



Department  
for Work &  
Pensions

# Separated Parents Without a Financial Child Maintenance Arrangement: Qualitative Research

**October 2024**

The date above is the publication date and therefore does not reflect the date when the research was complete.

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# 1. Background and Methods

# Research context and aims

## Context

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- Child maintenance is an arrangement between two separated parents covering how their child's living costs will be met when one of the parents no longer lives with them.
- Child maintenance arrangements can either be managed privately through a Family Based Arrangement (FBA), or through the Child Maintenance Service (CMS).
- In a recent Ipsos MORI survey of separated parents for DWP, **a third of respondents (36%) reported that they did not have an arrangement for financial child maintenance support.** To further explore parents without financial arrangements, DWP commissioned Ipsos MORI to carry out a qualitative study **to find out more about the experiences of this group of separated parents and to explore the reasons why these separated parents do not have a child maintenance arrangement in place.**
- Participants were recruited from survey participants who had agreed to be re-contacted. The sample was based on **participants who had reported no financial arrangements** (some had non-financial arrangements for support).
- Potential participants were then asked additional screener questions to confirm that they did not consider themselves to have a regular financial arrangement at this current time.
- In some cases, it became apparent during the main interview that **an arrangement may actually have been in place** but that this wasn't reported due to **dissatisfaction with the arrangement or because the arrangement wasn't being honoured.** Furthermore, some participants were known to have a recent active CMS record, though the interview typically identified that this related to a different child who was not the subject of this research.

# Research context and aims

## Methods

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Ipsos MORI conducted **40 in-depth interviews** with non-matched separated parents who did not have a regular financial child maintenance arrangement in place. We spoke to 24 Parents with Care (PWCs) and 16 Non resident parents (NRPs). These interviews were not matched – so we only spoke to one parent for each family. The interview guides were designed to explore:

- Understanding of what constitutes a financial child maintenance arrangement.
- The circumstances by which individuals became separated parents without a child maintenance arrangement.
- Barriers to setting up and maintaining a financial arrangement.
- Availability of support for separated parents and barriers to accessing this support.

# Understanding Qualitative research findings

## Strengths

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Qualitative research is a **very effective way to gain deeper insight** into people's thoughts and opinions, and to delve into the **“why” and “how”** of opinions and behaviours.

Qualitative research can help to **identify the range of different opinions** that people might have, and the **diversity of factors** underpinning these.

It is especially useful for this kind of study where **behaviours and motivations are driven by complex sets of circumstances**, that may not be unravelled using a quantitative approach.

It allows for **greater flexibility in the questioning approach**, which can be valuable especially when dealing with **complex and sensitive issues**.

## Limitations

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Qualitative research samples are **not comprised of representative samples – their strength lies in capturing a range of experience rather than a representative experience**.

As such, **findings cannot be quantified or extrapolated to the wider population**.

The sample used for this study is drawn from those who have taken part in previous research and agreed to recontact. Their participation in the research suggests a degree of engagement with the topic that may not be representative of all separated parents without a financial arrangement.

# Sampling

In-depth interviews were conducted between 20<sup>th</sup> October and 5<sup>th</sup> November 2021, with:

		Achieved
<b>Parents with care</b>		24
	No arrangement in place – motivated to change	7
	No arrangement in place – not motivated to change	6
	Non-financial arrangement in place – motivated to change	7
	Non-financial arrangement in place – not motivated to change	4
<b>Non-resident parents</b>		16
	No arrangement in place – motivated to change	3
	No arrangement in place – not motivated to change	7
	Non-financial arrangement in place – motivated to change	2
	Non-financial arrangement in place – not motivated to change	4

## Soft Non Interlocking Quotas

	Sub-group	Achieved
<b>Gender</b>	Male	19
	Female	21
<b>Ethnicity</b>	White	33
	Ethnic minority	7
<b>Age</b>	Under 30	8
	30-39	11
	40-49	14
	50+	7
<b>Income</b>	Under 10,000	11
	10,000-19,999	15
	20,000-29,999	4
	30,000+	6
	Don't know	4
<b>Length of separation from the other parent</b>	Less than 5 years	26
	5-10 years	8
	10+ years	6
<b>Length of relationship</b>	Less than 5 years	12
	5-10 years	16
	10+ years	12
<b>Age of children</b>	Under 5	7
	5 to 9	12
	10 to 15	13
	16+	8
<b>Relationship with somebody else</b>	Yes	14
<b>Disability/long term condition</b>	Yes	20

# Sampling: Parents with Care

In-depth interviews were conducted between 20<sup>th</sup> October and 5<sup>th</sup> November 2021, with:

		Achieved
<b>Parents with care</b>		24
	No arrangement in place – motivated to change	7
	No arrangement in place – not motivated to change	6
	Non-financial arrangement in place – motivated to change	7
	Non-financial arrangement in place – not motivated to change	4

## Soft Non Interlocking Quotas

	Sub-group	Achieved
Gender	Male	5
	Female	19
Ethnicity	White	20
	Ethnic minority	4
Age	Under 30	8
	30-39	6
	40-49	7
	50+	3
Income	Under 10,000	4
	10,000-19,999	12
	20,000-29,999	2
	30,000+	4
	Don't know	2
Length of separation from the other parent	Less than 5 years	16
	5-10 years	4
	10+ years	4
Length of relationship	Less than 5 years	8
	5-10 years	11
	10+ years	5
Age of children	Under 5	6
	5 to 9	9
	10 to 15	5
	16+	4
Relationship with somebody else	Yes	7
Disability/long term condition	Yes	9



# Sampling: Non resident parents

In-depth interviews were conducted between 20<sup>th</sup> October and 5<sup>th</sup> November 2021, with:

<b>Non-resident parents</b>		<b>Achieved</b>
		16
	No arrangement in place – motivated to change	3
	No arrangement in place – not motivated to change	7
	Non-financial arrangement in place – motivated to change	2
	Non-financial arrangement in place – not motivated to change	4

## Soft Non Interlocking Quotas

	<b>Sub-group</b>	<b>Achieved</b>
<b>Gender</b>	Male	14
	Female	2
<b>Ethnicity</b>	White	13
	Ethnic minority	3
<b>Age</b>	Under 30	0
	30-39	5
	40-49	7
	50+	4
<b>Income</b>	Under 10,000	7
	10,000-19,999	3
	20,000-29,999	2
	30,000+	2
	Don't know	2
<b>Length of separation from the other parent</b>	Less than 5 years	10
	5-10 years	4
	10+ years	2
<b>Length of relationship</b>	Less than 5 years	4
	5-10 years	5
	10+ years	7
<b>Age of children</b>	Under 5	1
	5 to 9	3
	10 to 15	8
	16+	4
<b>Relationship with somebody else</b>	Yes	7
<b>Disability/long term condition</b>	Yes	11

# Behavioural framework

- We have considered participant experiences using the lens of the **COM-B behavioural framework**.
- This framework is predicated on the idea that there are three components to any behaviour – **Capability, Opportunity** and **Motivation**.
- By applying the framework to the data we have collected from parents, we have been able to systematically explore the factors contributing to parents not having a regular financial arrangement in place.

## Capability



- Capability refers to whether the participants had the knowledge, skills and abilities required to set up an arrangement.
- In the context of this study, this relates primarily to psychological capability such as knowledge, skills and psychological stamina. Financial capability was also a consideration.

## Motivation



- Motivation refers to the internal processes which influence participants' decision making and behaviours.
- In the context of this study, it refers particularly to the factors that influenced whether or not participants wanted to have an arrangement.

## Opportunity



- Opportunity refers to the external factors which make the setting up of an arrangement possible.
- In the context of this study, it relates largely to how the behaviours and attitudes of the coparent affected opportunities to have an arrangement.

## 2. Findings

## 2.1 Participant Backgrounds

# Participants came from a range of different circumstances and situations, encompassing diversity in contact and care arrangements, as well as financial input.

The possibility of financial support often went hand in hand with, or was dependent on, the relationship between coparents.



Across NRPs interviewed, we have encountered a broad range in circumstances; from some NRPs with little or no contact with their children to others with a regular contact arrangement, and others still who have a close to 50% care agreement.

The PWCs interviewed had become separated parents through a range of circumstances which had an impact on their current contact arrangements. In a number of instances, there had been domestic abuse involved and as a result all contact had ceased. There were other cases where there was limited or no contact. On the other hand, some PWCs reported regular contact or shared care.



PWC participants typically considered themselves to be the main financial provider for their child or children. In some cases they were the sole provider, while in others they had some support from the NRP, a partner or other family members.

For NRP participants that did provide support, this ranged from sporadic support to regular commitment such as paying for extra-curricular activities and clothing, or paying money directly to the child. However, those who were engaged in a regular commitment did not view this as an arrangement as they were not paying anything directly and regularly to the other parent.



Participants often had more than one child and they did not always have the same care and financial arrangements for each child. In some cases the children were from different relationships. In other cases, they were from the same relationship but the two parents took differing roles in their lives. As a result, some of the PWCs interviewed were in fact NRP for one or more of the child's siblings, and some of the NRPs that were interviewed were in fact PWC for one or more of the child's siblings. There were also instances where a PWC had previously been a NRP (and vice versa), but custody arrangements had changed over time.

# Participants' views of what constituted a 'financial support arrangement' were varied

Whether or not participants labelled their situation as 'arrangement' didn't have an effect on how satisfied they were with their situation.

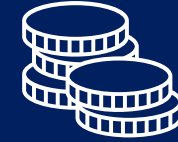


Some participants considered a financial arrangement for support to specifically be a **formalised financial contribution that had been arranged through CMS (or formerly CSA)**. This did not necessarily mean that they wanted to have an **arrangement of this type**.



For others, the defining characteristic of an arrangement, was its regularity. **Both PWCs and NRPs valued knowing how much, and how frequently they would receive or provide support.**

However, NRPs were more likely to focus on this aspect whereas **PWCs also highlighted the benefit of flexibility in arrangements.**



Participants identified other ways that NRPs may contribute financially – **including paying for specific items, or making ad hoc payments.**

In some cases, they described this as a financial arrangement. Some others had arrangements such as these but had not categorised themselves as having a regular financial support arrangement.

“ I would take a "financial arrangement" for a child not living with both parents as meaning the Child Maintenance Service. It would mean regular payments.”

**NRP, Female**

## **2.2 Insights from Parents with care**





# Sub-groups within the PWC sample

Though not all participants can be neatly categorised, PWCs approaches towards seeking a financial arrangements were typically dependent on their relationship with the NRP.

## High collaboration



Where co-parents had a co-operative relationship, they had joint involvement in the child/ren's care. Typically, PWCs would have liked to have had a financial arrangement but they did not have an opportunity— for instance the NRP may have been unable to afford this. In other cases, PWC simply didn't know what they were entitled to, or a clear idea of what they could or should expect.

In some cases, care arrangements were close to 50/50 or had varied over time. In these instances, a financial arrangement was not always deemed to be necessary.

## High conflict



Where there was a high level of conflict between parents, or a risk of conflict, PWCs were concerned that seeking a financial arrangement may make this situation worse. In particular they were concerned that an increase in conflict may damage the relationship between the NRP and child/ren. Although PWCs in this group may be informed about the options available to them for child maintenance, they did not pursue an arrangement because felt that supporting a relationship between the NRP and child/ren was more important than having a financial arrangement and so prioritised this.

## Domestic abuse survivors



Where PWCs were survivors of domestic abuse perpetrated by the NRP, they had not pursued a financial arrangement.

These PWCs did not have the opportunity to set up a child maintenance arrangement because they feared for their own safety (and/or the safety of their child) if they were to seek an arrangement. Central to this was the fear that pursuing an arrangement could compromise the PWC's anonymity or trigger further abuse from the NRP.

Across both groups, PWCs also took into consideration the financial value of an arrangement, when deciding whether it was worthwhile to pursue. If the money they stood to receive would not outweigh the effort involved in setting the arrangement up, or the potential conflict that would be caused, an arrangement was not sought by the PWC.

# Capability to set up an arrangement was dependent on having an awareness of entitlements

**Lack of awareness was particularly an issue where high conflict with the NRP had meant they'd been unable to come to an informal arrangement.**

Some participants had been **told by the NRP that they weren't entitled to claim anything**. In the absence of further information, **they took this at face value**, or believed that without co-operation from the NRP, an arrangement couldn't be enforced.

Participants were not always aware that it is possible **to make a claim without having direct contact with the NRP or disclosing their contact details**. For those with a history involving **domestic abuse**, this could be of critical importance as they feared further abuse if their personal details were disclosed.

Some **had not heard of CMS** and were **unaware of any other sources for support**. Where financial support was not openly forthcoming from the NRP, they didn't know where to start.

A lack of knowledge went hand in hand with a **lack of confidence around asking for maintenance**, and the appropriateness of this. Some were unsure what they could ask for or how to approach the conversation. These concerns were exacerbated for **the high conflict subgroup** but could also be a concern for the **high collaboration** group if they felt that their relationship was quite fragile.

Some recalled periods of time when **they had been unaware of the whereabouts of the NRP**, and they did not know how to set up an arrangement without this knowledge.

The **ability to make an arrangement** was dependent on PWC having an **awareness of:**

- **Their entitlement to claim**
- **Their right not to disclose** contact details
- **The support available** to set up an arrangement and **confidence to access this**
- **The options available** for arrangements
- **The process** for setting up an arrangement – including where they do not have contact details for the NRP

# PWC Single Case Study: Awareness

## Who are they?

Participant is a parent with care (PWC) who had an older daughter (16+) and a younger daughter (under 5) with a different father.

She had used the CSA to maintain a child maintenance agreement with her eldest child. However, payments through this arrangement stopped without explanation, and so she did not seek support through CMS for her younger daughter as she was under the impression that the CMS/CSA were no longer running their services.

## Reasons why they did not seek CMS support

They did not seek support to set up a financial arrangement with the co-parent of their youngest daughter because they were not aware of the services offered by CMS, despite the parent having used the CSA for another child with a different co-parent.

Awareness of CMS support was absent because of the lack of formal information she had received about CMS support during her pregnancy and just after her child was born.

She had become aware about the CSA for her eldest child via a letter sent to her by CSA and through a friend telling her about the service. She only became aware of CMS recently because of a letter sent to her by the CMS.

## Participant's suggestions to improve awareness:

- Information about child maintenance support services to be sent to parents through the post around the time of pregnancy/birth.
- Any information received about support services should have a phone number so that the parent could discuss their situation.
- Reminders (though SMS) about how to access child maintenance service would also be useful.



It's only recently... I got a letter from the CSA [CMS], and I was like oh, they are still doing stuff."

**PWC, Female**

“

He just says it's not his responsibility. That he doesn't need to pay. [asks moderator] What do you think about child maintenance?"

**PWC, Female,**

“

There was so much going on that I did not have the energy to look for any help.”

**PWC, Female,**

“

I think if the Jobcentre had let me know, that would have been a big help, especially with them knowing that there was domestic abuse and violence involved. They could have told me that I could contact child maintenance [services] and they could have taken over the claim for me and do things on my behalf.”

**PWC, Female,**

# Motivation was affected by concerns that this might negatively effect the relationship between NRP and child.

**PWCs had often invested considerable energy in developing safety, stability and autonomy since separation. Maintenance conversations were thought to involve a high risk of antagonising their co-parent.**

There was a fear that **conflict with their co-parent would result from a conversation about maintenance – particularly for the high conflict subgroup.**

- Risk of further **emotional pain** as a result of conflict.
- Timing – more conflict soon after separation, but this persists for many or was triggered by events.
- Other stresses contributed such as domestic burden, ill-health, stress of legal proceedings.
- Fear that conflict **could impact on the children – and damage their relationship with NRP.**

PWCs feared the **disruption of a fragile status quo** in their co-parent relationship, that could arise from a maintenance conversation.

Those with **high collaboration** or already agreed support such as childcare and ad hoc financial contributions, worried these could be jeopardised.

**PWCs weighed up what they stood to gain through an arrangement vs. what they might lose in terms of relationship.**

Where the NRP had a low income, they felt that any support they stood to gain wasn't worth it if there was a high risk of conflict.

Some were unsure about whether it was worth trying to set an arrangement up because they were concerned about **seeking enforcement causing conflict with the NRP**. There were also concerns as to **whether it could be enforced**. Negative experiences of friends and family who had been unsuccessful seeking child maintenance fed into this scepticism.

PWCs valued their independence and autonomy. Some were **reluctant to be seen to be asking for anything** from the NRP. This was particularly a concern, in the high conflict group and if an **arrangement was likely to be conditional** on terms stipulated by the NRP – for instance regarding contact arrangements.



The motivation to make an arrangement was dependent on PWC feeling that:

- Any conflict arising from this would not damage the relationship or contact between NRP and child.
- Any conflict arising would not cause them significant stress.
- The amount that they stood to receive from the NRP was significant enough to be worth any likely conflict.
- An arrangement wouldn't be conditional on terms they didn't agree to.



It is not worth the confrontation to chase it. My relationships with my ex-partner is OK and he is seeing our daughter every day. So it seems a lot faff for little reward - so it is not worth worrying about.”

**PWC, Female,**



I'd like some financial support, but I'm also happy that my son sees his dad.”

**PWC, Female,**

# PWCs' opportunity to seek an arrangement could be limited by a poor relationship between the PWC and NRP

Domestic abuse and lack of co-operation from NRPs were barriers to having an arrangement.



Where there was a **history of domestic abuse**, this often meant that PWC did not feel they had an opportunity for a financial arrangement.

In some cases, **they feared for their physical safety**, if the NRP was to discover their whereabouts.

In other cases, they felt that seeking an arrangement **may lead to further verbal or emotional abuse**.



Some participants had **tried to access support such as mediation**, in order to come to an arrangement. However, where the **NRP was unwilling to engage** with this, they were unable to progress.

The opportunity for PWCs to make an arrangement was dependent on:

- Feeling confident that their safety and wellbeing would not be compromised.
- Being able to access relevant support, including where this required co-operation from the NRP.

“ I wanted to get away from that man. If we had any discussion about money, there would be some aggression so I would be putting myself at risk. I did not feel safe enough to do it. I thought the best thing to do would be to look after my children myself.”

**PWC, Female**

“ I did try to get mediation but it was refused by my ex wife. She wasn't prepared to sit in a room with strangers and discuss our business.”

**PWC, Male**



# NRP's financial circumstances, attitudes and behaviours could prevent PWCs from pursuing an arrangement

Where NRPs did not have the financial means or where they were unwilling to co-operate with the system, this could prevent a successful arrangement.



Some PWCs did not have an opportunity for an arrangement due to **the financial situation of the NRP**.

- This could be because the NRP was **unable to afford** to provide support.
- In other cases, particularly where there was **high conflict**, PWCs felt that the NRP was **concealing their income**, particularly where this was cash in hand or they were self-employed.



Some PWCs made arrangements through CMS but these had **not been honoured by the NRP**.

In some cases, **PWCs had been trying to chase maintenance payments** for many years, even involving local MPs – but to no avail.

The opportunity for PWCs to make an arrangement was dependent on NRPs:

- **Being able to afford to pay.**
- **Being willing to comply with an arrangement.**



It [pursuing a claim] all just fizzled out because they could not prove where he lived or what his employment was.”

**PWC, Female**



They kept on saying that it is really difficult when someone is self-employed. We think that whatever he was earning was going into his partner's account and they can't touch that.”

**PWC, Female**



# PWC Single Case Study: Opportunity

## Who are they?

Participant is a parent with care (PWC) with one young child

She fled an abusive relationship with her child's father two years ago. She now lives with a new partner. She is the main source of financial support for her child, though her partner contributes in terms of general household costs, as well as support with day to day care.

## Reasons why they did not seek a financial arrangement

She avoided contact with the NRP after she left, due to the abuse. Despite intervention from the police and other agencies, he continued to harass and make threats against her and her family. She was now relocated to a new area. She has never pursued any kind of financial support for fear of opening herself to further abuse. She does not feel that she has any option in this matter as she believes pursuing financial support could put her and her child at risk.

“ I was told about applying for that [child maintenance] but at the time things were very explosive, and I imagine if I was to try to apply for anything like that now, it would become like that again. I was actually diagnosed with PTSD from the whole thing”

## Participant's reflections on her situation:

The participant was unaware of how she could seek financial support without coming directly into contact with the NRP, and she feared that he would be able to find out where she was. However financial support would be of benefit to her, and if she could be assured that the NRP would be unable to contact her, she suggested that she may consider this. Nevertheless, she remained uncertain due to concerns that any action on her part may prompt him to try and find her.



Even now I don't feel like I can [seek child maintenance]. I feel like if I did that he's going to put us through all the abuse again and threaten us. There's nothing to protect us from him doing that or him finding out where we are.”

**PWC, Female**

# Awareness, attitudes and experiences of CMS

Where participants were aware of CMS, it was considered as a last resort.

## Awareness and understanding

- Awareness of CMS was limited – some were unaware of what the service was for while others understood it to be an enforcement service for gaining maintenance from a non-resident parent.
- Participants were generally unaware of support that CMS could provide, other than the online calculator, and setting up a formal arrangement.
- Awareness of CMS, typically came from knowing others who had accessed the service – this also meant that some of the information they had could be incorrect or outdated.

## Attitudes

- PWCs could be reluctant to access CMS, and it was considered to be a last resort.
- An informal arrangement was felt to be more conducive to better relations with the NRP. Therefore, CMS intervention was restricted to situations where there was no contact or the relationship had already broken down to an irretrievable extent.



To be the middle man between separated parents, not to be on one side or the other, but to explain what financial payments should be made and the ways in which financial arrangements can be set up.”

**PWC, Female**



I don't believe that CMS could have done anything else. They were always friendly. They always understood our plight. But I do understand that, short of camping out on his doorstep, there is little more they can do. ”

**PWC, Female**

## Experiences

- Generally, those who had experiences with CMS had not been successful (this reflects the sample) – they had either been unable to set it up or had not received any money.
- There was some concern about the effectiveness of CMS and ability to enforce arrangements.
- Nevertheless some still found CMS to be helpful and supportive in the dealings they'd had.

# Experience of support services

Awareness of support services was low, and this affected PWCs ability to set up arrangements.

## Awareness of support

While participants often would have welcomed support, they simply did not know what kind of support was available. This lack of awareness also made it quite difficult for them to make specific suggestions around what would be helpful to them, as they struggled to think of what options their might be..

“Anything helps when you have a child and you are by yourself – financial advice or any other form of support.”

PWC, Female

## Experiences of accessing support

Participants had **typically accessed little in the way of support and were not very aware of what was available.**

- Some had tried to access support such as mediation, but hadn't been successful due to lack of co-operation from the NRP.
- Some of those who had fled domestic violence had received other kinds of support relating to their circumstances, but not specifically relating to financial arrangements.
- **Male PWCs** reported that it was particularly difficult to access support as the default position was that the mother would be PWC. They had difficulty getting child benefit transferred to them, and in some cases did not appear aware that men could claim child maintenance.

# What support did participants want?

PWCs across a range of circumstances identified a need for a greater base level of general awareness about finances, entitlements and where to access support.

## Targeted at the point of their relationship breakdown:

Participants wanted:

- General financial advice
- Information about their entitlements
- Information about how to set up arrangements

PWCs were **unsure of where they would like to be able to access this**, or how they could be made aware. However, some suggested that the **job centre** could play a role in disseminating information – particularly if the relationship breakdown affected their relationship with the job centre or benefits entitlements.

It was acknowledged that in some cases, relationship breakdowns may be complex and protracted, so identifying the most appropriate time to target support may be a challenge.

## Targeted at parents in general:

Participants also suggested that there could be a role for a **wider awareness raising campaign targeted at parents in general**, rather than those going through a break up. An example suggested was to include some information alongside other information packs provided antenatally or postnatally.

Participants felt it would be beneficial for parents in general to already have the basic concepts about entitlements and where they could access advice and support, not just at the time around the relationship breakdown, when it is likely that they would be struggling to take in new information. Participants acknowledged they might not take in much information received at a time it didn't feel relevant to them. Nevertheless, exposure to it could give them enough awareness to seek out further information when it was relevant.

“ I think that the support I needed at that time was financial advice, pretty much, on what I could do on my own because even now, I owe a hell of a lot of money to previous relationships. I'm the one that got the brunt of every single debt that anyone has ever accumulated around me. No matter how many times I try and get the debt put onto the right person, I get nowhere so I am kind of stuck with lots of money coming out of my account each months for other people's debts. I just get on with it as best I can.”

**PWC, Female**

# Specific support needs

In addition to increasing basic awareness across the board, there were some types of support and guidance that would benefit specific groups of PWCs.

## High collaboration



Those PWCs with a collaborative relationship with the NRP, did not particularly identify any specific support needs beyond the need for a greater base level of general awareness about finances, entitlements and where to access support

## High conflict



Where there was a high level of conflict between parents, or a risk of conflict, PWCs would benefit from support around relationship management, such as mediation, or guidance around approaching conversations related to financial arrangements.

This support would be focused on reducing the conflict between co-parents, thereby making it easier to set up and maintain a CM arrangement, or on reducing the impact that setting up an arrangement would have on the relationship between PWC and NRP.

## Domestic abuse survivors



Where PWCs were survivors of domestic abuse by the NRP, they would benefit guidance around **how to pursue a financial arrangement without making direct contact with the NRP, or disclosing their contact details**. This group needed clear reassurance that their confidentiality would not be compromised, and ways to ensure that seeking an arrangement would not increase their risk of further abuse.

## Male PWCs



While male PWCs could fall into any of the other three categories depending on their circumstance, they also had some support needs based specifically around being male.

Often male PWCs felt that information relating to child maintenance arrangements, or other financial support for parents was targeted at females. They did not always recognise information or guidance as being relevant to them. They would benefit from **clearer signposting around their eligibility and entitlements**.

## **2.3 Insights from Non-resident parents**

# The COM-B model outlines the factors that affected NRPs setting up an arrangement

- The circumstances resulting in NRPs not having a regular financial support arrangement were influenced by their **capability** to set up an arrangement, their **motivation** to do so and the **opportunities** that were available to them.
- **Their relationship with the PWC**, was an overarching theme that had an impact across all three of these categories – as demonstrated by the grey bar.

Capability

Motivation

Opportunity

Relationship with other parent – ability to contact them, desire to avoid conflict, and mistrust around how support would be spent to the PWC.

• Affordability

- Belief that they do not have a responsibility to provide financial support
- Role in child's life and contact arrangement.

- Belief that financial support would not be appropriately spent
- Issues around providing support directly to child



# NRPs' ability to set up an arrangement could be limited by their financial means and their communication with the PWC

A low or irregular income could preclude participants from setting up a regular arrangement.



Where participants had very low income, particularly if they were out of work, they did not feel able to commit to providing regular financial support. Some felt it was manageable to provide ad hoc support, while others could not afford to make any kind of financial contribution.



Some participants reported being unable to contact the PWC, and therefore, they did not believe they could set up an arrangement. Inability to make contact could be a result of legal injunctions due to domestic abuse.

The capability for NRPs to make an arrangement was dependent on:

- Being able to afford to pay.
- Being able to contact the PWC to set up an arrangement.

“ Having an official arrangement would leave me always not being able to feed myself. And if I was to offer her money now, she wouldn't accept it now, but then it would only be 20 pounds a month.”

**NRP, Male**

“ I can barely take care of myself and that does include food, unfortunately.”

**NRP, Male**



# NRP Single Case Study: Affordability

## Who are they?

The participant is a male NRP in with two teenaged children.

He has a relatively amicable relationship with his ex-wife, and has contact with his children most days. This typically involves him visiting the family home and helping out with homework, or sometimes having a meal with his ex-wife and children. He also participates in other household tasks such as walking the dogs.

## Reasons why they feel unable to set up a financial support arrangement

The participant used to work but due to health issues he is no longer able to carry out his former profession. Currently, he is reliant on universal credit. When he moved out of the marital home, he was housed by the council but was then made homeless as he could not afford his utility bills. He is now living with family, but struggles to afford basics even for himself. He therefore feels that he has nothing that he can contribute financially to his children.

## Participant's reflections on his situation:

- The participant would like to provide financially and is unhappy with the current situation.
- However he doesn't think that there is any kind of support that would help him with an arrangement as the money simply isn't there.
- He was also struggling with mental health and with his current employment situation. He didn't feel that he was able to access any support from the job centre that was relevant to his situation.



My situation, I'm not in a position to provide for my children...I offer support by spending time with them.”

**NRP, Male**

# NRPs felt positively motivated to financially support their children. Motivational barriers arose from poor coparent relationship.

However, in some instances, the NRPs did not recognise a responsibility to provide financial support.

Periods of **increased financial contribution** tend to coincide with periods of more contact with children:

- Other forms of cooperation such as sharing of **caring responsibilities** go along with this.
- Also more **ad hoc financial contributions** or paying for essentials.
- This can lapse when there is more conflict with the co-parent

Difficulties in the **co-parent relationship** tend to result in lapses in financial arrangements - disrupted contact with children leads to resentment.

In situations where the relationship between coparents had broken down completely, NRPs sometimes did not seek a financial arrangement, in part because they preferred to avoid the conflict that may arise through any kind of communication.

Some NRPs **did not feel that they had a responsibility** to provide regular financial support. This was typically if they had spent some time as the PWC or if there were multiple children of whom they were PWC for one or more.

There was also some evidence of NRPs feeling that they didn't have a responsibility simply because they had not been approached for an arrangement by the PWC, or because they believed **responsibility to be dependent on having contact or other involvement in their child's life**. In another case, the NRP had been very young when they had their child and had never taken much responsibility for them so this had just become the status quo.



The **motivation to make an arrangement** was dependent on:

- A belief that they had a responsibility to provide support.
- A commitment that their responsibility to provide support outweighed the strain or conflict that may arise from communicating with the PWC.

In some cases, motivation was also dependent on having contact and other involvement in their child's life.



I suppose its biting the bullet and having a conversation with someone that one, I really don't like, and two, I really don't want to talk to. But on the flip side I think I have to for the welfare of my children.”

**NRP, Male**



We get on to a reasonable degree, but she knows not to ask me for anything.” [because she did not pay him when he was PWC]

**NRP, Male**

# NRP Single Case Study: Motivation

## Who are they?

The participant is a male NRP. He has two teenage children, as well as two adult children from a different relationship.

He had a very on-off relationship with the mother of his two teenage children. He has had periods of contact with his children, and has provided regular financial support at some points when his relationship with the PWC was more civil.

Following an argument around seven years ago, he has had no further contact with the PWC.

## Reasons why they feel unable to set up a financial support arrangement

The participant fell out with the PWC after he had become unable to afford to visit his children and provide support. This was because his income had reduced due to a different ex-partner making a claim through CMS for an older child. As a result, he blames CMS for the breakdown in his relationship with his younger children.

He has a lot of anger towards the PWC and does not want to speak to her, although he acknowledges that he may need to at some point. This is the main barrier to setting up a financial arrangement. He has some limited contact with his children but has not seen them since the argument with their mother. He provides some ad hoc financial support directly to them but is very unhappy with the current situation.

## Participant's reflections on his situation:

- The participant would like to provide financially but the conflict with the PWC prevents him from making contact.
- He feels that some mediation may be helpful to help them to speak to each other, but at the same time is reticent about involving a third party in their business.



I hate it [his current situation], I wish I could just see them. I'm working all the time. Work to keep my mind off it".

**NRP, Male**

# NRPs felt the opportunity to provide financial support was limited, as they lacked control over how this was spent by the PWC.

## Mistrust of PWC spending led participants to seek other ways of providing financial support to the child.

Some participants had **concerns that financial support provided directly to the PWC may not be spent on the child.**

Some **preferred to avoid engagement with** the PWC by providing support directly to the child.

- Where they had considerable involvement in their child's day to day life, the NRP believed this worked quite well, as they knew what needed to be paid for.
- Where there was a strained relationship with the child, this could be problematic as there may be no parental oversight as to how the child spent the money.

Others had an informal arrangement but would have **preferred a formalised arrangement through CMS:**

- So that there was clarity on all sides that their contribution was appropriate.
- Belief that money provided through CMS would be more likely to be spent appropriately.

However, they did not feel there was opportunity for this unless the PWC made a claim.

The opportunity to provide financially for their child could be limited if NRPs did not feel **confident in how money provided would be spent.** For some, a possible solution was to bypass the PWC and provide support direct to the child, while for others, they sought a more formal arrangement.

“ She would ring me ask for £50 for new trainers for the boy. I would give the £50 but he never got the new trainers. It made me feel better to know that the payment would be under control through the CMS arrangement.”

**NRP, Male**

In some cases their mistrust of the PWC was reportedly based on previous behaviour, while in others it was simply a result of conflict in the relationship.

Although some NRPs were happy with providing money directly to the child, or paying for things of their choosing, we do not know how the other parent felt about this. We do know from the PWC interviews that some found this approach unhelpful, as NRP would be providing luxuries while they struggled to afford the essentials – this then could create a strain on relationships.

# Perceptions of CMS varied, driven by knowledge and experience. Those with less experience assume CMS will be punitive.

Some NRPs needed maintenance agreements to provide reassurance that their contribution would support their child.

## Awareness and understanding

- As with PWC, they were unaware of other support that CMS can provide, beyond set up/enforcement of arrangements. They would value more information and financial advice at the time of separation.

“ I had heard quite bad stories about (CMS). My brother had been left with no money after they got involved after he had split up with his partner.”

**NRP, Male**

## Attitudes

- Those without experience tend to assume CMS will be punitive to NRPs.
- Those with experiences based their attitudes on these.

“ It [online calculator] was really good. Because, you know everything you use seems to want to know who you are. What's your address, what's your insurance number blah blah blah. Yeah, and this was fantastic. I thought it was just that you put your figures in for obviously my last year's figures...And it was brilliant.”

**NRP, Male**

## Experiences

A few with **direct experience** of CMS had found this helpful:

- Maintenance charge was seen as a **fair amount**, and this is reassuring.
- Ensures support is **provided regularly**.

Others with direct experience were less favourable:

- Does not take into account whether PWC **allows contact** or is a **good parent** to their child.
- Does not consider impact it may have on relationships with other children.

# Support needs amongst NRPs

**Some NRPs stated that mental health and financial support would have been useful, particularly at the point of separation.**

Where **capability** was a barrier to making an arrangement, NRPs believed that the following forms of support would have been useful:

- **Mental health support.** This may have helped NRPs to manage mental illnesses/addictions that were preventing them from making a maintenance agreement and from making regular contact with their child.
- **Financial support.** For those NRPs who believed they didn't have the funds available to them to contribute to child maintenance, they considered accessing financial support for themselves as essential to being able to contribute to a maintenance arrangement.

In addition to the support needs identified by NRPs themselves, there was evidence that some NRPs may benefit from **clearer guidance about what financial support is for and how they may expect it to be used by the PWC.** For instance, some of those NRPs that were sceptical about how PWCs would spend contributions struggled to see beyond the money being for clear, physical items for the child/ren. Improved financial literacy and guidance to demonstrate how contributions may be used to support a child through their overall environment – such as housing costs, or other household expenditure – could be very helpful. This may be of benefit particularly where there is conflict or mistrust in the relationship between PWC and NRP.

Where **motivation or opportunity** were barriers to making an arrangement, some felt the following forms of support would have been useful:

- **Mediation** - particularly where conflict with the PWC was a key issue that prevented them from communicating freely under normal circumstances. However, court mediation was considered unaffordable by many of those who considered using this support service. In addition, some felt ambivalent about this kind of service - recognising that it could be beneficial, but nevertheless still apprehensive about involving a third party. Therefore it is important to consider carefully about how this kind of service is marketed and introduced to people.
- **Financial advice** – especially for those who had set up family based arrangements and then regretted these, believing that the money had not been spent as intended. They would have liked general advice about managing finances at the point of relationship breakdown, and clearer guidance around appropriate child maintenance.





Like there's no advice. There's no like, nobody says to you, at any point. talk to this person about this. Or if you need help with maintenance, talk to these people on this number. It was basically a case of okay. ...you're basically disabled. Have a nice day...There's no centre goes well, you like we can help you get yourself sorted we will give you this is where you need to go for this. This is where you need to go for that we will help you fill out these forms... There isn't really a place for that.”

**NRP, Male**



I thought I was doing the right thing [providing informal support]. Looking back now, I should have phoned CMS myself. But at the time I just wanted to make sure that my son was getting what he needed.’

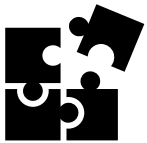
**NRP, Male,**



# 3. Conclusions

# Conclusions

- On the whole, **both PWCs and NRPs would ideally like to have financial support arrangements** but this is complicated by their individual circumstances.
- For PWCs, **awareness of eligibility and available support** is a **considerable barrier** to setting up financial support arrangements.
- Decisions around whether to pursue an arrangement often involve **weighing up the potential financial benefit against the possibility of conflict or a negative impact on the child's relationship with the NRP**. Furthermore, where there is domestic abuse involved, PWCs may feel that they have little choice around pursuing support.
- For NRPs, the main barriers to having an arrangement are **linked to affordability**, and the **level of conflict** in the relationship with the PWC – including mistrust of how the PWC would spend any money provided.



**Both PWCs and NRPs** would value more information **at the time of separation**, particularly general financial advice and information about what support services are available. **Knowledge of services offered by CMS is particularly low.**



Both **general awareness raising amongst parents**, and targeted **information for those experiencing a separation** would be valued.



Some groups including **PWCs affected by domestic violence**, and **male PWCs** would benefit from specific targeted information, and advice.