent

{ask if was in a relationship with Paying Parent, GReIM=yes, GReIL= yes or GReIC=yes}

## Survey of Child Maintenance Service Direct Pay Clients

### HLength [GLength]

At the time your relationship with {TEXTFILL Paying Parent's name} ended, how long had you been together?

ENTER NUMBER THEN CODE UNIT OF MEASUREMENT AT NEXT QUESTION.

IF RELATIONSHIP WAS LESS THAN 1 WEEK, ENTER '0' HERE AND CODE 'WEEKS' AT NEXT QUESTION.

**{ask if was in a relationship with Paying Parent, GRelM=yes, GRelL= yes or GRelC=yes}**

### HLengU [GLengU]

ENTER UNIT

1. Years.
2. Months.
3. Weeks.

### Time since separation Paying Parent

**{ask if was in a relationship with Paying Parent, GRelM=yes, GRelL= yes or GRelC=yes}**

### HsepM [GsepM]

Could I check when you and {TEXTFILL Paying Parent's name} separated? Please could you tell me the month and the year?

INTERVIEWER: ENTER MONTH AT THIS QUESTION AND YEAR AT NEXT. IF CAN'T REMEMBER ENCOURAGE BEST GUESS. IF CAN REMEMBER SEASON USE THE FOLLOWING: WINTER= JANUARY, SPRING=APRIL, SUMMER= AUGUST, AUTUMN= OCTOBER

1. January.
2. February.
3. March.
4. April.
5. May.
6. June.
7. July.
8. August.
9. September.
10. October.
11. November.
12. December.

## HsepY [GsepY]

ENTER YEAR

### Bitterness of separation

{ask if was in a relationship with Paying Parent, GReIM=yes, GReIL= yes or GReIC=yes}

## HBrek [GBrek]

This is quite a personal question, which you don't have to answer if you don't want to, but how would you describe the break-up of your relationship?

Was it ...

READ OUT

1. ... very bitter?
2. quite bitter?
3. neither bitter nor friendly?
4. quite friendly? or
5. very friendly?

### Whether experienced domestic violence with Paying Parent

{ask all}

## HDV [GDV]

This is quite a personal question, but have you ever been concerned that you were unsafe or at risk of harm when with {TEXTFILL Paying Parent's name}?

1. Yes.
2. No.

### Level of current contact with Paying Parent

{ask all}

## HExCh [GExCh]

Thinking about the last year, how often did you see {TEXTFILL Paying Parent's name}?

INTERVIEWER: IF SEPARATED IN THE LAST YEAR PLEASE ASK THEM TO THINK ABOUT THE TIME SINCE THE SEPARATION

PROMPT TO PRECODES

## Survey of Child Maintenance Service Direct Pay Clients

WE ARE INTERESTED IN WHEN THEY ACTUALLY HAD CONTACT, SO DO NOT INCLUDE SEEING THEM IN THE STREET OR OUT OF THE WINDOW.

1. Once a week or more often.
2. Once or twice a month.
3. A few times a year or less often.
4. Not at all.

### Quality of current relationship with Paying Parent

{if GExCh does not equal Never}

#### HPReIF [GPReIF]

How would you describe your relationship with him/her these days?

READ OUT AND CODE FIRST TO APPLY

Is it ...

1. ... friendly?
2. neither friendly nor unfriendly?
3. or unfriendly?

## Section I: Socio demographics

### Aims

- Establish:
  - Economic status of parent and Paying Parent.
  - Household income.

### Economic status of respondent and partner

{ask all}

#### IWYN [HWYN]

We just have a few questions about you and your household. Can I just check, are you currently in paid work?

INCLUDE PAID MATERNITY LEAVE, OTHER PAID LEAVE AND SELF EMPLOYMENT AS PAID JOB.

IF UNPAID MATERNITY LEAVE, CODE AS PAID WORK IF EXPECTS TO RETURN TO JOB WITH SAME EMPLOYER.

## Survey of Child Maintenance Service Direct Pay Clients

TEMPORARY ABSENCES FROM WORK (E.G. DUE TO SICKNESS OR PAID LEAVE) SHOULD BE CODED AS WORK

1. Yes.
2. No.

{ask if respondent lives with a partner, BParLiv= yes}

### **IParW [HParW]**

Can I just check, is your husband/wife or partner currently in paid work?

INCLUDE PAID MATERNITY LEAVE, OTHER PAID LEAVE AND SELF EMPLOYMENT AS PAID JOB.

IF UNPAID MATERNITY LEAVE, CODE AS PAID WORK IF EXPECTS TO RETURN TO JOB WITH SAME EMPLOYER.

TEMPORARY ABSENCES FROM WORK (E.G. DUE TO SICKNESS OR PAID LEAVE) SHOULD BE CODED AS WORK.

1. Yes.
2. No.

### **Economic status of Paying Parent**

{ask all}

### **IExJYN [HExJYN]**

Is {TEXTFILL Paying Parent's name} currently in paid work?

INCLUDE PAID MATERNITY LEAVE, OTHER PAID LEAVE AND SELF EMPLOYMENT AS PAID JOB.

IF UNPAID MATERNITY LEAVE, CODE AS PAID WORK IF EXPECTS TO RETURN TO JOB WITH SAME EMPLOYER.

TEMPORARY ABSENCES FROM WORK (E.G. DUE TO SICKNESS OR PAID LEAVE) SHOULD BE CODED AS WORK.

1. Yes.
2. No.

### **Ethnicity**

{ask all}

### **IEthnic**

What is your ethnic group?

CODE AS APPROPRIATE: PROMPT TO SPECIFY IF NEEDED:"

1. White English/Welsh/Scottish/Northern Irish/British.
2. Irish.

## Survey of Child Maintenance Service Direct Pay Clients

3. Gypsy or Irish Traveller.
4. Other white.
5. Mixed White and Black Caribbean.
6. Mixed White and Black African.
7. Mixed White and Asian.
8. Other mixed.
9. Black Caribbean.
10. Black African.
11. Other Black/Black British.
12. Indian.
13. Pakistani.
14. Bangladeshi.
15. Chinese.
16. Other Asian.
17. Arab.
18. Other ethnic group.

### Income

{ask all}

### Inc [HInc]

I am now going to ask you some questions about your household income.

ENTER TO CONTINUE

### IncBP [HIncBP]

I will read out some different levels of income for you to choose from. Please could you tell me if you'd prefer me to read out weekly, monthly or annual amounts?

1. Weekly.
2. Monthly.
3. Annual.

### IncBW [HIncBW]

Thinking of your household's total [weekly/monthly/annual] income from all sources, before any deductions for income tax, National Insurance, and so on, is it £[500 per week/2,167 per month/26,000 per year] or more?

1. Yes.
2. No.

{If IncBW=Yes}



### **HIncUp [HIncUp]**

And is it £[770 per week/3,334 per month/40,000 per year] or more?

1. Yes.
2. No.

{If HIncUp=Yes}

### **lincUp1 [HincUp1]**

And is it ... READ OUT

1. between [£770 and £899/£3,334 and £3,899/£40,000 and £46,799]?
2. between [£900 and £999/£3,900 and £4,332/£46,800 and £51,999]? or
3. [£1000/£4,333/£52,000]and over?

{If HIncUp=No}

### **lIncUp2 [HincUp2]**

And is it ... READ OUT

1. between [£500 and £599/£2,167 and £2,599/£26,000 and £31,199]?
2. between [£600 and £699/£2,600 and £3,032/£31,200 and £36,399]? or
3. between [£700 and £769/£3,033 and £3,333/£36,400 and £39,999]?

{If HIncBW=No}

### **lIncDw [HincDw]**

Is it less than £[200 per week/867 per month/10,400 per year]?

1. Yes.
2. No.

{If HIncDw=Yes}

### **lincDw1 [HincDw1]**

And is it ... READ OUT

1. up to [£49/£216/£2,599]?
2. between [£50 and £99/£217 and £432/£2,600 and £5,199]? or
3. between [£100 and £199/£433 and £866/£5,200 and £10,399]?

{If HIncDw=No}

## Survey of Child Maintenance Service Direct Pay Clients

### IIncDw2 [HIncDw2]

And is it ... READ OUT

1. between [£200 and £299/£867 and £1,299/£10,400 and £15,599]?
2. between [£300 and £399/£1,300 and £1,733/£15,600 and £20,799]? or
3. between [£400 and £499/£1,734 and £2,166/£20,800 and £25,999]?

## Section J: Recontact and data linkage

### Aim

- Gain permission for data linkage, and recontact and details for recontact.

{ask all}

### Consent to data linkage

### JLink [JLink]

The information we've collected from you today is really important in helping the Department for Work and Pensions, the DWP, to understand how well Direct Pay is working for parents. The DWP would like to add information they hold on your child maintenance records to your answers to this interview, this will give them a better picture of people who are using Direct Pay, how well it works for different kinds of people, and how it can be improved.

If you agree, we will pass DWP a code that links your answers in this interview to your government records. They would only do this for research and statistical purposes. Your answers would only be seen by a small number of specialist researchers within the DWP and no-one else, and would be kept confidential to that research team. So any dealings you might have with the DWP, Child Maintenance Service, or any other government agencies will not be affected at all, in any way.

Would it be ok for us to let DWP match your answers to your records?

1. Yes.
2. No.

### JSupport [JSupport]

Thank you for talking to us, we know it's not always easy to talk about personal issues like this. I have some contact details of organisations that can offer support. I need to tell everyone about the National Domestic Violence Helpline on 0808 2000 247. And, I must tell you that if you are at all concerned for the safety of yourself or your children you should call the police on 999.

I'd also just like to check if you think you might need any contact details of organisations that offer support to separated and lone parents?

ADD IF NECESSARY

## Survey of Child Maintenance Service Direct Pay Clients

CM Options provide information and support about child maintenance, you can contact them on 0800 988 0988 or their website is [www.cmoptions.org](http://www.cmoptions.org)

For more information and support for separated parents, the Sorting Out Separation website has links to a wide range of approved organisations and services. Their website is [www.sortingoutseparation.org.uk](http://www.sortingoutseparation.org.uk)

**{ask all}**

**JThank [IThank]**

That is the end of the interview, thank you very much for your time.

## C.3 13-MONTH LONGITUDINAL QUESTIONNAIRE

### SURVEY OF DIRECT PAY CLIENTS 13-MONTH LONGITUDINAL QUESTIONNAIRE: FINAL MAINSTAGE

31 March 2016

#### Questionnaire contents:

Section A: Introduction

Section B: Household information

Section C: Status of Direct Pay arrangement

Section E: Reasons for current maintenance situation

Section F: Current Direct Pay arrangement

Section G: Relationship between named Paying Parent and child/ren

Section H: Past and current relationship between participant and named Paying Parent

Section I: Socio demographics

Section J: Recontact and data linkage

#### Questionnaire conventions:

- Question names are given in bold.
- Routing instructions are given in {curly brackets} above each question.
- Where a 'textfill' of some kind has been used this is flagged by {TEXTFILL:}. For the purpose of this document the textfills are described inside the brackets as opposed to literally stated. e.g. {TEXTFILL: Paying Parent's name} represents the Paying Parent's name, for example, Andrew.
- Interviewer instructions are included after the question in capitals.
- Don't know and refused responses are permissible at every question unless otherwise specified.
- The instruction CODE ALL THAT APPLY indicates a multi-coded question. If this is not stated then a single code only should apply.
- **Grey** highlighted text represents a sub-section of the questionnaire.
- Green variable names in square brackets i.e. [CStop] are references to the same questions on the 3 month questionnaire ... All questions either have a reference or have **NEW** where there is no equivalent on the 3 month questionnaire.

## Section A: Introduction

### Aims:

- To recruit respondent.

{ask all}

### s1 [s1]

Good morning/afternoon, my name is .....

I am phoning from NatCen Social Research on behalf of the Department for Work and Pensions.

Please could I speak to {TEXTFILL Sample Forename} {TEXTFILL Sample Surname}?

1. Respondent answers phone.
2. Transferred to respondent.
3. No answer.
4. Wrong number.
5. APPOINTMENT.
6. Refused.
7. Not available during fieldwork.
8. Language barrier.
9. Deceased.
10. Physically/mentally incapable of taking part.
11. Late opt-outs.

{if s1=respondent answers phone}

### s2 NEW

INTERVIEWER; ENSURE YOU ARE SPEAKING TO THE NAMED RESPONDENT BEFORE CONTINUING

Around nine months ago, you took part in a telephone interview about your experience of Direct Pay – a new way for parents to pay child maintenance. We'd like to speak to you again, to find out if your situation has changed since we last spoke. Are you happy to take part?

READ OUT (EXACT WORDING NOT REQUIRED):

This research is entirely voluntary and won't affect any benefits or tax credits you might be claiming, or any future dealings with government agencies. You can withdraw from the research at any time.

READ OUT (EXACT WORDING NOT REQUIRED):

## Survey of Child Maintenance Service Direct Pay Clients

Also, I'd like to assure you that any information you provide will be held in the strictest of confidence in line with the Data Protection Act (1998) and will only be used for research purposes. You won't be identified in any research findings.

### READ OUT EXACTLY

The only exception to this is if you tell us about you or someone else you know being at risk of harm. We may have to let the authorities know if you or someone else is at risk.

### ADD IF NECESSARY:

More information is also available on the project website <http://www.natcen.ac.uk/taking-part/direct-pay-survey/>

ADD IF NECESSARY: Even if your situation is still the same as when we last spoke, we'd like to carry out a short interview with you. This will be really helpful for the Department for Work and Pensions to understand if Direct Pay is working.

1. Yes.
2. APPOINTMENT.
3. No, definitely does not want to take part.

### Asafe [ASafe]

We are going to be asking you some questions about any child maintenance arrangements you might have with {TEXTFILL Paying Parent's first name} {TEXTFILL Paying Parent's last name} and about your relationship with him/her. Before we continue could I just check if you can safely talk about these topics, and that {TEXTFILL Paying parent's first name} is not there with you right now. You don't need to answer any questions you aren't comfortable with, and I can call back at a more convenient time if you prefer.

1. Yes, happy to continue.
2. No – make an appointment for another time.

## Section B: Household information

### Aims

- Establish number of children in the household.
- Establish whether each child is eligible for child maintenance from Paying Parent from the sample.
- Establish age, partner status and gender of respondent.

{ask all}

### BResKids [BResKids]

I'd like to start by asking you a few questions about your family situation.

First, can I ask how many children you have?

## Survey of Child Maintenance Service Direct Pay Clients

INTERVIEWER: ENTER NUMBER OF ALL CHILDREN WHO LIVE WITH THE RESPONDENT OR WHO LIVE ELSEWHERE.

ONLY INCLUDE BIOLOGICAL OR ADOPTED CHILDREN. DO NOT INCLUDE GRANDCHILDREN OR OTHER RELATIVES (UNLESS THE RESPONDENT SAYS THEY HAVE ADOPTED THE CHILDREN).

{BKidAge to BPNam are asked for each child in a loop, starting with the oldest}

### **BKidAge [BKidAge]**

And, how old is your oldest child/next oldest child?

INTERVIEWER: ENTER AGE OF CHILD. IF CHILD IS UNDER 1 YEAR OLD, ENTER ZERO, AND AGE IN MONTHS AT NEXT SCREEN.

### **BKidAgeM [BKidAgeM]**

Please enter age of oldest child in months.

{if child is between 16 and 19 years of age, BKidAge=16 to 19}

### **BKidCheck [BKidCheck]**

Is {TEXTFILL: child's age i.e 'your 17 year old'} in full-time education, not including university or higher education?

INTERVIEWER: FT EDUCATION, HERE, ONLY INCLUDES UP TO AND INCLUDING A-LEVEL STANDARD

1. Yes.
2. No.

### **BKidLive [BKidLive]**

And, does {TEXTFILL: child's age i.e. 'your two year old'} live with you?

3. Yes.
4. No.

{if BKidLive=Yes}

### **BKidCar [BKidCar]**

And, do you provide day-to-day care of {TEXTFILL: your 'child's age' year old}, and consider yourself to be his/her principal provider of care?

INTERVIEWER: BY PRINCIPAL PROVIDER OF CARE, WE MEAN THE PERSON THAT LOOKS AFTER THE CHILD MOST OF THE TIME.

IF THE CHILD LIVES WITH THEIR OTHER PARENT SOME OF THE TIME, BUT THEY STILL CONSIDER THEMSELVES TO BE THE PRINCIPAL PROVIDER OF CARE, PLEASE CODE YES HERE.

1. Yes.
2. No.

## Survey of Child Maintenance Service Direct Pay Clients

### BPNam [BPNam]

And, would you mind me asking if { TEXTFILL: child's age}'s other parent is {TEXTFILL Paying Parent's name} or someone else?

1. {TEXTFILL Paying Parent's name} is {child's name}'s other parent.
2. Someone else is {child's name}'s other parent.
3. Does not know who other parent is.
4. Other parent has died.

{END OF LOOP}

THE PROGRAMME WORKS OUT WHICH CHILDREN ARE RELEVANT TO THE INTERVIEW, THEY NEED TO BE:

- AGED 15 OR UNDER OR 16 TO 19 IN FULL TIME NON-HIGHER EDUCATION {BKidAge <16 or BKidCheck=1}
- RESIDENT WITH THE RESPONDENT FOR {BKidLive=1}
- THE RESPONDENT CONSIDERS THEMSELVES TO PROVIDE THE DAY TO DAY CARE AND BE THE PRINCIPAL CARER OF THE CHILD BKidCar=1
- CHILD OF THE NAMED PAYING PARENT FROM THE SAMPLE {BPNam=1}

IF THERE ARE NO CHILDREN WHO ARE RELEVANT TO THE INTERVIEW, THE INTERVIEW ENDS.

{ask all}

### BParLiv [BParLiv]

Could I just check, do you have a husband/wife or partner living in your household?

1. Yes.
2. No.

## Section C: Status of Direct Pay arrangement

### Aims

- Find out if the Direct Pay arrangement is still in place.

**Whether the arrangement has actually been set up**

{ask all}

### CDPstill NEW

Thinking of the **Direct Pay** calculation that you received from the Child Maintenance Service in {TEXTFILL MONTH AND YEAR OF DP CALCULATION FROM SAMPLE}, is {TEXTFILL Paying Parent's name} still paying **this** arrangement?



## Survey of Child Maintenance Service Direct Pay Clients

If you now have another type of arrangement with him/her; for example a Collect and Pay arrangement, a family-based arrangement or an arrangement through the Courts, I will ask you about this later.

If you have received a new Direct Pay calculation from the Child Maintenance Service since {TEXTFILL MONTH AND YEAR OF DP CALCULATION FROM SAMPLE}, I will also ask you about this later.

INTERVIEWER:

EVERYONE WHO RECEIVED A CALCULATION, SHOULD HAVE STARTED RECEIVING MONEY, SO IF THEY DID NOT, PLEASE CODE 'No, never started paying'.

IF THE RESPONDENT NEVER STARTED RECEIVING PAYMENT BECAUSE THE CALCULATION THEY RECEIVED WAS FOR £0, PLEASE CODE 'No, never started paying because the Direct Pay calculation was for £0'.

CHECK WHETHER EX-PARTNER STARTED THEN STOPPED OR NEVER STARTED PAYING.

1. Yes, {TEXTFILL Paying Parent's name} is still paying the original Direct Pay arrangement.
2. No, {TEXTFILL Paying Parent's name} started paying the Direct Pay arrangement, but has now stopped (this could be stopping and starting more than once).
3. No, {TEXTFILL Paying Parent's name} never started paying this Direct Pay arrangement.
4. No, {TEXTFILL Paying Parent's name} never started paying because the Direct Pay calculation was for £0.

## Section E: Reasons for current maintenance situation

### Aims

#### For those whose Direct Pay arrangement is still in place

- Find out what has made the arrangement sustainable **NEW**.

#### For those whose Direct Pay arrangement started and then stopped

- Reasons why the arrangement stopped **NEW**.

#### For those whose Direct Pay arrangement was never set up

- Reasons why the Paying Parent didn't pay.
- Awareness that CMS can share bank details **NEW**.

#### For everyone whose arrangement had started and stopped, or was never set up

- Whether respondent has made another child maintenance arrangement; if so what type.
- Awareness that CMS can chase payments **NEW**.
- Whether respondent has been back to CMS **NEW**.

## Survey of Child Maintenance Service Direct Pay Clients

- Whether respondents have contacted Child Maintenance Options or anyone else **NEW**.

### For those who don't have an arrangement (Direct Pay or another type)

- Why haven't parents made a Collect and Pay arrangement, if their Direct Pay arrangement hasn't worked **NEW**.
- Awareness that you can switch to Collect and Pay arrangement if the Direct Pay arrangement doesn't work out **NEW**.
- What support, if any would have helped to prevent the arrangement from breaking down **NEW**.

### For those whose Direct Pay arrangement is still in place: what made the arrangement sustainable

{if CDPstill=Yes, paying parent is still paying}

### ESus **NEW**

Which of the things I'll read out, are reasons why you think you and {TEXTFILL Paying Parent's name} have been able to keep your maintenance arrangement going since {TEXTFILL MONTH AND YEAR OF DP CALCULATION FROM SAMPLE}?

Is it because...

READ OUT EACH CODE AND WAIT FOR RESPONSE BEFORE CONTINUING

CODE ALL THAT APPLY

INTERVIEWER: WE WILL BE ASKING RESPONDENTS ABOUT HOW WELL THE ARRANGEMENT IS WORKING LATER.

1. {TEXTFILL Paying Parent's name} can afford to pay?
2. he/she is happy with the amount the Child Maintenance Service said he/she should pay?
3. {TEXTFILL Paying Parent's name} and your child/children have regular contact?
4. you and {TEXTFILL Paying Parent's name} have regular contact?
5. you and {TEXTFILL Paying Parent's name} can talk about money?
6. you and {TEXTFILL Paying Parent's name} have a good relationship now?
7. you wanted to avoid paying the charges for using Collect and Pay?
8. you have to put a lot of work into the arrangement to make it work? or
9. is there any other reason (please specify)?

{if ESus=any other reason}

### ESusO **NEW**

ENTER OTHER REASONS. PROBE FOR MORE REASONS.

## Survey of Child Maintenance Service Direct Pay Clients

### For those whose Direct Pay arrangement started then stopped: why the arrangement stopped

{if CDPstill=No, started then stopped}

#### **Estop [CStop]**

Which of the things I'll read out are reasons why {TEXTFILL Paying Parent's name} is no longer making the payments the Child Maintenance Service said he/she should for the Direct Pay calculation you received in {TEXTFILL MONTH AND YEAR OF DP CALCULATION FROM SAMPLE}?

INTERVIEWER: WE WANT TO KNOW ABOUT WHY THE PAYING PARENT STOPPED PAYING THE ORIGINAL DIRECT PAY ARRANGEMENT, WE WILL ASK ABOUT OTHER ARRANGEMENTS IN A MINUTE.

Is it because ...

READ OUT EACH CODE AND WAIT FOR RESPONSE BEFORE CONTINUING

CODE ALL THAT APPLY

1. he/she did not want to pay?
2. he/she could not afford to pay?
3. he/she disagreed with the amount the Child Maintenance Service said he/she should pay?
4. he/she is paying for children in his/her new family?
5. you don't want to have any contact with him/her?
6. you don't know how to contact him/her?
7. disagreements about contact with the child/children?
8. you preferred not to receive maintenance?
9. you don't know why he/she has stopped paying?
10. you got back together?
11. there is a domestic violence issue? or
12. any other reason (please specify)?

{If Estop=any other reason}

#### **EStopO: ENTER OTHER REASONS. PROBE FOR MORE REASONS.**

{if EStop=You got back together}

#### **ERecon [CRecon]**

Can I check, to what extent was your decision to get back together with {TEXTFILL: Paying Parent's name} influenced by the charges to use the Child Maintenance Service?

Was your decision influenced ...

## Survey of Child Maintenance Service Direct Pay Clients

### READ OUT

1. a lot;
2. to some extent;
3. not much; or
4. not at all, by the charges for using the Child Maintenance Service?
5. (SPONTANEOUS): Did not know about the charges for using the Child Maintenance Service.

### **For those whose Direct Pay arrangement was never set up: Reasons why the Paying Parent didn't pay**

{if CDPstill=never started paying}

### **ENoP [CNoP- similar, but not exactly the same]**

And, which of the things I'll read out are reasons why {TEXTFILL: Paying Parent's name} never started paying you the maintenance the Child Maintenance Service said he/she should for the **Direct Pay** calculation you received in {TEXTFILL MONTH AND YEAR OF DP CALCULATION FROM SAMPLE}?

INTERVIEWER: WE WANT TO KNOW ABOUT WHY THE PAYING PARENT DID NOT PAY THE ORIGINAL DIRECT PAY ARRANGEMENT, WE WILL ASK ABOUT OTHER ARRANGEMENTS IN A MINUTE.

Is it because ...

READ OUT EACH CODE AND WAIT FOR RESPONSE BEFORE CONTINUING

CODE ALL THAT APPLY

1. you are planning to set the arrangement up, but have not been able to do it yet?
2. you did not want to share your bank details with {TEXTFILL: Paying Parent's name}?
3. he/she doesn't want to pay?
4. he/she cannot not afford to pay?
5. he/she disagreed with the amount the Child Maintenance Service said he/she should pay?
6. he/she is paying for children in his/her new family?
7. you don't want to have any contact with him/her?
8. you don't know how to contact him/her?
9. disagreements about contact with the child/children?
10. you prefer not to receive maintenance?
11. you don't know why he/she hasn't paid?

## Survey of Child Maintenance Service Direct Pay Clients

12. there is a domestic violence issue?
13. or any other reason (please specify)?

{if ENoP=any other reason}

### **ENoPO [CNoP]**

ENTER OTHER REASONS. PROBE FOR MORE REASONS.

{If ENoP=2, 7 or 8 }

### **EBank**

The Child Maintenance Service can help you to set up the arrangement by passing your bank account details on to {TEXTFILL: Paying Parent's name}, so you don't have to contact him/her yourself ... Could I check, before today, did you know the Child Maintenance Service could share bank account details, so you don't have to contact {TEXTFILL: Paying Parent's name}?

1. Yes, did know CMS could share bank account details.
2. No, did not know this.

### **Whether those whose Direct Pay arrangement never started or stopped, have made a different type of arrangement, or who received a Direct Pay calculation of £0**

{if CDPstill= started then stopped, or never started, never started because calculation was for £0}

### **EAlt [CAIt]**

Can I check, have you made a different arrangement with {TEXTFILL Paying Parent's name} for child maintenance? By 'child maintenance' I mean any arrangement with {TEXTFILL Paying Parent's name} to continue providing for {TEXTFILL eligible children's names} This could be an arrangement through the Child Maintenance Service or the Courts, or an arrangement made just between the two of you that could be a financial or non-financial arrangement?

INTERVIEWER: IF THE RESPONDENT HAS HAD A NEW DIRECT PAY CALCULATION ( A RE-CALCULATION), PLEASE CODE 1, Yes, has made a different arrangement.

1. Yes, has made a different arrangement.
2. No, has not made a different arrangement.

{ask if EAlt=No}

### **EPro [CPro]**

Can I check, are you in the process of setting an alternative child maintenance arrangement up?

1. Yes is in the process of setting one up.
2. No.

## Survey of Child Maintenance Service Direct Pay Clients

{if EAlt=Yes has made a different arrangement, or EPro=Yes, in the process of setting one up}

### **EWhiCMS [CWhiCMS- similar but not exactly the same]**

**{TEXTFILL: bracketed sections depending on whether has arrangement or is setting one up}**

And, how {have you made/will you make} this arrangement?

{Have you made/Will you make} another arrangement through the Child Maintenance Service, this could be a Direct Pay arrangement or a Collect and Pay arrangement?

1. Yes, {has made/will make} a CMS arrangement.
2. No.

{if EWhiCMS=Yes}

### **EWhiCPDP [CWhiCPDP- similar but not exactly the same]**

**{TEXTFILL: bracketed sections depending on whether has arrangement or is setting one up}**

And, {is this/will this be} a **Direct Pay** arrangement where the Child Maintenance Service tells you how much {TEXTFILL Paying Parent's name} should pay and you sort out payments between yourselves. Or, {is it/will it be} a **Collect and Pay** arrangement where the Child Maintenance Service collects maintenance from {TEXTFILL Paying Parent's name} and pays it to you.

1. Direct Pay (parents sort out payments themselves).
2. Collect and Pay (CMS collects payment from the ex-partner and pays them to the respondent).

{if EWhiCMS=no}

### **EWhiCour [CWhiCour- similar but not exactly the same]**

**{TEXTFILL: bracketed sections depending on whether has arrangement or is setting one up}**

Is there/Will there be a Court Order, Consent Order or a Minute of Agreement in place for maintenance?

1. Yes.
2. No.

{if EWhiCour=no}

**EWhiFBA [CWhiFBA- similar but not exactly the same]**

**{TEXTFILL: bracketed sections depending on whether has arrangement or is setting one up}**

A family-based arrangement is where parents agree between themselves how to continue providing for a child after they separate.

It can be a formal agreement, for example written down in a FBA form or parenting plan.

Or it can be an informal agreement, for example a promise or pledge made verbally.

Parents can choose what to include in a family-based arrangement, for example: who will provide what support for a child and how often. There is no set format, but a family-based arrangement can be:

- providing money regularly and at an agreed level specifically for the benefit of the child;
- paying for agreed things from time to time for the benefit of the child (e.g. after-school clubs, school fees, holidays, pocket money, etc.);
- non-financial contributions specifically for the benefit of the child (e.g. food, clothes or contributing towards childcare);
- sharing looking after a child;
- or any combination of the above.

Can I check, {do/will} you have a family-based arrangement with {TEXTFILL Paying Parent's name} like this?

1. Yes.
2. No.

{if EWhiFBA=yes}

**EFBA [CFBA- similar but not exactly the same]**

**{TEXTFILL: bracketed sections depending on whether has arrangement or is setting one up}**

How would you describe the nature of your family-based arrangement?

{Do/Will} you ...

READ OUT EACH CODE AND WAIT FOR A RESPONSE

CODE ALL THAT APPLY

1. have regular payments at a set level for the support of your children?
2. have payments but not always regular, specifically for the support of your child e.g. school fees, holidays or pocket money?
3. have non-financial contributions, specifically for the support of your child e.g. clothes or contributing to childcare?
4. both look after your child/ren?

## Survey of Child Maintenance Service Direct Pay Clients

5. have other financial support?
6. have other non-financial support?
7. have another type of support (please specify)?

{if EFBA=another type of support}

### EFBAO [CFBAO]

ENTER OTHER TYPE OF SUPPORT: PROBE FOR A FULL EXPLANATION.

### Whether respondents whose Direct Pay arrangement didn't work, have been back to the CMS

{if respondent's Direct Pay arrangement didn't work, CPStill= started then stopped, or never started}

### ECMSHelpB NEW

**{TEXTFILL bracketed sections based on whether paying parent never paid, or stopped paying maintenance from CPStill}**

When parents {stop paying/don't pay} Direct Pay arrangements, the Child Maintenance Service can help chase the payments. Some parents are not aware that the Child Maintenance Service can do this ... Can I check, before today, did **you** know that the Child Maintenance service could have chased payments for you when {TEXTFILL Paying Parent's name} {stopped paying/didn't pay}?

1. Yes, did know CMS can chase payments.
2. No, did not know CMS can chase payments.
3. Can't remember.

{if respondent's Direct Pay arrangement didn't work, CPStill= started then stopped, or never started}

### ECMSBac NEW

**{TEXTFILL bracketed sections based on whether paying parent never paid, or stopped paying maintenance from CPStill}**

Could I check, when {TEXTFILL Paying Parent's name} {stopped paying/didn't pay} the maintenance the Child Maintenance Service said he/she should for your Direct Pay arrangement, did you go back to the Child Maintenance Service to tell them he/she {had stopped paying/didn't pay}?

1. Yes, did go back to the Child Maintenance Service.
2. No, did not go back to the Child Maintenance Service.
3. Can't remember.

**Why respondents who don't have a Direct Pay arrangement, and who have not made an alternative arrangement, don't have a Collect and Pay arrangement**



## Survey of Child Maintenance Service Direct Pay Clients

{if respondent's Direct Pay arrangement didn't work, CPStill= started then stopped, or never started; AND has not made an alternative maintenance CMS arrangement, (EAlt=No EPro=No) or (EWhicCMS=No).}

### **ENoCP NEW**

If Direct Pay arrangements don't work out, you can move on to a Collect and Pay arrangement, where the Child Maintenance Service collects maintenance from {TEXTFILL Paying Parent's name} and pays it to you ... Which of the things I'll read out are reasons why you and {TEXTFILL Paying Parent's name} haven't moved onto having a Collect and Pay arrangement, given your Direct Pay arrangement did not work out.

Is it because ...

READ OUT EACH CODE AND WAIT FOR A RESPONSE

CODE ALL THAT APPLY

1. you did not know you could have a Collect and Pay arrangement?
2. you have been told by the Child Maintenance Service you cannot have a Collect and Pay arrangement?
3. you wanted to avoid paying the charges for using Collect and Pay?
4. you've made another type of arrangement?
5. {TEXTFILL Paying Parent's name} won't pay?
6. {TEXTFILL Paying Parent's name} can't afford to pay?
7. you prefer not to receive maintenance?
8. there is a domestic violence issue? or
9. any other reason (please specify)?

{If ENoCP=any other reason}

### **ENoCPO NEW**

ENTER OTHER REASONS. PROBE FOR MORE REASONS.

{if respondent's Direct Pay arrangement didn't work, CPStill= started then stopped, or never started; AND has not made an alternative maintenance CMS arrangement, (EAlt=No EPro=No) or (EWhicCMS=No), Only ask if ENoCP=2-9 }

### **ESwitchB NEW**

When parents' Direct Pay arrangements don't work out, they can switch to a Collect and Pay arrangement. Some parents did not know it was possible to do this. Can I check, before today, did you know that you could move on to a Collect and Pay arrangement because your Direct Pay arrangement with {TEXTFILL Paying Parent's name} did not work out?

1. Yes, did know you could switch to Collect and Pay.
2. No, did not know this.

## **Section F: Current Direct Pay arrangement**

### **Aims:**

- Effectiveness of arrangement.
- Whether they have agreed any change from the Direct Pay calculation.
- Why the arrangement works well or not, and reasons why not.

### **Effectiveness of the Direct Pay arrangement**

{if has a Direct Pay arrangement, CDPstill=Yes still paying or EWhiCPDP=another Direct Pay arrangement}

### **FIntro [EIntro]**

I would now like to ask you a few questions about the Direct Pay arrangement you have with {TEXTFILL Paying Parent's name}.

### **FDPAII [EDPCAII]**

Thinking about the amount you are supposed to receive from {TEXTFILL Paying Parent's name}, do you usually receive?

READ OUT

1. ... all of it?
2. most of it?
3. some of it?
4. or none of it?
5. (SPONTANEOUS) it varies.

### **FDPTim [EDPTim]**

Thinking about how often you should be paid by him/her, how often are the maintenance payments on time?

Are they ...

READ OUT

1. ... always on time?
2. usually on time?
3. varies?
4. usually late? or
5. always late?

### **How much maintenance they actually get and how often**

**FChAm [EChAm]**

How much child maintenance do you actually receive from him/her?

INTERVIEWER: ENTER AMOUNT IN POUNDS AND PENCE. IF RESPONDENT DOESN'T GET ANYTHING ENTER £0 HERE.

{if EChAm >£0}

**FChPer [EChPer]**

How often do you get that?

1. Weekly.
2. Fortnightly (bi-weekly).
3. Monthly.
4. Quarterly.
5. 6 monthly.
6. Annually.
7. Other.

**Whether agreed to any change from the Direct Pay calculation**

{if has a Direct Pay arrangement, CDPstill=Yes still paying or EWhiCPDP=another Direct Pay arrangement}

**FChg [EChg]**

Can I check, have you agreed to change the arrangement with {TEXTFILL Paying Parent's name} from what the Child Maintenance Service originally calculated you should be paid? This could be a change in the amount of money you should be paid or how often payments are supposed to be made?

INTERVIEWER: IF THE PAYING PARENT HAS MADE CHANGES TO THE ARRANGEMENT WITHOUT AGREEMENT FROM THE RESPONDENT, PLEASE CODE 'NO HAS NOT AGREED TO ANY CHANGES'.

CODE ALL THAT APPLY.

1. Yes, has agreed to a different amount.
2. Yes, has agreed to be paid at different times.
3. Yes, has agreed to some other change.
4. No, has not agreed to any changes.

**Perceived effectiveness**

## Survey of Child Maintenance Service Direct Pay Clients

### FDPWell [EDPWell]

And, overall how well do you think your arrangement with {TEXTFILL Paying Parent's name} works?

READ OUT

1. ... very well?
2. fairly well?
3. not very well? or
4. not at all well?
5. (SPONTANEOUS) too early to say.

{if arrangement does not work well FDPWell=not very well or not at all well}

### FNWWh [ENWWh]

Which of the following are reasons why you do not think your arrangement works well?

Is it because ...

READ OUT EACH CODE AND WAIT FOR A RESPONSE.

CODE ALL THAT APPLY

1. you are not happy with the amount of maintenance you receive?
2. {TEXTFILL Paying Parent's name} is not happy with the amount of maintenance he/she should pay?
3. he/she doesn't want to pay at all?
4. he/she can't afford to pay?
5. the two of you do not have a good relationship now?
6. disagreements about contact with the children?
7. {TEXTFILL Paying Parent's name} changes when he/she pays, or how much he/she pays?
8. any other reason (please specify)?

{if FNWWh=any other reason}

### FNWWO

ENTER OTHER REASONS. PROBE FOR MORE REASONS.

## Section G: Relationship between named Paying Parent and child/ren

### Aims:

- Establish the level and type of contact between Paying Parent and child.

### Whether Paying Parent is in contact with child/ren

FOR THIS QUESTION THE PROGRAMME WILL SELECT ONE CHILD IF THERE ARE MULTIPLE CHILDREN WHO QUALIFY FOR CHILD MAINTENANCE WITH THE PAYING PARENT

{ask if respondent has more than one child with the named Paying Parent}

### GSeI [FSeI]

For the next questions we will just be asking about the contact, if any, that you and your child have with {TEXTFILL Paying Parent's name}. {TEXTFILL: if more than 1 child} We have randomly selected one child to ask about so that the interview doesn't take too long.

I know sometimes these situations can be quite complicated, but I just want to briefly find out what your situation is. My first question is ...

### Type of contact between Paying Parent and selected child

{ask all}

### GFace [FFace]

In the last year, how often has {TEXTFILL Paying Parent's name} had face-to-face contact with {TEXTFILL selected child's name}, including meeting up and staying overnight?

PROMPT TO PRECODES

IF SEPARATION WAS LESS THAN A YEAR AGO ASK THE RESPONDENT TO THINK ABOUT THE TIME SINCE THE SEPARATION.

1. Once a week or more often.
2. Once or twice a month.
3. A few times a year or less often.
4. No face-to-face contact.

## **Section H: Past and current relationship between participant and named Paying Parent**

### **Aims:**

- Establish:
  - Level of contact between parents, if any.
  - Quality of current relationship.
  - Whether relationship has changed since Direct Pay calculation.
  - Impact of maintenance situation on relationship between parents.

### **Whether any current contact with Paying Parent**

{ask all}

### **HExCh [GExCh]**

Thinking about the last year, how often did you see {TEXTFILL Paying Parent's name}?

INTERVIEWER: IF SEPARATED IN THE LAST YEAR PLEASE ASK THEM TO THINK ABOUT THE TIME SINCE THE SEPARATION.

WE ARE INTERESTED IN WHEN THEY ACTUALLY HAD CONTACT, SO DO NOT INCLUDE SEEING THEM IN THE STREET OR OUT OF THE WINDOW.

PROMPT TO PRECODES

1. Once a week or more often.
2. Once or twice a month.
3. A few times a year or less often.
4. Not at all.

### **Friendliness of current relationship with Paying Parent**

{if HExCh does not equal Never}

### **HPreIF [GPreIF]**

How would you describe your relationship with him/her these days?

Is it ...

READ OUT AND CODE FIRST TO APPLY

1. ... friendly?
2. neither friendly nor unfriendly?
3. or unfriendly?

## Section I: Socio demographics

### Aims

- Establish:
  - Economic status of parent and Paying Parent.
  - Household income.

### Economic status of respondent and partner

{ask all}

#### IWYN [HWYN]

We just have a few questions about you and your household. Can I just check, are you currently in paid work?

INCLUDE PAID MATERNITY LEAVE, OTHER PAID LEAVE AND SELF EMPLOYMENT AS PAID JOB.

IF UNPAID MATERNITY LEAVE, CODE AS PAID WORK IF EXPECTS TO RETURN TO JOB WITH SAME EMPLOYER

TEMPORARY ABSENCES FROM WORK (E.G. DUE TO SICKNESS OR PAID LEAVE) SHOULD BE CODED AS WORK

1. Yes.
2. No.

{ask if respondent lives with a partner, BParLiv= yes}

#### IParW [HParW]

Can I just check, is your husband/wife or partner currently in paid work?

INCLUDE PAID MATERNITY LEAVE, OTHER PAID LEAVE AND SELF EMPLOYMENT AS PAID JOB.

IF UNPAID MATERNITY LEAVE, CODE AS PAID WORK IF EXPECTS TO RETURN TO JOB WITH SAME EMPLOYER.

TEMPORARY ABSENCES FROM WORK (E.G. DUE TO SICKNESS OR PAID LEAVE) SHOULD BE CODED AS WORK.

1. Yes.
2. No.

### Economic status of Paying Parent

{ask all}

#### IExJYN [HExJYN]

Is {TEXTFILL Paying Parent's name} currently in paid work?

## Survey of Child Maintenance Service Direct Pay Clients

INCLUDE PAID MATERNITY LEAVE, OTHER PAID LEAVE AND SELF EMPLOYMENT AS PAID JOB.

IF UNPAID MATERNITY LEAVE, CODE AS PAID WORK IF EXPECTS TO RETURN TO JOB WITH SAME EMPLOYER.

TEMPORARY ABSENCES FROM WORK (E.G. DUE TO SICKNESS OR PAID LEAVE) SHOULD BE CODED AS WORK.

1. Yes.
2. No.

### Income

{ask all}

#### IInc [HInc]

I am now going to ask you some questions about your household income.

ENTER TO CONTINUE

#### IIncBP [HIncBP]

I will read out some different levels of income for you to choose from. Please could you tell me if you'd prefer me to read out weekly, monthly or annual amounts?

1. Weekly.
2. Monthly.
3. Annual.

#### IIncBW [HIncBW]

Thinking of your household's total [weekly/monthly/annual] income from all sources, before any deductions for income tax, National Insurance, and so on, is it £[500 per week/2,167 per month/26,000 per year] or more?

1. Yes.
2. No.

{If IIncBW=Yes}

#### HIncUp [HIncUp]

And is it £[770 per week/3,334 per month/40,000 per year] or more?

1. Yes.
2. No.

{If HIncUp=Yes}



**lincUp1 [HincUp1]**

And is it ... READ OUT

1. between [£770 and £899/£3,334 and £3,899/£40,000 and £46,799]?
2. between [£900 and £999/£3,900 and £4,332/£46,800 and £51,999]?
3. or [£1000/£4,333/£52,000]and over?

{If lIncUp=No}

**lIncUp2 [HincUp2]**

And is it ... READ OUT

1. between [£500 and £599/£2,167 and £2,599/£26,000 and £31,199]?
2. between [£600 and £699/£2,600 and £3,032/£31,200 and £36,399]?
3. or between [£700 and £769/£3,033 and £3,333/£36,400 and £39,999]?

{If lIncBW=No}

**lIncDw [HincDw]**

Is it less than £[200 per week/867 per month/10,400 per year]?

1. Yes.
2. No.

{If lIncDw=Yes}

**lincDw1 [HincDw1]**

And is it ... READ OUT

1. up to [£49/£216/£2,599]?
2. between [£50 and £99/£217 and £432/£2,600 and £5,199]?
3. or between [£100 and £199/£433 and £866/£5,200 and £10,399]?

{If lIncDw=No}

**lIncDw2 [HincDw2]**

And is it ... READ OUT

1. between [£200 and £299/£867 and £1,299/£10,400 and £15,599]?
2. between [£300 and £399/£1,300 and £1,733/£15,600 and £20,799]?
3. or between [£400 and £499/£1,734 and £2,166/£20,800 and £25,999]?

### Section J: Recontact and data linkage

#### Aim

- Gain permission for data linkage, and recontact and details for recontact.

{ask all}

#### Consent to data linkage

#### JLink [ILink]

The information we've collected from you today is really important in helping the Department for Work and Pensions, the DWP, to understand how well Direct Pay is working for parents. The DWP would like to add information they hold on your child maintenance records to your answers to this interview, this will give them a better picture of people who are using Direct Pay, how well it works for different kinds of people, and how it can be improved.

If you agree, we will pass DWP a code that links your answers in this interview to your government records. They would only do this for research and statistical purposes. Your answers would only be seen by a small number of specialist researchers within the DWP and no-one else, and would be kept confidential to that research team. So any dealings you might have with the DWP, Child Maintenance Service, or any other government agencies will not be affected at all, in any way.

Would it be ok for us to let DWP match your answers to your records?

1. Yes.
2. No.

#### JSupport [ISupport]

Thank you for talking to us, we know it's not always easy to talk about personal issues like this. **I have some contact details of organisations that can offer support. I need to tell everyone about** the National Domestic Violence Helpline on 0808 2000 247. **And, I must tell you that** if you are at all concerned for the safety of yourself or your children you should call the police on 999.

I'd also just like to check if you think you might need any contact details of organisations that offer support to separated and lone parents?

ADD IF NECESSARY

CM Options provide information and support about child maintenance, you can contact them on 0800 988 0988 or their website is [www.cmoptions.org](http://www.cmoptions.org)

For more information and support for separated parents, the Sorting Out Separation website has links to a wide range of approved organisations and services. Their website is [www.sortingoutseparation.org.uk](http://www.sortingoutseparation.org.uk)

{ask all}

#### JThank [IThank]

That is the end of the interview, thank you very much for your time.

# Appendix D

## Topic guides

### D.1 Topic guide at three months

#### **Aims of the research**

- Understand the decision making process around choosing Direct Pay.
- Understand Paying Parents' experience of applying for and using Direct Pay.
- Explore the facilitators that help set up effective arrangements, either through Child Maintenance Service (CMS) or between parents directly.

#### **Overview of topics to be covered in interviews:**

1. Introduction.
2. Background information about the participant.
3. Previous arrangements.
4. Applying to use Direct Pay.
5. Setting the Direct Pay arrangement up.
6. Perceived effectiveness of Direct Pay arrangement.
7. Barriers to family-based arrangements.
8. Future and general reflections.

#### **The topic guide**

The topic guide sets out a number of necessary contextual and factual topics and questions that will be covered during interviews. The guide does not contain follow-up probes and questions like 'why', 'when', 'how', etc. as participants' contributions will be explored using prompts and probes in order to understand how and why views, behaviours and experiences have arisen.

## Survey of Child Maintenance Service Direct Pay Clients

### 1 Introduction

- Thank respondent for agreeing to take part.
- Introduce yourself and NatGen.
- Introduce the study:
  - Funded by the Department for Work and Pensions (DWP).
  - Evaluating the new Direct Pay option of the CMS.
  - Interviewing Paying Parents and a survey of Receiving Parents.
  - Topics covered:
    - ~ Setting the arrangement up.
    - ~ How well the arrangement works.
    - ~ What else could be done to support parents to set arrangements up.
- Digital recording – check OK, and reassure re confidentiality.
- Data kept securely in accordance with Data Protection Act.
- How we will report findings – anonymous, DWP, CMS and other parents will not know who has taken part.
- No impact on child maintenance case.
- Reminder of interview length – (45-60 minutes), check OK.
- Right to not discuss any issue, have a break, and withdraw during/after the interview.
- £20 High Street shopping voucher sent after the interview, as a thank-you gift. Will not affect any benefits or tax credits.
- Any questions or concerns?

## START RECORDING

### 2 Background information

**Aim: to explore the parent's relationship with their ex, their children and their current household situation and employment status.**

**(keep brief)**

- Length of separation from named parent (if ever a couple).
- Number of children with named parent, and age.
- Contact with children.
- Relationship with named parent – e.g. Levels of contact, on speaking terms about money.
- Respondent household composition – e.g. new partner, new/other children.
- Work status (remind that answers are anonymous and won't 'get back' to CMS).

### 3 Previous arrangement

**Aim: to understand their previous experience of child maintenance (if any) as context for discussion of Direct Pay arrangement**

- Type of previous arrangement: CSA/FBA/Court:
  - How well the arrangement worked.
  - Length of time arrangement in place.
  - Reasons the arrangement worked well/didn't work well.
  - Reasons why arrangement ended.

### 4 Applying to use Direct Pay

**Aim: to understand who made the decision to use Direct Pay and how they decided on this rather than other maintenance options.**

- Reasons for involving the CMS in the maintenance arrangement:
  - Relationship with ex-partner.
  - Ex-partners views.
  - Contact with children.
- Who decided to use Direct Pay:
  - Sources of information/advice on Direct Pay:
    - ~ Usefulness.
    - ~ Ease/difficulty of understanding Direct Pay option.
  - Role of ex-partner in decision to use Direct Pay.
  - Extent Direct Pay was their choice:
    - ~ Awareness and views of £20 fee.
    - ~ Impact of fee on decision to use Direct Pay.
- Why they chose Direct Pay over other types of arrangement including:
  - Collect and Pay: explore awareness of fees and the impact of Collect and Pay fees on decision to use Direct Pay.
  - Family-based arrangement (arrangement just between the two of them).

### 5 Setting up the Direct Pay arrangement

**Aim: to explore how they found the process of setting up the Direct Pay arrangement**

- The amount of maintenance CMS said was due:
  - Understanding of calculation.
  - Views on fairness.
- Setting up the arrangement:

## Survey of Child Maintenance Service Direct Pay Clients

- Next steps after receiving the calculation.
- Length of time from calculation to setting up arrangement.
- Issues with getting the arrangement in place:
  - ~ Whether they or receiving parent took lead in setting-up payment.
  - ~ Any issues with receiving parent not co-operating with set-up:
    - ◇ Nature of issues.
    - ◇ Ease/difficulty of sharing bank details.
    - ◇ Awareness that CMS can act as an intermediary to pass on bank account details between parents.
- Process of deciding method of payment.
- Involvement of CMS after the calculation.
- Barriers to setting the arrangement up:
  - Affordability.
  - Disagreements about the amount.
  - Relationship with ex-partner.
  - Relationship with children.
  - Other barriers.
- Facilitators to setting the arrangement up:
  - What worked well.
  - What helped set it up.
  - What would have made it easier.

## 6 Effectiveness of arrangement

**Aim: if the arrangement is working, to understand what makes it work well, if the arrangement is not working to understand why not**

- Whether payments are being made (explore sensitively, remind confidentiality):
  - Views on how well the arrangement is working.
  - Whether they pay the amount the CMS calculated.
  - Whether they pay on time.
- Nature of any changes to arrangement since set-up:
  - Change of circumstances/income.
  - Ease/difficulty of making change.

## Survey of Child Maintenance Service Direct Pay Clients

- Where arrangement working well:
  - Views on why the arrangement works well.
  - How compares to previous arrangements:
    - ~ More or less effective and reasons.
  - Whether receiving parent likely to request Collect and Pay if arrangement broke down.
  - Whether possibility of Collect and Pay makes them more likely to maintain Direct Pay arrangement.
- Where arrangement isn't working well, or payments are not made in full or on time:
  - Views on why arrangement not working well:
    - ~ Fairness of calculation.
    - ~ Affordability/income fluctuation.
    - ~ Relationship with ex-partner.
  - Whether aware that receiving parent could request a Collect and Pay arrangement:
    - ~ Views on this.
    - ~ Whether this has happened and reasons why/why not.
  - How compares to previous arrangements.
- Ex-partner's view on how well the arrangement works, and reasons for this.
- Support that would be needed to help their arrangement work well:
  - Change to calculated amount.
  - Other change the CMS could make.
  - Contact with children.
  - Relationship and contact with ex-partner.

## 7 Barriers to family-based arrangements

**Aim: to understand why these parents have not been able to make family-based arrangements, and what would enable them to make one. To understand what other support they provide their ex and children.**

- Extent of any past arrangements just between the two parents (i.e. not involving CMS):
  - What worked well/didn't work well.
- Feasibility of an arrangement just between the two parents:
  - Reasons that a FBA wouldn't work well.
  - Reasons than a FBA might work.

## **Survey of Child Maintenance Service Direct Pay Clients**

- What would help them to make a family-based arrangements:
  - Probe for views on:
    - ~ Access to a mediator.
    - ~ Somewhere neutral to meet.
    - ~ Guidelines on how much to be paid.
    - ~ Support and guidance every now and then when you need it.
    - ~ Having someone else to help set up the arrangement, monitor it and review it.
    - ~ If the arrangement could be legally binding.

## **8 Future and general reflections**

Aim: to explore any changes they are planning to make to their maintenance situation, and gather their final reflections on Direct Pay:

- Plans for any changes to maintenance arrangement/setting one up if currently not making payments.
- Reflections on the Direct Pay service:
  - What works well.
  - What doesn't work well.
  - What the government could do to improve the service.

**Any other comments or questions before we finish?**

**Thank you very much for your help.**



## D.2 Topic guide at 13 months

### **Aims of the research**

- Understand Paying Parents' experience of using Direct Pay.
- Explore the nature (and reasons) for any changes in arrangements over time.
- Identify the barriers and facilitators to effective arrangements, either through CMS or between parents directly.

### **Overview of topics to be covered in interviews:**

9. Introduction.
10. Background information about the participant.
11. Previous arrangements.
12. Current arrangement.
13. Advice and guidance.
14. Views on family-based arrangements.
15. Future plans.

### **The topic guide**

The topic guide sets out a number of necessary contextual and factual topics and questions that will be covered during interviews. The guide does not contain follow-up probes and questions like 'why', 'when', 'how', etc. as participants' contributions will be explored using prompts and probes in order to understand how and why views, behaviours and experiences have arisen.

## **1 Introduction**

- Thank respondent for agreeing to take part.
- Introduce yourself and NatGen.
- Introduce the study:
  - Funded by DWP.
  - Evaluating the Direct Pay option of the CMS.
  - Interviewing Paying Parents and a survey of Receiving Parents.
  - Topics covered:
    - ~ What arrangement they have in place.
    - ~ How well the arrangement works.
    - ~ What else could be done to support parents to sustain maintenance arrangements.
- Digital recording – check OK, and reassure re confidentiality.
- Data kept securely in accordance with Data Protection Act.

## **Survey of Child Maintenance Service Direct Pay Clients**

- How we will report findings- anonymous, DWP, CMS and other parents will not know who has taken part.
- No impact on child maintenance case.
- Reminder of interview length (45-60 minutes), check OK.
- Right to not discuss any issue, have a break, and withdraw during/after the interview.
- £20 High Street shopping voucher sent after the interview, as a thank-you gift. Will not affect any benefits or tax credits.
- Any questions or concerns?

## **START RECORDING**

### **2 Background information**

**Aim: to explore the parent's relationship with their ex, their children and their current household situation and employment status as context for later discussions.**

- Length of separation from named parent (if ever a couple).
- Number of children with named parent, and ages.
- Contact with children.
- Relationship with named parent – e.g. Levels of contact, on speaking terms about money.
- Respondent household composition – e.g. new partner, new/other children.
- Work status – whether employed full-time/part time etc.

### **3 Previous arrangement**

**Aim: to understand their previous experience of child maintenance (if any) as context for discussion of current arrangements.**

- Type of previous arrangement prior to Direct Pay calculation: CSA/FBA/Court.
  - How well the arrangement worked.
  - Length of time arrangement in place.
  - Reasons the arrangement worked well/didn't work well.
  - Reasons why arrangement ended.
- If no previous arrangement:
  - why not.
  - what triggered them to apply to the CMS at the time (eg they had just separated, change in either parent's circumstances etc).

## 4 Current arrangement

**Aim: to understand what (if any) arrangement they currently have in place, 13 months post Direct Pay calculation. This section will explore in detail their current arrangement and the nature of any changes in arrangements over time.**

- Nature of current maintenance arrangement.

**Interviewer: route to appropriate section depending on response:**

Direct Pay arrangement (payments still being made, even if not always on time/in full):

- How long arrangement been in place.
- Frequency of payments e.g. weekly, monthly etc:
  - Reasons.
  - Satisfaction with frequency of payments.
- Mode of payment e.g. standing order, manual transfer:
  - Reasons.
  - Satisfaction with mode of payments.
- Level of maintenance:
  - Views on fairness of maintenance level.
  - Affordability.
- Nature of any changes in arrangement since original calculation:
  - Changes in calculation level as a result of income changes, level of shared care, incorrect income assessment etc.:
    - ~ Experience of reassessment/annual review.
    - ~ Ease/difficulty of recalculating maintenance.
    - ~ How communicated with receiving parent.
    - ~ Whether currently paying amount specified by CMS or different.
      - ◇ Reasons e.g. change in circs, views on affordability.
      - ◇ Nature of any discussion with receiving parent of change.
      - ◇ Whether they (or receiving parent) advised CMS of change.
  - Changes in frequency of payments:
    - ~ Nature of any changes to frequency of payments and reasons.
    - ~ How communicated with receiving parent.
  - Changes in mode of payment:
    - ~ Nature of any changes to mode of payment and reasons.
    - ~ How communicated with receiving parent.

## Survey of Child Maintenance Service Direct Pay Clients

- Whether all payments have been made in full since arrangement set-up.
- Reasons for any gaps or reduced payments.
- Whether all payments have been made on time:
  - Reasons for delayed payments.
- If applicable – whether either parent has notified CMS of gaps/delays:
  - If yes, nature of consequences and views on this.
  - If no, views on why receiving parent may not have notified CMS.
- Awareness of possibility of moving to Collect and Pay arrangement if Direct Pay fails:
  - Views on this.
  - Extent to which this influences their approach to Direct Pay.
- Overall view on how well the arrangement is working:
  - In comparison to previous arrangements.
  - Nature of any changes/improvements that would make their Direct Pay arrangement more effective.

## Collect and Pay arrangement

- How long 'Collect and Pay' arrangement been in place.
- How 'Collect and Pay' arrangement came about:
  - Breakdown of Direct Pay arrangement:
    - ~ Reasons for breakdown of Direct Pay arrangement.
    - ~ Stage at which Direct Pay arrangement broke down:
      - ◇ Before payments started.
      - ◇ After payments started.
    - ~ Time line for change from Direct Pay to Collect and Pay.
  - Paying parent preferred choice:
    - ~ Reasons for preference.
  - Other reason.
- Views on fees for use of Collect and Pay:
  - 20% fee for paying parent, 4% fee for receiving parent.
  - Extent fees have influenced decision to have 'Collect and Pay' arrangement.
  - Affordability of 20% fee.
- Experiences of 'Collect and Pay' administration e.g. process of taking and transmitting money.

## Survey of Child Maintenance Service Direct Pay Clients

- Whether paying via Direct Debit or Deduction from Earnings:
  - ~ Views on this.
- Any issues/concerns with Collect and Pay administration.
- Nature of any changes to 'Collect and Pay' arrangement since set-up:
  - Change of circumstances/income.
  - Ease/difficulty of making change.
- Nature of any gaps or delays in payments:
  - Reasons for missed/delayed payments.
  - Experience of enforcement action.
- Awareness that they can request a change to Direct Pay:
  - After 6 months for those paying by Direct Debt.
  - After 12 months for those initially paying by Deduction from Earnings.
  - Whether they plan to request this change:
    - ~ Reasons.
  - Views on timescales for change from Collect and Pay to Direct Pay.
- Overall view on how well the arrangement is working:
  - In comparison to previous arrangements.
  - In comparison to Direct Pay arrangement (if applicable).
  - Nature of any changes/improvements that would make their Collect and Pay arrangement more effective.
- Family-based arrangement.
- How long family-based arrangement been in place.
- How family-based arrangement came about:
  - Direct Pay arrangement was working well and both parents agreed they no longer needed to involve the CMS.
  - Breakdown of Direct Pay arrangement:
    - ~ Reasons for breakdown of Direct Pay arrangement.
    - ~ Stage at which Direct Pay arrangement broke down:
      - ◇ Before payments started.
      - ◇ After payments started.
  - Paying/receiving parent preferred choice.
  - Other reason.

## Survey of Child Maintenance Service Direct Pay Clients

- Nature of FBA:
  - Whether includes financial payments:
    - ~ Levels and how these were agreed.
  - Whether includes non-financial contributions:
    - ~ What form these take e.g. clothes, food, overnight stays etc.
  - Frequency – regular or ad-hoc.
  - Sources of information/advice on family-based arrangement.
  - Ease/difficulty of agreeing FBA with ex-partner.
  - Satisfaction with agreement reached.
- Nature of any changes to FBA arrangement since set-up:
  - Change of circumstances/income.
  - Ease/difficulty of making change.
- Nature of any gaps or delays in payments:
  - Reasons for missed/delayed payments.
  - Ease/difficulty of discussing with receiving parent.
  - How issues were resolved.
- Overall view on how well the arrangement is working:
  - In comparison to previous arrangements.
  - In comparison to Direct Pay arrangement (if applicable).
  - Views on what support families need to help them make and sustain FBAs.

### **No arrangement in place (include those who still have a DP arrangement, but are not actually making payments)**

- Length of time no arrangement has been in place.
- Reasons why no arrangement in place:
  - Breakdown of Direct Pay arrangement:
    - ~ Reasons for breakdown of Direct Pay arrangement.
    - ~ Stage at which Direct Pay arrangement broke down:
      - ◇ Before payments started.
      - ◇ After payments started.
  - Breakdown of family-based arrangement:
    - ~ Reasons for breakdown of FBA.
    - ~ Timeline for breakdown of FBA.

## Survey of Child Maintenance Service Direct Pay Clients

- **If applicable:** Whether receiving parent notified CMS of breakdown of Direct Pay arrangement:
  - If yes, nature of consequences and views on this.
  - If no, views on why receiving parent may not have notified CMS.
- Whether possibility of moving to Collect and Pay arrangement if Direct Pay was raised:
  - Views on this.
- Whether they have explored setting up an arrangement:
  - If yes, what options they have considered:
    - ~ Family-based arrangement.
    - ~ Direct Pay.
    - ~ Collect and Pay.
    - ~ Court order.
  - If no, barriers to setting up a new arrangement:
    - ~ Relationship with ex-partner.
    - ~ Financial situation.
    - ~ Contact with children.
    - ~ Other barriers.
  - Any other reasons they have not set up an arrangement.
- Facilitators to setting up a new arrangement:
  - Ways in which barriers to setting up an arrangement could be overcome.
  - Views on information/support available:
    - ~ Recommendations for any additional support/information that would be helpful.
- Views on likelihood that arrangement will be made in the future:
  - What changes would need to happen for this to be feasible.

## 5 Information and support

**Aim: to gather feedback from paying parents on their contact with the child maintenance service, as well as other sources of information, and support.**

- Role of CMS in setting up arrangement:
  - Extent to which CMS have been involved in their arrangement.
  - Ease/difficulty of contacting CMS.
  - Views on information/support received from CMS.
  - Suggestions for any improvements/changes to CMS.

## Survey of Child Maintenance Service Direct Pay Clients

- Experience and views of other sources of information/support:
  - CM Options.
  - On-line maintenance calculators.
  - Other sources.
- Nature of any unmet need/support required:
  - Any gaps in information/support available.
  - Views on how information/support could be improved.

## 6 Views on family-based arrangements

**Aim: to understand why parents have not put in place a family-based arrangement, and what would enable them to make one.**

**[For those who do not have a family-based arrangement in place]:**

- Extent of any family-based arrangements in the past:
  - Nature of arrangement.
  - Length of time in place.
  - Reasons for breakdown.
  - What worked well/didn't work well.
- Feasibility of a family-based arrangement in the future:
  - Reasons that a FBA wouldn't work well.
  - Reasons than a FBA might work.
- What would help them to make a family-based arrangement:
  - Probe for views on:
    - ~ Access to a mediator.
    - ~ Somewhere neutral to meet.
    - ~ Guidelines on how much to be paid.
    - ~ Support and guidance every now and then when you need it.
    - ~ Having someone else to help set up the arrangement, monitor it and review it.
    - ~ If the arrangement could be legally binding.



## 7 Future plans

**Aim: to explore any changes they are planning to make to their maintenance situation, and gather their final reflections on Direct Pay**

- Plans for any changes to maintenance arrangement/setting one up if currently not making payments:
  - Nature of planned changes.
  - Reasons for changes planned.
  - Views on ease/difficulty of making changes.
- Overall reflections on Direct Pay service:
  - Satisfaction with experience of Direct Pay.
  - Views on how service could be improved.

**Any other comments or questions before we finish?**

**Thank and close.**

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