

What is child maintenance and how does it affect me?

child support agency

Part of the Department for Work and Pensions

What is this leaflet about?

This leaflet explains what child maintenance is and how we get information to work out how much child maintenance should be paid.

It also gives you an understanding of how we work out child maintenance.

In this leaflet, we use some standard terms to explain our services and the way we work. We have included a glossary at the end of this leaflet in case any of the terms are unfamiliar.

This leaflet only gives information about cases where child maintenance will be worked out using the scheme that started on 3 March 2003. We call this the current scheme. We use different rules for working out child maintenance on cases set up before this date. For more information, visit **www.csa.gov.uk**.

Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of April 2008. It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law. We recommend that you get independent advice before making any financial decisions based on the information in this leaflet.

About us

The Child Support Agency (CSA) is part of the Department for Work and Pensions (DWP). Our role is to make sure that parents who live apart from their children contribute financially to their upkeep by paying child maintenance.

You may have heard that the Government plans to replace the CSA with a new organisation and a new approach to child maintenance. You can find out more about these plans on our website at **www.csa.gov.uk**. In the meantime we will continue to help parents who live apart to sort out arrangements for child maintenance.

You can contact us if you:

- have any questions about how we work out child maintenance
- want help or more information after you have read this leaflet, or
- want us to send you any of our other leaflets.

You can call our national helpline. See the details below for how to do this.

Or, you can visit **www.csa.gov.uk** for more information on how we work out child maintenance and for our online child maintenance calculator. We will not keep any information you provide when you use our online calculator.

To get help or more information, you can call us on **0845 713 3133** or **0845 713 8924** (textphone). Both lines are open from 8am to 8pm Monday to Friday and 9am to 5pm on Saturdays. Please see page 46 for details of call charges and our Welsh-language helpline.

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What is child maintenance?

Child maintenance is money paid when parents live apart and the child normally lives with only one of their parents, or with neither. It is paid to help cover their child's everyday living costs. The parent who the child does not normally live with (the non-resident parent) is responsible for paying child maintenance to the parent or other person, such as a grandparent or a guardian, who the child normally lives with (the parent with care).

There are a number of different ways you can arrange to pay or receive child maintenance. In fact, if the parent with care is not receiving Income Support or income-based Jobseeker's Allowance and both parents can come to an agreement, you don't have to use us. You may want to speak to us, a family-law solicitor or an independent adviser before setting up a private arrangement. You may have to pay for the services of a solicitor. If you arrange to make payments between you, keeping a record of the date and amount of each payment may be helpful.

If you use us to set up child maintenance arrangements, we will gather information from both parents and use this to work out how much child maintenance should be paid. We can also collect payments from the non-resident parent and pass them on to the parent with care. If payments aren't made on time, we can take action to collect the correct amount of child maintenance.

If you want to know how much child maintenance might be due in your situation, you can use our online calculator. You can find the online calculator at **www.csa.gov.uk**. We will not keep any of the information you provide when you use our online calculator.

Who can apply for child maintenance through the CSA?

If you are a parent with care or a non-resident parent, you can apply at any time to ask us to work out child maintenance and set up arrangements for payment.

A child in Scotland who is over 12 years of age but under 19 and in full-time education (up to Higher Standard) can also apply to us.

If you want to know more about applying for child maintenance in Scotland, get a copy of our leaflet '*How do I apply for child maintenance? For children living in Scotland*' (CSL309). See the back page for details of how to get this leaflet.

What happens if the parent with care is receiving benefits?

When a parent with care, or their current partner, claims Income Support or income-based Jobseeker's Allowance, their claim will also be treated as an application for child maintenance. In most cases, Jobcentre Plus will collect child maintenance information from you over the phone. Jobcentre Plus will then pass your details on to us so we can contact the non-resident parent to arrange for them to make the child maintenance payments.

We will contact the person named as the non-resident parent, first to confirm they are the parent of the child and then to ask them for more information. This information will help us to work out how much child maintenance should be paid and to arrange for the non-resident parent to make the payments.

Once we have all the information we need, we will work out how much child maintenance must be paid.

However, the parent with care may not receive full child maintenance payments as well as their Income Support or income-based Jobseeker's Allowance. This is because the Government keeps some of the money paid as child maintenance to make up for the money paid as benefits.

The parent with care will receive whatever benefit they're entitled to, plus up to a maximum of £10 a week of the total amount of child maintenance paid. This amount is known as the child maintenance premium.

What happens if a parent with care is getting benefits and does not want to apply for child maintenance?

If a parent with care is receiving Income Support or income-based Jobseeker's Allowance and they believe that applying for child maintenance would put them or their children at risk of harm or distress, they can ask us not to contact the non-resident parent. This is called 'opting out'.

In these circumstances, they should tell the Jobcentre Plus adviser their reasons for opting out. If the Jobcentre Plus adviser accepts their reasons, this is called having 'good cause' for us not to contact the non-resident parent.

If the parent with care cannot give a good reason, but still doesn't want us to contact the non-resident parent, Jobcentre Plus can reduce the amount of benefit the parent with care gets. They will also not be entitled to the child maintenance premium because we will not be able to collect any child maintenance payments.

To find out more about the circumstances in which benefits would be reduced, visit www.csa.gov.uk or talk to your Jobcentre Plus adviser.

Can I still apply if I have already made child maintenance arrangements?

Yes. If you have come to a private arrangement with the other parent about paying maintenance, you can normally change and use our services at any time.

However, there are some instances where, because of your circumstances, we may not be able to accept your application. For example, we may not accept cases where:

- the parent with care or the children are living abroad
- the non-resident parent lives abroad and does not work for a UK-based employer
- a court order was made before 3 March 2003, which says the non-resident parent must pay child maintenance
- a court order was made on or after 3 March 2003, but has not been in force for 12 months, or

- there is a written maintenance agreement which was made before 5 April 1993. This includes consent orders where the court turns an agreement made between the non-resident parent and the parent with care into an order.

If there is an existing court order or written maintenance agreement (like the ones described above) and you want to change it, you should apply to the court where the maintenance arrangements were made.

If you are a parent with care and you claim Income Support or income-based Jobseeker's Allowance, this will cancel or change the court order or maintenance agreement even if you opt out of applying for child maintenance.

How is child maintenance worked out?

We use information given to us by both parents to decide if someone has to pay child maintenance and to work out the amount of maintenance that should be paid. We may also use information from other sources, including the non-resident parent's employer or HM Revenue & Customs (HMRC) – which used to be the Inland Revenue.

We work out child maintenance by applying one of four rates to the non-resident parent's income. Income is earnings, money from an occupational or personal pension, and tax credits. We use the amount of income left after things like income tax, National Insurance and any money paid into a pension scheme have been taken off. This does not apply if the pension is set up to pay off a mortgage, when only 75% of the money paid into the pension scheme is taken away from the income.

If a non-resident parent is receiving certain benefits, we will also class these as income.

The four rates we apply to the non-resident parent's income are:

- **basic rate** (if they have an income of £200 a week or more)
- **reduced rate** (if they have an income of more than £100 but less than £200 a week)
- **flat rate** (if they have an income of between £5 and £100 a week), and
- **nil rate** (if they have an income of less than £5 a week).

We can then adjust the child maintenance based on:

- the number of other children living with the non-resident parent, who they or their partner get Child Benefit for (a regular payment made to anyone bringing up children)
- the number of children the non-resident parent needs to pay child maintenance for, and
- whether the child stays with the non-resident parent at least one night each week.

If you want to know more about how we work out child maintenance and get details of our four rates, get a copy of our leaflet '*How is child maintenance worked out?*' (CSL303). See the back page for details of how to get a copy.

Or, you can see how much child maintenance might be in your case by using our online child maintenance calculator at **www.csa.gov.uk**. We will not keep any information you provide when you use our online calculator.

What happens if your child spends time with both parents?

If a child regularly stays overnight with the non-resident parent, and so the non-resident parent contributes to the cost of the child's everyday living, we can reduce the amount of child maintenance they have to pay. We can only do this if we are given information that shows the child stays with the non-resident parent on average at least one night a week.

Is there anything else you will take account of when working out child maintenance?

In some situations either the non-resident parent or the parent with care can ask us to take account of other factors when we work out child maintenance.

Other factors can be things like:

- having to care for a disabled child
- having particularly high travel costs to see a child or children
- changes in a non-resident parent's income where they can control the amount they get paid, or
- a non-resident parent having a way of life associated with someone whose income is much higher than the income we used to work out child maintenance.

The legal term for taking other factors into account is a 'variation'.

If you want to see a full list of what we can take account of, get a copy of our leaflet '*How is child maintenance worked out?*' (CSL303). See the back page for details of how to get a copy.

You should try to tell us about these factors before we work out the child maintenance. If we have already told you how much your child maintenance is, contact us straight away. We will then decide whether or not we should reassess the amount of maintenance we have worked out.

This may mean that the amount of child maintenance will increase or reduce or it may not change at all.

If we decide to reduce or increase your payment, we will tell you when this change to your child maintenance starts from. This can happen if you have asked us to take account of other factors within one month of being told how much your child maintenance is. In these circumstances:

- the non-resident parent may have to make extra payments, or
- the parent with care may have to pay back some of the child maintenance they have received.

If you have applied more than one month after we have sent you information about the date that child maintenance starts from, any change is likely to start from the week that we receive your application for a variation.

Is there a limit to the amount of child maintenance a non-resident parent can be made to pay through the CSA?

Yes. The maximum amount of net weekly income we can use to work out child maintenance is £2,000. If the non-resident parent earns more than £2,000 a week, the parent with care can apply to the court for extra maintenance. There is more information on our website at **www.csa.gov.uk**.

What happens if the parent with care is entitled to receive child maintenance from different non-resident parents for their children?

If you are a parent with care, you may apply for child maintenance from more than one non-resident parent. In these cases, we work out the amount that each parent should pay separately. Depending on how each parent wants to pay child maintenance, you might receive:

- one payment from us that includes all the separate payments

- separate payments based on how often it has been agreed that each parent will pay child maintenance, or
- separate payments direct from each parent.

What happens if a non-resident parent has to pay child maintenance to different parents with care?

If you are a non-resident parent and you have to pay child maintenance to more than one parent with care, we work out the total amount of child maintenance for all the children you have to support. We then share this amount between the parents with care. The same amount will be paid to the parent with care for each child the non-resident parent has to pay child maintenance for. You can make payments of the shared amount either direct to each parent with care, or you can pay through us.

However, if any of the parents with care are receiving Income Support or income-based Jobseeker's Allowance, you have to make one regular payment through us for all the children you need to pay child maintenance for. For more information on the different ways to pay child maintenance, see page 33.

What happens if the non-resident parent lives abroad?

We cannot usually accept applications for child maintenance if any of the people involved normally live outside the UK. In these cases, the courts may be able to arrange child maintenance.

We may be able to work out and collect child maintenance if a non-resident parent lives abroad, but works for an employer based in the UK.

If you want to know more about how we work out child maintenance, get a copy of our leaflet '*How is child maintenance worked out?*' (CSL303). See the back page for details of how to get a copy of this leaflet.

What happens if I disagree with your decision?

If you think the child maintenance calculation is wrong or is no longer accurate, you can ask us to look at our calculation again.

We will send you a letter explaining our decision and will try to answer any questions you may have about it. If you think our decision to change your child maintenance or leave it unchanged is wrong, you should phone

us or write to us and tell us why. The address to write to or the phone number to call will be on the letter we send you.

We will look at the decision again. If we find the decision is wrong, we will change it. If we cannot change the decision, we will tell you why.

If we decide to reduce or increase your payment, it may start from the same date that your child maintenance started. This can happen if you have asked us to take account of other factors within one month of being told how much your child maintenance is. In these circumstances:

- the non-resident parent may have to make extra payments, or
- the parent with care may have to pay back some of the child maintenance they have received.

You can appeal against a child maintenance decision within one month of getting a letter from us telling you about our decision.

If you want to know more about asking us to look at our decision again or appealing against our decisions, get a copy of our leaflet '*How can I appeal against a child maintenance decision?*' (CSL307) See the back page for details of how to get a copy.

What information do I need to give the CSA?

To help us work out how much child maintenance should be paid, we normally ask for some basic information from both parents. We need to know:

- the non-resident parent's income
- the number of children who child maintenance should be paid for, and
- the number of other children who live with the non-resident parent.

What happens when the CSA has the information it needs?

Our aim is always to get child maintenance payments arranged as soon as possible from the date the parent with care applies. If the parent with care can give us details of where we can contact the non-resident parent, we will start gathering information from them within four weeks of getting an application. While we are gathering all the information we need to work out how much child maintenance must be paid each week, it is a good idea for the non-resident parent to support their

children by paying child maintenance to the parent with care. This will also help them to avoid getting behind with their payments.

The non-resident parent must pay from the date we tell them that we have received an application from the parent with care. If the non-resident parent makes payments before we have got all the information we need to work out how much child maintenance must be paid each week, you should both keep a record of any payments that are made or received.

If there is proof that the non-resident parent has made these payments, we can take them away from the amount of child maintenance that they owe.

You can visit **www.csa.gov.uk** for more information on how we work out child maintenance and for our online child maintenance calculator. We will not keep any information you provide when you use our online calculator.

Once we have all the information we need, we will work out child maintenance as soon as possible, usually within 12 weeks.

Do I have to tell you about a change to my circumstances?

Yes, you must tell us if there is a change to any of the information you have given us to use to work out the amount of child maintenance.

This includes changes to:

- the non-resident parent's regular weekly income
- the number of children living with the parent with care that the non-resident parent must pay child maintenance for
- the number of children living with the non-resident parent that they or their partner get Child Benefit for (a regular payment made to anyone bringing up children), or
- the number of nights a child regularly stays overnight with the non-resident parent.

If you are a parent with care getting Income Support or income-based Jobseeker's Allowance and you receive child maintenance direct from the non-resident parent, you must:

- tell Jobcentre Plus so that they can take account of your child maintenance when they arrange to pay your benefits, and
- tell the CSA if the non-resident parent does not pay the right amount of child maintenance at the right time.

If you are a non-resident parent you must tell us about changes to your job for example:

- stop working for your employer
- change jobs
- become self-employed
- become unemployed, or
- start work after being unemployed.

If you are a non-resident parent, and we have told your employer to take child maintenance from your earnings, you must tell us if you change your employer. **It is a criminal offence if you do not tell us within one week of the date this change starts from.**

You should also tell us about any changes to:

- your address or the address of the other parent, and
- your phone number or the phone number of the other parent.

What happens if my circumstances change?

If either parent's circumstances change, it can mean that we need to change the amount of maintenance that should be paid. If the amount of child maintenance the non-resident parent must pay is higher than the amount of Income Support or income-based Jobseeker's Allowance that the parent with care is getting, they will not get these benefits but they will get the full amount of child maintenance.

Will the amount of child maintenance always change?

Not all changes of circumstances will mean we need to change the amount of child maintenance that should be paid. We may not change the amount of child maintenance if the change to the non-resident parent's regular net weekly income is less than 5%.

What happens if the CSA cannot find or contact the non-resident parent?

If the parent with care does not know where the non-resident parent lives, we can try to find information from other organisations.

These include:

- other parts of the Department for Work and Pensions, such as Jobcentre Plus
- specialist trace agencies
- the non-resident parent's employer
- the non-resident parent's accountant
- any company or partnership that the non-resident parent has provided services for under a contract for services
- local councils
- the Driver and Vehicle Licensing Agency (DVLA)
- the National Offender Management Service
- HM Revenue & Customs (HMRC), and
- credit reference agencies.

What happens if someone refuses to give the information the CSA needs to make a calculation?

If the non-resident parent does not give us the information we need to work out child maintenance, and other organisations can't give us the information we need, there is other action we can take to start getting child maintenance paid. For example, we can apply a rate based on the number of children the non-resident parent must pay child maintenance for. This is called a '**default maintenance decision**'. The default rate applies from the date that the maintenance calculation would have come into force.

The default rates are:

- £30 for one child
- £40 for two children, and
- £50 for three or more children.

When the non-resident parent later gives us the information that we need to make a maintenance calculation, we will work out how much child maintenance they must pay. The new amount of child maintenance will usually start from the date we get the information we asked for.

If the amount of the maintenance calculation is more than the default maintenance decision, the non-resident parent will have to pay the full amount of child maintenance from the date the default maintenance decision started.

If the maintenance calculation is less than the default maintenance decision, the non-resident parent will still be responsible for the amount of the default maintenance decision from the date it started until the date that the new maintenance calculation starts. So it is in the non-resident parent's interest to provide the necessary information when we ask for it so that we can make a child maintenance calculation from the start.

It is a criminal offence if a person:

- fails to give us information when we ask for it, or
- gives us information that they know is false.

This means that anyone who deliberately gives us inaccurate information or refuses to provide the information we need to work out child maintenance can be taken to court. If they are convicted, they can be fined up to £1,000.

How is child maintenance paid?

Parents can either:

- agree that the non-resident parent will pay the parent with care direct, or
- ask that the non-resident parent makes their payments to us.

If parents agree to make their own arrangements for paying child maintenance, they can choose how the non-resident parent will pay the child maintenance. The quickest and easiest way is for the non-resident parent to make a standing order to pay the child maintenance from their bank, building society or Post Office account direct into the parent with care's account.

Or, if the non-resident parent will be making their regular child maintenance payment to us they can pay by:

- direct debit (which is a quick and convenient way of making a payment)
- asking their employer to agree to take the child maintenance payments direct from their earnings or pension, or
- standing order.

When we get the payment from the non-resident parent, we will transfer the amount that is due to be paid to the parent with care's bank, building society or Post Office account. We aim to transfer child maintenance within one week of receiving it.

We can also arrange for the non-resident parent to make their first payment, or a one-off payment, of child maintenance by debit or credit card.

If either parent does not have an account and cannot open an account to pay or receive child maintenance, they can discuss with us other ways of getting child maintenance.

Where can I find out more?

If you want to know more about how to pay or receive child maintenance, there are leaflets available. See the back page for details of how to get a copy.

There is also more information on our website at **www.csa.gov.uk**, or you can contact our national helpline if you want more information about applying for child maintenance. See the back page for details of how to do this.

What happens if child maintenance isn't paid on time?

Non-resident parents are responsible for paying child maintenance in full and on time. If they do not do this, we will take action to collect payments as soon as possible.

If the non-resident parent is paying child maintenance through us, we can take action immediately. If the non-resident parent fails to keep to a private arrangement, the parent with care can contact us and ask us to take action.

The action we take depends on the situation, but we might:

- take money direct from a non-resident parent's earnings as an employee, or
- take action through the courts.

We can use more than one action at a time.

Taking action through the courts can be expensive and can result in the non-resident parent:

- paying their own legal costs and our legal costs, as well as the child maintenance they owe
- having their driving licence confiscated, or
- even going to prison.

The only exception to this process is if the non-resident parent contacts us before they make a payment to let us know that the next payment will be delayed. The non-resident parent must explain why they can't pay in full and on time. If there is no good reason, we can still take the action on page 35. If they do have a good reason, we will let the parent with care know and agree how to recover any money that has not been paid.

Sometimes the non-resident parent may be late in making a payment or miss a payment. To help them to sort this out, the non-resident parent can phone us and pay using a debit or credit card.

If you want to know more about what happens if a non-resident parent does not pay, get a copy of the leaflet '*What action can the Child Support Agency take if parents don't pay?*' (CSL306). See the back page for details of how to get this leaflet. There is also more information on our website at www.csa.gov.uk.

What happens if the non-resident parent denies they are the child's parent?

Sometimes, when a parent with care applies for child maintenance, the person they name as the non-resident parent denies that they are the parent of the child.

Under the law, we can presume they are the child's parent in certain circumstances.

For example if they:

- are named on the child's birth certificate, or
- were married to the child's mother at any time between the date the child was conceived and the date the child was born.

In these situations, the person named as the non-resident parent can go to court to try to prove that they are not the parent. But they have to pay child maintenance until the court rules that they are not the parent.

If we cannot presume that the person named as the non-resident parent is the child's parent, we will interview both parents. We will suggest that they and the child take a DNA test. This is also known as a 'paternity test' and will tell if either of the people taking the test is not the child's parent.

Both the parent with care and the person named as the non-resident parent need to agree to take the test, and the parent with care has to agree that the child involved can be tested as well. If the child lives with a grandparent or guardian, the parents need to take the DNA test, but the person who the child lives with will normally have to agree that the child can be tested.

If the person named as the non-resident parent refuses to take a DNA test, we can presume that they are the child's parent. If the parent with care refuses to take the test and is on

Income Support or income-based Jobseeker's Allowance, we may arrange to reduce their benefit. We can also close the case of a parent with care if they refuse to take a DNA test and they are not claiming Income Support or income-based Jobseeker's Allowance.

If you want to know more about what happens when someone denies they are the parent of a child, get a copy of our leaflet '*What happens if someone denies they are the parent of a child?*' (CSL304). See the back page for details of how to get a copy or visit our website at **www.csa.gov.uk**.

How does child maintenance affect the parent with care's benefits?

In general, child maintenance does not affect the parent with care's entitlement to benefits – except if they ask us not to contact the non-resident parent, and can't give us a good reason not to (see page 11). For example, parents with care can usually still claim any tax credits (such as Child Tax Credit and Working Tax Credit) they are entitled to, as well as Pension Credit.

Claiming tax credits

Tax credits support families with children and working people on low incomes.

- If you are working as an employee or are self-employed, you may be able to claim tax credits.
- If you have children, you may also be able to claim Child Tax Credit.

HM Revenue & Customs (HMRC) (which used to be known as the Inland Revenue) works out tax credits. When they work out tax credits for a parent with care, they do not count any payments of child maintenance as income.

There is more information about Child Tax Credit and Working Tax Credit on the HMRC website at **www.hmrc.gov.uk**.

You can also contact HMRC by phone from 8am to 8pm, seven days a week (except Christmas Day, Boxing Day and New Year's Day) on **0845 300 3900**. You can phone them on **0845 302 1489** if you need to speak Welsh. The Welsh-language line is open weekdays from 8.30am to 5pm. If English or Welsh is not your first language, you can use your own interpreter, or one that they provide.

If you have speech or hearing difficulties, a textphone service is available on **0845 300 3909**.

What other things might there be to think about?

Whether you were married, were living with a partner and have separated, or have never lived together but recently became parents, this can be a very difficult time. These situations are never easy and you will probably be concerned about making arrangements for the future.

In these situations, there are lots of things you might need to think about, possibly for the first time. Some of them will change, some won't. Some of them will be urgent, but you might feel other things can wait till later. Here are some of the issues that many parents say they need to think about.

The law

- What legal advice is available to you, including advice about parental responsibility and court orders.
- Getting divorced, separated or dissolving your civil partnership.

Your health

- Your health, including stress, disabilities and bereavement.

Your money

- Deciding and agreeing child maintenance payments.
- What happens to your finances, including your savings, pensions and any benefits.

Your home

- What to do with your home, your bills and your belongings.

Your work

- Arranging childcare.
- Letting your employer know about your situation.
- Looking for work, continuing or starting adult education, and finding funding to support training.

Your children

- Who your children live with, and how both parents can still have contact with them.
- What legal rights your children have over who they live with, changing their name and making other decisions.
- Your children's health, including vaccination, treatment and psychological issues.
- Telling your children's schools about your situation or choosing a new school.

There are many places you can turn to for help and advice. There is more information about organisations that you might find useful on our website at **www.csa.gov.uk**.

Where can I get more help and information?

If you want to know how much child maintenance you might receive, you can use our online calculator. You can find the online calculator at **www.csa.gov.uk**. We will not keep any of the information you provide when you use our online calculator.

Contact our national helpline if, having read this leaflet, you:

- have any questions about how we work out child maintenance
- want help or more information, or
- want us to send you any of our other leaflets.

You can phone us on **0845 713 3133** from 8am to 8pm Monday to Friday and 9am to 5pm on Saturdays.

If you have speech or hearing difficulties, a textphone service is available on **0845 713 8924**.

Textphones are for people who find it hard to speak or hear clearly. If you do not have a textphone, some libraries or citizens advice bureaus may have one. Textphones do not receive text messages from mobile phones.

The person taking your call will not have your personal information to be able to answer questions on your case. However, they can help you with anything general to do with child maintenance. They will also be able to give you the phone number of the office handling your case if you want to speak to someone who can answer specific questions.

If you want to speak to us in Welsh, you can ring our Welsh-language helpline on **0845 713 8091**. The line is open from 9am to 5pm, Monday to Friday.

If English is not your first language, you can use your own interpreter or one that we provide.

Please have your National Insurance number with you when you call.

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

Call charges

From 1 August 2007, calls to **0845** numbers from BT landlines should cost no more than 4p a minute with a 6p charge for setting up the call. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad. Calls from mobile phones can cost up to 40p a minute, so check the cost of calls with your service provider.

To visit our website, go to **www.csa.gov.uk**.

Other formats

This leaflet is available in other languages, in large print, in Braille and on audio cassette. You can get these formats by contacting our national helpline.

How a child maintenance case can progress

The information below tells you how a child maintenance case can progress. This leaflet covers the part of the process shown in the box.

Information and guidance

Parents can go to the CSA for information about child maintenance – such as what options there are for arranging child maintenance (either through us or in other ways) and what might be an acceptable amount in their case.

Application or referral

A case officially begins either when a parent applies to us to set up child maintenance payments, or when Jobcentre Plus automatically refers one of their customers to us because they claim Income Support or income-based Jobseeker's Allowance.

If there is a change in either parent's life that could affect the amount of child maintenance that should be paid, we can review your case – so let us know.

Gathering information and calculation

To work out the amount of child maintenance that should be paid, we need to gather important information. We ask both parents to provide certain information. When we have this, we will work out child maintenance.

Payment

The non-resident parent pays the agreed amount on the agreed dates and in the agreed way. This can be either direct to the parent with care, or to us. We then pass the payments on.

Enforcement

If the payments aren't made on time, we can take action.

Leaflets available from us

What is child maintenance and how does it affect me?

(Reference: CSL301) For all parents

How do I complain about the service I get from the Child Support Agency?

(Reference: CSL308) For all parents

How do I get child maintenance if I'm on benefits?

(Reference: CSL302) For parents with care on benefits

How do I apply for child maintenance?

(Reference: CSL309) For children aged 12 and over in Scotland or their parents

How is child maintenance worked out?

(Reference: CSL303) For all parents

What happens if someone denies they are the parent of a child?

(Reference: CSL304) For all parents

How can I appeal against a child maintenance decision?

(Reference: CSL307) For all parents

My case is moving to the child maintenance scheme introduced in 2003 – what will change?

(Reference: CSL310) For any parent whose case is moving to the current scheme

How does the Child Support Agency use and store information?

(Reference: CSL311) For all parents

How do I pay child maintenance?

(Reference: CSL305) For non-resident parents

How will I receive child maintenance?

(Reference: CSL314) For parents with care

What action can the Child Support Agency take if parents don't pay?

(Reference: CSL306) For all parents

Glossary

Appeal

The process of asking an independent tribunal to look at your case if you are not happy with a decision we have made.

Child

For child maintenance purposes, someone is a child if they are aged:

- under 16, or
- under 19 and in full-time education doing a course that is not higher than A level or an equivalent standard.

Child Benefit

A regular payment made to anyone bringing up children. It is paid for each child who is:

- under 16
- under 19 (under 20 in some cases) and in full-time education doing a course that is not higher than A level or an equivalent standard or on a Government-funded training programme, or

- 16 or 17 years old and has recently left school and registered for work or training with the Careers or Connexions Service or something similar.

Child maintenance

Money paid by the non-resident parent to the parent with care to help pay for their child's everyday living costs.

Child maintenance premium

If a parent with care is getting Income Support or income-based Jobseeker's Allowance, they can keep up to £10 each week of any child maintenance paid. If child maintenance payments are less than £10 a week, a parent with care will keep all of the child maintenance paid.

Default maintenance decision

If the non-resident parent does not give us the information we need to work out child maintenance, we can make a default maintenance decision. This means that the non-resident parent must pay child maintenance at a 'default rate' until they give us the information we need.

Net weekly income

The amount of income (usually pay or salary) left after taking off things like income tax, National Insurance and payments into a pension scheme. Bonuses also count as pay or salary. We don't normally count dividends paid to a director of a limited company, unless the parent with care asks us to take account of them.

We count Working Tax Credit as income if the non-resident parent's earnings are higher than their partner's earnings. If the non-resident parent and their partner's earnings are the same, we will include half of the Working Tax Credit in the child maintenance calculation. We will not count Working Tax Credit as income if the non-resident parent's earnings are lower than their partner's.

Non-resident parent

The parent who the child does not normally live with.

Parent with care

The parent or carer who the child normally lives with and so pays for most of the child's everyday living costs. In some cases this can be a grandparent, guardian or other family member – who is known as a 'person with care', rather than a parent with care.

Variation

A variation can happen when you ask us to take account of other factors – such as extra costs the non-resident parent has to pay to visit the child. We use variations in the current scheme.

They replace the 'departure directions' we used in the old scheme. However, there are some important differences between variations and departure directions. Most of these refer to the rules about what factors we will take account of.

CSA leaflets are also available in other languages, in large print, in Braille and on audio cassette.

You can get any of these leaflets:

- by phone on **0845 713 3133** (the line is open from 8am to 8pm Monday to Friday and 9am to 5pm on Saturdays)
- by textphone on **0845 713 8924**, or
- from our website at **www.csa.gov.uk**.

Where textphone numbers are provided, these are for people who find it hard to speak or hear clearly. If you do not have a textphone, some libraries or citizens advice bureaus may have one. Textphones do not receive text messages from mobile phones.



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