

How will I receive
child maintenance?

child support agency

Payment

Now there's a thought
000039 2 of 2 G030GNM1 6088

Your transactions continued

Date	Description	Detail
2 Feb	Withdrawal at Barclays, Waterloo Str 1 Timed at 18.39 on 1 Feb	Cash Ma
	Withdrawal at Nationwide Building Society, Station Approach Timed at 14.45 on 03 Feb	Cash Ma
	Payment to New Look 1777	
	Received from Ella V Ref: Topup	
	Received from Ella V Ref: weekly spend	
	Withdrawal at Barclays, Waterloo Str 1 Timed at 18.39 on 1 Feb	Cash Ma
	Withdrawal at Barclays, Waterloo Str 1 Timed at 18.39 on 1 Feb	Cash Ma

What is this leaflet about?

This leaflet is for parents with care. It explains how you will receive payments of child maintenance for your children if you have arranged child maintenance through the CSA, and what choices you can make about how and when you will receive payments. It also explains what action we can take if the non-resident parent fails to make a payment.

In this leaflet, we use some standard terms to talk about our services and the way we work. The glossary at the end explains them.

This leaflet only covers cases where we work out child maintenance using the scheme that started on 3 March 2003. We call this the current scheme. We use different rules for 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 the leaflet is correct as of 31 October 2009, but it may not reflect changes to the law or our procedures after this date. You may wish to get independent advice before making financial decisions based on the leaflet.

How will I receive child maintenance?

About us

The Child Support Agency (CSA) is the Government's child maintenance service. It is provided by the Child Maintenance and Enforcement Commission.

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

We use a standard process to work out how much child maintenance should be paid in each case, and to manage the payments. We can take legal action if the right amount of money is not paid at the right time.

To get help or more information, visit our website **www.csa.gov.uk** or call us on **0845 713 3133** or **0845 713 8924** (textphone). For details of call charges, opening times and our Welsh-language helpline, see page 22.

If you want to make child maintenance arrangements privately, rather than through the CSA, contact Child Maintenance Options for impartial information and support. Visit their website at **www.cmoptions.org** or call them on **0800 988 0988** or **0800 988 9888** (textphone).

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How will I receive child maintenance?

How will I receive child maintenance?

If you have arranged child maintenance through us, you will receive your payments:

- into your bank or building society account directly from the non-resident parent. If you choose this method, you should keep records of payments you have received in case there is a dispute

or

- into your bank or building society account from us. If you choose this method, the non-resident parent should pay us on the dates we have agreed with them. This may be every week, every fortnight, every four weeks or every month. We aim to transfer the money to your account within one week of receiving it. We can pay you only when the non-resident parent pays us.

If either parent does not have a bank or building society account and cannot open one to pay or receive child maintenance, they can discuss with us other ways of paying or receiving child maintenance. See page 22 for how to contact us.

What happens if I'm claiming benefits?

If you or your partner are claiming income-related benefits (these are Income Support, income-based Jobseeker's Allowance and income-related Employment and Support Allowance) or Pension Credit and you are also receiving child maintenance, you **may** not get your full amount of benefits.

We will aim to transfer the full amount of child maintenance to you within one week of receiving it from the non-resident parent. You will be allowed to keep the first £20 a week of child maintenance paid, before it is counted as income that will affect your claim for benefits.

If you receive child maintenance and you or your partner are getting income-related benefits, you **must** tell Jobcentre Plus. They will then take into account your child maintenance when they arrange to pay your benefits.

How will I receive child maintenance?

What changes to my circumstances must I tell the CSA about?

If either parent's circumstances change, it can mean that we need to change the amount of maintenance that must be paid. So you should tell us if there is a change to any of the information you gave us to work out child maintenance, such as the amount of income the non-resident parent gets.

In particular, the non-resident parent **must** tell us if:

- their address changes (they **must** tell us about this within 7 days from the date that their address changes)
- they pay child maintenance through a deduction from earnings order and they leave their job. They **must** tell us:
 - the name and address of their new employer (if any)
 - how much they expect to earn, and
 - their payroll number (if any).

As a parent with care, you **must** tell us if there is a change to:

- the number of children living with you that the non-resident parent must pay child maintenance for, or
- the number of nights a child regularly stays overnight with the non-resident parent.

If you fail to give us the information we need, or you give us information that you know is false, we can take you to court and you could be fined up to £1,000. This applies to any person or organisation who, by law, must give us information – such as employers and accountants as well as parents.

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

How will I receive child maintenance?

How often should I receive child maintenance?

If you have arranged to receive child maintenance through us, we'll agree with you and the non-resident parent when they will pay it. Often this will be based on when the non-resident parent receives their earnings, pension or benefits. However it is paid, you should receive child maintenance regularly, to help you budget for your child or children's everyday living costs.

Most payments are usually made every:

- week – 52 payments a year
- fortnight – 26 payments a year
- 4 weeks – 13 payments a year, or
- month – 12 payments a year.

If you and the non-resident parent decide to arrange payments without using us, you should both agree how often they will be made.

If the non-resident parent is getting benefits, State Pension or a War Pension, the amount owed will usually be taken direct from their benefits or pension.

When we have arranged child maintenance payments you should receive the right amount of money regularly, direct from the non-resident parent or from us after we have received it.

How will I know when I should receive payments?

If you tell us that you want us to receive payment from the non-resident parent and pass it on to you, we will write to tell you when they should pay, and when you can expect the payments. This letter is called a 'payment schedule'.

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

What is a payment schedule?

A payment schedule shows how much child maintenance you should receive and when you can expect to get it. If you are receiving payment direct from the non-resident parent, you may find it useful to agree your own timetable of payments. This can help both parents know how much is due on what date.

What does a payment schedule look like?

Please see the diagram on page 14. All amounts are shown as to be paid every week, 2 weeks, 4 weeks or month, depending how often you have agreed to receive child maintenance.

How will I receive child maintenance?

The payment schedule is usually for 12 months.

If we know there will be changes to the amount due within the next 12 months, the schedule will show this. For example, the non-resident parent may be paying any previous payments they missed (sometimes called 'arrear'), as well as the regular child maintenance payments. If they pay all the previous payments before the end of the 12 months, your payment schedule will show when the amount of child maintenance you get will change. Each line of the schedule will show:

- the amounts of money due to you
- the date when payments start from, and
- the date they should be paid up to.

About 28 days before the date of the last payment shown, we'll send you a new schedule for the next child maintenance period. We'll also send you a new schedule if the amount of your child maintenance changes for any reason.

Where can I find out more about my payment schedule?

If you want to know more about your payment schedule, phone or write to us – contact details will be at the top of your payment schedule.

Please have your **reference number** ready when you phone, or include it in your letter. It will be on any letter we send you or at the top of your payment schedule. If you phone us, you will also need to give us your National Insurance number – this may sometimes be the same as your reference number.

Payment schedule

The regular amount of child maintenance that should be paid.

The amount of child maintenance you have been overpaid. If the non-resident parent has paid you too much, we will reduce the payments you receive in the future.

Regular amount of child maintenance due to you

Plus any arrears

Less any overpayment

The amount you are owed from previous payments that the non-resident parent has missed.

How often the non-resident parent should pay child maintenance.

The date of the final payment of child maintenance in this schedule.

Total due to you

How often paid

Date payment starts

Date payment ends

The total amount the non-resident parent must pay for their children after taking off any amount they have overpaid and adding together:

- the regular amount of child maintenance they have to pay, and
- any amounts they owe you from previous payments they have missed.

The date the payments of child maintenance are due to start from.

How will I receive child maintenance?

What happens if the non-resident parent gives me money for another reason?

Exceptionally, a non-resident parent who normally pays child maintenance through us will agree to pay money to or for you for a particular reason. If they do this, they can ask us to count this payment towards the amount of child maintenance they have to pay or any arrears they owe.

We may be able to count this payment if it was made, with your agreement, for one of the following reasons:

- to pay a mortgage or loan which is taken out to buy or pay for essential repairs or improvement to the home where the child lives, and which is secured on that home
- to pay rent or council tax for the home where the child lives
- to pay gas, water or electricity charges for the home where the child lives, or
- to make essential repairs to the heating system or fabric of the home where the child lives.

If the non-resident parent regularly gives you money for another reason – such as to pay bills each month – then you should think about changing the way you arrange child maintenance.

You could make a private agreement where you would not have to use the CSA. For more information, contact Child Maintenance Options by visiting www.cmoptions.org or call them on **0800 988 0988** or **0800 988 9888** (textphone).

What happens if I don't receive payments?

Non-resident parents are responsible for paying child maintenance in full and on time. If you have arranged child maintenance through us and the non-resident parent does not pay in full and on time, we'll take action to make sure that payments are made as soon as possible. This includes if you have arranged child maintenance through us and the non-resident parent is required to pay you directly.

If the non-resident parent has not told us they are going to miss a payment, we can take action to make sure they do pay.

If you did not arrange child maintenance through us, you can contact us and ask for payments to be arranged through us. Once this is set up, if the non-resident parent does not pay, we can take action as explained above.

What will the non-resident parent have to do?

The non-resident parent will have to make extra payments, or higher payments, to cover any payments they have missed. We make this easier by giving them the option of using a credit or debit card or online banking.

How will I receive child maintenance?

However, it may take some time before you receive this money. For example, if debt-collection agencies become involved, they may need time to trace the other parent before you get the money you are owed.

What will the CSA do?

We usually try to phone the non-resident parent first. If we cannot contact them by phone, we'll write to warn them that we can start enforcement action unless they:

- make an agreement to pay the full amount of child maintenance they have missed, or
- keep to the agreement they have already made.

If they don't contact us within a week and agree to pay what they owe, we can start enforcement action.

The action we take will depend on the circumstances, but could include court action. We'll tell you about the progress of any enforcement action.

- If the non-resident parent is employed, or receives an occupational pension, and does not already pay direct from their earnings (or pension), we can take child maintenance direct from their earnings. We will do this using a '**deduction from earnings order**'. This is normally the first step we take if a non-resident parent who is employed has missed payments and cannot give us a good reason why.

We'll tell their employer how much to take from their earnings. Their employer must take this amount and pass it to us. If the employer fails to do this without a good reason, we can take them to court.

- If the non-resident parent gets benefits, State Pension or a War Pension, we'll usually take the amount owed direct from these.
- We can also take the money direct from the non-resident parent's bank or building society account by setting up a **deduction order**. We can set up a deduction order to take regular payments or to take a one-off payment. The bank or building society can charge an administration fee for each deduction they make. We do not need the non-resident parent's agreement to take money direct from their account.

We can also take action through the courts.

How will I receive child maintenance?

What happens when the CSA takes court action?

The non-resident parent will receive a formal warning that we are going to take court action if they do not pay the amount they owe. We will also tell you if we are planning to take the non-resident parent to court.

Taking action through the courts is costly and the non-resident parent could end up:

- paying our legal costs as well as their own
- being forced to sell their home or other assets
- losing their driving licence for up to 2 years
- going to prison.

However, before we take this action, we always take account of the welfare of your children and any hardship the non-resident parent tells us about.

If you want to know more about the powers we can use to make sure payments are made, read our leaflet *What action can the Child Support Agency take if parents don't pay?* (CSL306). See the back page for how to get a copy. There is also more information on our website at **www.csa.gov.uk**.

What happens if the CSA can't find the non-resident parent?

Sometimes it's difficult to find the non-resident parent – they may have changed address or job. If this happens, we can access other records to try and trace them.

These include:

- the non-resident parent's employer(s), their accountant or companies or partnerships they provide services to
- government organisations, such as Jobcentre Plus, The Pension Service, HM Revenue & Customs and the Driver and Vehicle Licensing Agency
- prison services and local authorities
- organisations that have information about their financial history, such as banks and building societies, credit reference agencies, and gas and electricity suppliers.

We'll use these records to find new contact details for the non-resident parent and then try again to contact them. This may mean it takes longer before we can get payments to you. You will still be entitled to receive any missed payments but we'll only be able to pass on the payments when we have received them.

What happens if a non-resident parent dies when they owe child maintenance?

If a non-resident parent dies and still owes child maintenance, we may be able to claim the amount owed from the non-resident parent's estate.

We will always ask the parent with care before we do this.

How will I receive child maintenance?

Where can I get more help and information?

If you want to know more about child maintenance and how we work it out, visit our website at **www.csa.gov.uk**. You can download all our leaflets from there and also find out how much child maintenance might be in your situation, using our online calculator. The calculator is for guidance only and we don't keep the information you give when using it.

If you would like to talk to someone about your case, you should call the number on the top right-hand corner of your most recent letter from us. That number will be for the office handling your case.

If you do not yet have a case with us or cannot find a recent letter, you can contact our national helpline. The person taking your call will not have your personal information so won't 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.

You can call the national helpline on **0845 713 3133** from 8am to 8pm Monday to Friday and 9am to 5pm on Saturdays.

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.

Textphone services

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 bureaux may have one. Textphones do **not** receive text messages from mobile phones.

Welsh-language helpline

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. There is also a Welsh-language textphone service on **0845 713 8099**.

Other languages

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

Call charges

Calls to **0845** numbers from BT landlines should cost no more than 4p a minute. 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.

How will I receive child maintenance?

Information in other formats

This leaflet is available in other languages, in Braille and on audio cassette. You can order information in these formats online or by contacting our national helpline.

We also have large-print versions of this leaflet available for you to download from our website, **www.csa.gov.uk**.

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 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

How will I receive child maintenance?

How a child maintenance case can progress

This diagram shows you how a child maintenance case can progress. This leaflet covers part of the process at the highlighted stage.



Information and guidance

CSA can provide information on how the process works, what parents will need to do and what might be an acceptable amount of maintenance in their case.



Application

A case officially begins when a parent applies to us to set up child maintenance payments.

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.



Payments

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.

How will I receive child maintenance?

Glossary

Child

For child maintenance purposes, a child is anyone under 16 or someone between 16 and 19 who:

- is not, nor has ever been, married or in a civil partnership, and
- is in full-time non-advanced education.

However, in certain circumstances, someone under 19 can still be regarded as a child for child maintenance purposes even if they are not in full-time non-advanced education.

Child maintenance

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

Deduction from earnings order

One of the ways we normally set up payments if the non-resident parent is employed. Under a deduction from earnings order, we ask the non-resident parent's employer to take child maintenance direct from the non-resident parent's earnings and send it to us.

We can also set up a deduction from earnings order if the non-resident parent is employed and they have not kept to other payment methods or have failed to agree a payment method.

Deduction order

This is how we take the child maintenance that the non-resident parent owes, direct from their bank or building society account. We can set up a deduction order to take regular payments or to take a one-off payment. The bank or building society can charge an administration fee for each deduction they make. We do not have to get the non-resident parent's agreement to do this and do not have to ask a court for permission.

Income-related benefits

In all CSA leaflets, income-related benefits are Income Support, income-based Jobseeker's Allowance and income-related Employment and Support Allowance.

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 who 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 the 'person with care', rather than the parent with care.

Payment schedule

A table that shows how much child maintenance is due and on what date.

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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