



Child Maintenance
Service

Receiving child maintenance

Information
for receiving
parents with a
Collect and Pay
arrangement

About this leaflet

This leaflet is for receiving parents. It explains how you will receive child maintenance if you have a Collect and Pay arrangement with the Child Maintenance Service. For information about what we can do if a paying parent misses a payment please see our leaflet *What happens if a paying parent doesn't pay child maintenance?*.

Important information

This leaflet is only a guide and does not cover every circumstance.

We have done our best to make sure the leaflet is correct as of August 2022, but it may not reflect changes to the law or to our procedures after this date. You may want to get independent advice before making financial decisions based on the content of this leaflet.

About us

The Child Maintenance Service is the government's statutory child maintenance service. We work out, collect and pay out child maintenance payments on behalf of some separated parents in England, Wales and Scotland.

Our role is to make sure that parents who live apart from their children contribute towards their children's upkeep by paying child maintenance.

What is child maintenance?

Child maintenance is regular, reliable financial support that helps towards a child's everyday living costs.

In most cases, the parent who does not have the main day-to-day care of the child pays child maintenance to the parent who does have the main day-to-day care. In child support law the parent who receives child maintenance is known as the 'parent with care' - we call them

the 'receiving parent' - and the parent who pays child maintenance is known as the 'non-resident parent' - we call them the 'paying parent'. In some cases, the receiving person can be a grandparent or guardian. If they live in Scotland, a child aged 12 to 19 and in full-time, non-advanced education or training can apply for child maintenance.

Get in touch

If you cannot find the information you need in this leaflet, you can contact us or find out more in the following ways:



On the web:

www.gov.uk/child-maintenance



By phone:

Call the Child Maintenance Service

Telephone: **0800 171 2345***

Welsh language: **0800 232 1979***

If you cannot hear or speak on the phone, you can use Relay UK: 18001 then **0800 171 2345***

For British Sign Language (BSL) you can use video relay service on a computer, mobile or tablet.

8am - 4pm, Monday to Friday.



By letter:

Write to us at:
Child Maintenance Service 21
Mail Handling Site A
Wolverhampton
WV98 2BU

*Please see the information about call charges at the back of this leaflet.

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If you have a Direct Pay arrangement, you will need to agree with the paying parent how and when you receive child maintenance from them. The best way of setting up payments in Direct Pay cases is to use a standing order.

For more information on Direct Pay, see our leaflet *Managing your payments with Direct Pay*.

How we collect payments in Collect and Pay cases

If the paying parent receives income-related benefits, the child maintenance they need to pay will usually be taken direct from their benefit payments.

If they are employed, paying parents can choose between paying by Direct Debit or by a 'deduction from earnings order', where we take the money direct from their earnings or pension.

If the paying parent is self-employed, we will normally ask them to set up a Direct Debit to pay us.

How can I receive child maintenance in Collect and Pay cases?

Once we have collected a child maintenance payment from the paying parent, we will pass it on to you. Usually, this means we pay the money into your bank or building society account. We aim to do this within one week of receiving payment from the paying parent. This takes into account any time needed for payments to clear through the banking system.

If you do not have a bank or building society account and cannot open one, you need to tell us straight away. See page 3 for how to contact us.

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Collection fees

We charge **collection fees** to paying and receiving parents for using Collect and Pay.

Paying parents who use our **Collect and Pay** service must pay a **collection fee** each time we collect a payment from them.

Receiving parents who use Collect and Pay are also charged a fee each time we pass a payment on to them.

- For **paying parents**, a 20% fee is **added** to each amount of child maintenance we collect from them, if Collect and Pay is used
- Paying parents are charged a fee even if they miss a payment
- For **receiving parents**, a 4% fee is **taken away** from each amount of child maintenance they are due to receive, if Collect and Pay is used
- Receiving parents are only charged a fee when we pass a payment on to them.

How can I avoid paying the collection fees?

If parents work together to arrange child maintenance, we do not charge any collection fees.

There is no fee to pay if you use Direct Pay. Direct Pay is when we work out the amount of child maintenance a paying parent must pay, but parents agree between themselves how and when payments are made.

Paying parents or receiving parents can ask us to change from a Collect and Pay arrangement to a Direct Pay arrangement. Call us on **0800 171 2345*** to talk about this.

You will not pay fees if you and the other parent make a **family-based arrangement** and do not use the Child Maintenance service.

This is when parents work together to sort out child maintenance between themselves without our getting involved. To find out more about family-based arrangements go to www.gov.uk/child-maintenance-service/private-arrangement

How often should I receive child maintenance?

When your case is first set up, we will agree with the paying parent when they will pay child maintenance. This usually depends on when they get their earnings or pension. Most payments are made:

- every week (52 payments a year), or
- every month (12 payments a year).

If child maintenance is taken from a paying parent's benefits, you should receive your child maintenance payments as often as the paying parent gets their benefit payments. This can be:

- every 2 weeks (26 payments a year), or
- every 4 weeks (13 payments a year).

So, for example, if the paying parent gets their benefit payments every two weeks, you will get your child maintenance payments every two weeks also.

How will I know when I should receive payments?

We will write to tell you when you can expect to receive your child maintenance payments. This letter is called an 'Expected Payments Plan'.

You can also check your child maintenance payments on your bank or building society account statements. Any payments from us will usually have your National Insurance (NI) number next to them.

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What is an Expected Payments Plan?

An Expected Payments Plan shows how much child maintenance you should receive and when you can expect to get it.

What information will it show?

The plan will show:

- the amounts of money due to you
- the number of times you should receive a certain amount
- the date payments start, and
- the date they should be paid up to.

Your Expected Payments Plan usually covers all the payments which are due during a 12-month period. So you will know 12 months in advance what you are due to receive and when you should get it.

As part of your Annual Review, we will send you a new Expected Payments Plan for the next 12 months. This is when we check to make sure you are receiving the right amount of child maintenance.

We will also send you a new plan if your child maintenance payments change for any reason – for example, if your circumstances or the details of your case change.

If you want to know more about your Payment Plan, phone or write to us – our contact details will be at the top of your plan.

What happens if I receive child maintenance from more than one paying parent?

If you receive child maintenance from more than one paying parent, they will be treated as different cases. You will have different Expected Payments Plans for each case, and each paying parent will pay you separately.

How long will it take for payments to get to me?

We aim to transfer payments to your account as soon as we receive them – but we can only pay you when the paying parent pays us.

If your child maintenance is paid into your bank or building society account, it can take up to 5 days for a payment to ‘clear’ (this depends on your bank or building society). Also, if a payment is due on or near to a weekend or bank holiday it may be paid a few days later.

If the paying parent is having child maintenance taken directly from their earnings, payments will be delayed when we first set this up. There may also be a slight delay to regular child maintenance payments made in this way. This is because employers have until the 19th of the following month to send us the child maintenance they take from their employee’s earnings. For example, if their employer took the child maintenance from the paying parent’s earnings in February, they must pass it to us by 19th March.

What if the paying parent gives me money for another reason?

Sometimes, a paying parent who normally pays child maintenance through us will pay other money to you, or on your behalf. If they do this, they can ask us to count this payment towards the amount of child maintenance they have to pay or any that they owe. In **exceptional circumstances only**, we may be able to count this payment as child maintenance.

We can only do this if the payment was made, with your agreement, for one of the following reasons:

- to pay a mortgage or loan which is taken out to buy the home where the child lives, or to pay for essential repairs or improvements to it, and if the loan or mortgage is secured on that home
- to pay rent or council tax for the home where the child lives

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- to pay gas, water or electricity charges for the home where the child lives, or
- to make essential repairs to the heating system or fabric of the home where the child lives.

If the paying parent regularly gives you money for another reason – for example, to pay bills each month – then you should think about making a family-based arrangement. This type of arrangement gives you more flexibility. For more information on family-based arrangements go to www.gov.uk/child-maintenance-service/private-arrangement

What happens if I don't receive payments?

Paying parents are responsible for paying child maintenance in full and on time. If you have a child maintenance case with us and the paying parent does not pay in full and on time, we can take enforcement action against them to try and get the money that they owe.

For more information on the action we can take if payments are missed please see the leaflet *What happens if a paying parent doesn't pay child maintenance?*

How can I track my payments?

When you receive child maintenance through us, you can check that your payments have been made using your self-service account.

For more information on the benefits of having a self-service account, please see our factsheet *Managing your case online with a self-service account*.

Useful information

Help and information

If you want to know more about child maintenance, go to **www.gov.uk/child-maintenance**. You can find information and leaflets here, and find out more about our services.

If you would like to talk to someone about your case, please call us on **0800 171 2345***. If you cannot hear or speak on the phone, you can use Relay UK: 18001 then **0800 171 2345***.

Please have your customer reference number with you when you call. This is a 12-digit number starting with the number 12. It will be shown as 'your reference' at the top of any letter we have sent you.

We may record our phone calls to check our service and to train our employees.

Other languages

If English is not your first language, you can use your own interpreter or one that we provide. Call us on **0800 171 2345*** for more information.

Information in other formats

This leaflet is available in other languages and in Braille.

Contact us on **0800 171 2345*** for more information. If you cannot hear or speak on the phone, you can use Relay UK: 18001 then **0800 171 2345***.

*Call charges

Calls to 0800 numbers are free from landlines and mobiles.

The Child Maintenance Service administers the statutory 2012 Child Maintenance Scheme (2012 Scheme) and is part of the Department for Work and Pensions.

www.gov.uk/child-maintenance

We print on recycled paper. This keeps costs down and helps look after the environment.

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ISBN 978-1-78659-468-6