

# Problems arising from child support calculation regulations:

## Personal stories from “The One Show” blog

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July 2012

The BBC1 programme *The One Show* included an item on changes to the Child Support Agency on Wednesday 22 October 2008. Following the programme 314 comments were posted on its blog. Some comments were from the parent with care, complaining that they had been unable to get the maintenance they felt they were due. Others dealt with problems caused by administrative failings. However, many were from non-resident parents (both men and women) suffering under the present regulations for calculating maintenance. Abbreviated extracts from some of the comments in this last category are given below, with some editing as regards grammar and spelling to ease reading. Some key sentences have been highlighted by using bold face type.

The full text of these and all other comments is available from [http://www.bbc.co.uk/blogs/theoneshow/consumer/2008/10/22/did\\_the\\_csa\\_need\\_to\\_change.html](http://www.bbc.co.uk/blogs/theoneshow/consumer/2008/10/22/did_the_csa_need_to_change.html) . This was still available on 19 July 2012.

Various aspects of the child support system are raised:

- **..** The unfairness of the currently used regulations (both 1993 and 2003) which produce unrealistically high payments.
- **..** The inability of the non-resident parent to pay the assessed amount and the consequences of this.
- **..** The fact that previous financial settlements and the income of the parent with care are disregarded.
- **..** The inadequate recognition given to the contribution made by the non-resident parent as they care for their children.
- **..** The generosity of state welfare support for the parent with care and lack of it for the non-resident parent.

More comments have been included than was intended; it has proved difficult to exclude many of the stories.

6.

“I don't mind paying towards my son's upbringing but I find it unfair that when I brought home £640 a month and my husband brought home £2,300. I was expected to pay £91 as well as rent, food, running a car so I could get to work (and take my son out).”

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“It was a complete and utter nightmare and still is we don't get enough to live on let alone anything else.”

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“Perhaps they could also look into why so much of the tax payers' money is given willy-nilly to single parents. I'm a working single mum, who with my wage and voluntary maintenance from my husband of ten years managed to feed, clothe and keep a roof over the heads of my children.

After persuasion from others I applied for Working Tax Credits and Child Tax Credits. **I was astonished to discover that after declaring my income, the maintenance I receive and my Child Benefit, I was entitled to over three hundred pounds a month!!!** And I was given NHS exemption from dental, medical and optical costs for myself.

This allowed more comfort and a little luxury but it seemed odd!! I manage my finances carefully, I'd coped without these payments for two years but I was indeed entitled to them.

In my third year I was completing the renewal application over the phone and again declared the maintenance as "other Income", the person on the other end of the phone asked what this payment was, when I told them it was maintenance from my children's father, they told me that maintenance is NOT included when working out how much WTC and CTC should be awarded and therefore my monthly entitlement would increase by £100 per month!!!

**This is madness!!!! if my husband was paying a £1000 a month to me I would still be entitled to £420 per month of the tax payers money, because my wage is low and I am a single parent!!!** WHAT'S IT ALL ABOUT???? Tax payers shouldn't be expected to provide single parents with luxury!!!”

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“I was hounded by the CSA for years **demanding ridiculous amounts of money that I had to reluctantly pay.**

Don't get me wrong. I do and still do contribute to my daughters upbringing but **this does need to be fair**, they need to their act together on the calculation of payments, **if they did this in a fair manner more 'fathers' would pay.”**

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“I had an agreement with my ex wife for payments for my daughter which for years worked perfectly well all concerned were happy. Now my ex wife has been on benefit for a few months after losing her job and **I have ended up paying nearly half my salary direct to the CSA.**

I am now in a position where **I cannot have any form of life other than paying the government a tax of around 70% on my salary.** I cannot afford to make this sort of payments.

**I used to be able to spend time with my daughter but find that I can no longer have the contact that I used to have. I cannot afford to help with the things that my daughter needs, new uniform, new shoes and all the things I used to contribute to.”**

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“Why as an absent father do I have my children 48% of the time then? Why do I have to pay my ex wife for looking after my children when she has them? She does not pay me for having them! **As an absent father I am not entitled to any benefits or support.”**

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“It is not always the case that the father will not pay CSA. In my case **I just can't afford to pay what they are asking for.** And it doesn't help when they will not take into account all of your out goings each month, but just base it on your income.”

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“I was out of work for over a year and to get back into employment I took a large pay cut. I can't afford to pay now, **by the time I pay my bills (mortgage, gas, council, petrol to work etc), I'm left with nothing.** If I'm forced to pay more then I would have to think about quitting my job and going back on the dole.”

45

“I am currently on benefits. I am 9000 in arrears.  
I have been paying off the amount at 104 pound a month.  
The CSA want me to pay 500+ pounds a month. I don't even get £400 pounds a month, but the CSA aren't listening or willing to agree a figure that I can pay!  
The stupid thing is that the arrears were the CSA's fault in the first place.  
AND now the new body will make things even worse as they can just take it from my bank account without assessing me properly.  
**I feel like topping myself at times, but my daughter wouldn't have her dad.”**

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“I was unemployed for 8 weeks and sent all the requested documentation to the CSA (P45, letter from previous employer etc) **I did not sign-on the dole because it is against my principles.** I survived on a loan from my future father in law. As I was not working and not claiming benefit, **the CSA decided that I must have other income and sent me a bill for £2500. I can only complain to them to get this corrected and, surprise, surprise, they said that this payment would remain owing.”**

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“I never wanted my daughter to go and would gladly have taken care of her myself. Yet it's always the father who gets landed with an unrealistic amount to pay while my ex is swanning around in a new car and taken holidays whilst I can't afford to take my daughter on holiday.”

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“The CSA billed me nearly three thousand pounds, I proved with wage slips which also had the regular CSA PAYMENTS BEING DEDUCTED FROM THE WAGE slips, that **there was no way I owed that amount**, they expected me to pay in full within 14 days after the first letter received or they would either imprison me or take my driving license away. Now I work. WHERE'S THE SENSE IN TAKING MY LICENCE?? I was the one who set up the CSA not the parent with care, as I wanted to contribute more than the parent with care wanted to receive.

I tried to appeal against this amount as they have had proof that the amount was incorrect and I was informed by a manager of the CSA debt enforcement that they would not back date it, and that **I should remortgage my current home or borrow money from family.**

**They ended up scaring me so much that I paid the £3000 on top of my regular payments. I was suicidal with the amount of stress they caused me.”**

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“As the law stands even if my ex was a millionaire I would have to pay him. I am a part-time, single mother, **the debt agency have proved I cannot afford to pay him what they are asking for. They take it out of my wages directly as I disagreed with it.**

Surely taking into account salaries of both parents would be a much fairer way to fund the children’s needs.”

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“I agree absent parents should pay for the up bringing of their children. As a dad who does pay CSA I take exception to all us dads are shrugging or responsibilities. ... I love my twin boys with all I am. I see them every other weekend and in the week.

What upsets me is that I take home £196 pound a week. **By the time I take out my rent, gas electric, council tax, water rates, food then my CSA I am left with £5 a week to live on. I have had to take my car of the road can't run it and walk to work every day 5 miles a day.** I haven't had a holiday since we split three years ago. I can't get involved in a relationship especially if they have a child. I can't support myself let alone another family. When are they going to look at the out goings I have just to live, not enjoy myself?

**It's actually getting to the point where I can't see my boys. I can't feed myself let alone them. So I lose out on seeing them and they lose out on seeing their dad.** Then I would be branded an absent parent. Some of us men can't win.”

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“The CSA have ruined me as a capable man. I have mental problems beyond belief. Every time I got back on my feet and got a good job the CSA took it away.

For one child they deducted on average £350. I only earned an average of £1150. **By the time I got my domestic budget sorted I had £11 per week.** I have the time of my life "not". So when you think refuse to pay, think ABILITY to pay.

**I have not worked for 4 years.** The tax payer has copped for it. The CSA/Government has paid me £25000 in benefits. Multiply that by men or women in the same boat.

**No wonder we can't work.** Every time I try they use their enforcement tools so why go back to work.”

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“I have recently been assessed by the CSA. I actually agreed with my ex wife that this was the right thing, because I believe that a father should pay, despite the fact that I only

see my 5 yr old daughter once a month because she lives so far away and my ex won't travel. **The assessment was so unfair that despite earning £30K + I gave my job up to become self employed.**”

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“The CSA gave me arrears and backdated them without even assessing or informing me which are deducted from my wages and have made me and my partner’s life hell. My ex partner has remarried, both are working but her circumstances are not even taken into consideration which means that **on my contact days I can't even afford to buy my son anything or take him anywhere. My son's welfare should be paramount, but their decision is having a damaging effect on my life and his life.** What a shambles.”

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I have to pay £136 per week for my daughter, even though my ex is married to a professional footballer who earns thousands every week. I don't disagree with maintenance but where is the fairness? **I only take home £2000 a month and have about £100 to live on every month once my bills etc are paid.** I have contacted my ex numerous times and have stated I will give her £80 weekly so that I can have a life and maybe have a family before I hit 40 but she insists on the CSA. It's nearly ruined me! Where is the fairness? The emotional problem is bad enough but paying over the odds is depriving me a second chance of meeting someone and having a family or some sort of a life! **I feel that I should be allowed to go to the new agency and say I can give an amount which is affordable to me and agree it in law** and that they should take the mothers obstructive attitude to book. IT IS A WOMANS WORLD one rule for them one rule for dads who give a damn and who want to see their kids. This has gone on too long. I am a professional person (police officer) but am made to feel a criminal.)!!!!

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“Having been divorced from my ex wife, **looking after my 2 kids alone for 18 months, and continuing to look after my son when my daughter went to live with her mother, I was left with a mountain of debt (£40,000) that I agreed to take on instead of paying maintenance. 7 years down the line, and after starting a new life I received a call from the CSA out of the blue telling me that my ex had decided to change her mind and file for maintenance. Apparently, any agreements made are null and void and my current life is going to have to now suffer to the tune of £280 every 4 weeks because my ex has had a change of mind.** The whole system is farcical and does not consider any previous agreements, or personal circumstances. I believe that estranged parents should be responsible for their offspring, but it proved beyond doubt that the CSA have no grasp of reality or fairness.”

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“Every bloke who has been in a situation with the CSA will know the feeling of desperation -

When your ex (who ran off with someone else) turns up in a brand new car after just arriving back from their time share. **She picks up your child who you have taken out for the weekend on the £20 you have left after paying maintenance**, or is it paying for their new car. **You ask if you could have a bit of money to pay towards your weekend, but in the back of your mind you are scared to ask as she might decide to stop you seeing your child as she knows that the CSA and legal system are on her side.**

**You feel sick as a pig and think why should I bother working or trying to be a good father.”**

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“I suppose the million dollar question is “how much does it take to bring up a child?”!! When I split from my ex my son stayed with me so I know what it was costing me to support him and that was without any help from the mother. Now that my son has moved back with his mother, I have to pay more than it was previously costing me to keep my son!!!”

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“I'd just like to highlight the father's side - my son's marriage broke up through no fault of his own. He has two small children. He was up-front from the start about wanting to support them **but the CSA took so much off him and he got so much into debt that he ended up trying to take his own life and was under a counsellor and crisis team for 9 months. When I contacted the CSA and said they were not leaving him enough to live on the only comment I got was 'Tough, he'll just have to find the money, won't he'**. His ex-wife now lives in a lovely 3-bed house and runs a fairly new car. **My son has to pay for one room in someone else's house** and has my old car which was pretty clapped out when I gave it to him. Because his kids are so young, he will be well into his 50s before he can afford a place on his own. No wonder father's are so reluctant to come forward if this is the treatment they can expect!”

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“Most estranged parents do actually want to support their kids but the system causes so much grief. I am currently on the verge of bankruptcy, mainly due to the debt my ex wife and I accrued when we were married. **I thought I had 'done my bit' by agreeing to take on the debt as part of the divorce settlement as long as my ex didn't ask for maintenance.** What a waste of time that was!!!”

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“I was paying 50 pounds a week at that time which was a third of my take home pay. I was then assessed and told to pay 78 and was told to survive on 120 after 45 pounds for Rent 20 for Council tax, I was left at income support allowance ... I tried to end my life.”

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“If this continues I and my partner will be forced to lose our house because we have no extra income after the CSA take what they want. Someone has to do something - my partner is nearly close to a breakdown.”

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“I am married to a fantastic guy who was married before with one child - his wife left him and he has never refused to pay. He has been consistently hounded for 8 years by the CSA at times paying over £500 per month because of his earnings, working away from home 6 days a week. Because of this now he does not earn as much or work as much which ultimately affects our lifestyle, however **we owe thousands in back pay** caused by the CSA not getting in touch for over a year. We have been instructed to pay this back over the next 2 years. **This is currently being paid by a family member as we cannot afford to pay it.**

**I have been told by the CSA that I should work more to earn more in order to support him to pay his CSA!** I love our step-child very much whom we see every weekend and have never let or will let the CSA trauma affect our relationship as a family however I do feel let down by the government as an owner occupier and employee who has never cost society a penny and who is now struggling to work to support my own child. I do understand that there are some single mums/dads out there who are trying to work to support their children and some who find they have no alternative than to be on benefit but surely there should be some responsibility on both parents to support their children and this should be more equally monitored.”

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“I divorced my wife not my kids and yes I had a private agreement but then she got greedy, I am stuck on the 1992 legislation and am paying over the odds.

I pay and always have ... I want a reasonable person to assess my case because even though I have uprooted my life, **I still get no allowance for actually having my daughter because I do not fit in with the 2 in 7 rules due to shifts ...**”



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“Hi I hope the new agency will do two things:

Firstly that they will CONSIDER CIRCUMSTANCES before demanding money from an absent parent. e.g. the parent leaves the house, car and all family possessions to his wife who has forcibly kept the children and refused him any paternal contact with the children. In this case the father had become homeless and heartbroken at not seeing his children.

Secondly that the parent making the demands is MEANS TESTED.

e.g. a wife who is a solicitor and earning over £70,000 a year is demanding the maximum from her husband who is earning less than half her wage. He is also forced into borrowing money to fight for Contact with his children, paying the mortgage on the house to home his children plus paying maintenance and having to rent somewhere to live and buy all new necessities.

This is an actual case that I am familiar with.

The rich wife continues to make further demands while refusing to allow Contact.

Will these very practical Conditions be met?”

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“I don't class myself as an absent father as I have as much to do with my child as I possibly can. **If I were on the new rules, I have my daughter stay with me regularly enough to have the "shared care" apply, as I am on the old rules I don't get this.**

**We pay for her when she is with us, we buy her what she needs and we are paying for regular hobbies/clubs she takes part in with us yet the CSA take none of this into account and treat me like an absent father who wanted nothing to do with her.** Our earnings are far less than that of the mother and husband who is in the navy yet I have to pay toward their new extension, double glazing, carpets throughout and holidays abroad yet I can't afford a mortgage.

The whole system is unfair on those that try and do their best in already difficult enough circumstances!”

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“Most fathers of children they are separated from are still present in their lives and contributing to their financial support. ... It is hard to see this as a level playing field when CSA assessments **do not take account of fathers' commitments but are generous toward mothers** who by contrast are seen as heroic single mothers abandoned by feckless men folk. For example benefits such as working families tax credits do not take into account contributions from fathers, host of other benefits are also on hand (such as council tax relief). ... **My ex wife works 16 hours per week, she receives monthly £600 from the taxpayer in addition to her wage, £370 from me, our daughter (residing mostly with her) receives £120 to carry on in her 'A' levels.** My ex does not

work full time despite re training and being a qualified teacher. She neither wants to nor needs to financially. **I am proud that I have contributed to the financial needs of all my children. However my new partner is rightly aggrieved by the unfairness of the above situation which is hard to morally justify.** Our two children are worth £111 (reduction in CSA assessment). My one remaining child by my ex wife pulls in a staggering £1090 per month in combined payments.”

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“How desperate do fathers have to get to make people listen to their plight?”

222

“Fathers already accept their responsibilities and are willing to pay a 'fair' contribution towards the upkeep of their children.

I have constantly struggled to make these payments and keep my 'head above water' whilst my ex-wife manages to have the funds to buy and keep 4 horses!!”

224

“My son has always understood he has to pay but this amount is untenable. ... Recently the situation has become so bad we his parents are having to help him out or he would go under. We as pensioners do not get this amount to LIVE on from our state pensions so how come 1 child is assessed at this level? My son is close to the edge.”

228

I agree that all absent parents should pay something towards the upbringing of their children but when o when will the amount paid be assessed fairly? The answer I fear is never. **I have been paying over £500 a month since the late 90s nearly half of my total take home pay, and I am still paying. I have had to stay with friends and relatives because I couldn't afford anywhere to live for the last 5 yrs.** I recently received a letter from the CSA saying that my payments are due to finish next year(2009) but I will still owe £6000 to the government which must be paid now and that **they will be making a deduction of earnings of £160 a month on top of what I am already paying to clear the outstanding amount. How on earth is that fair? Do I jump off a cliff now because, like many others, that is how I feel?**

235

“I am sick of fathers being blamed for being absent and not paying. The system is entirely unfair. **The father can do all the running around, feed the children most days but pay a fortune to mum because they went to hers to sleep.**”

240

“She got the house, car and the shares and I walked away with the clothes on my back. She refuses to let me see my daughters and now the CSA are taking 40% direct out of my wages.”

258

“Why bother? All these horror stories, all the broken families, all the hurt, all the pain, all the suicides yet no government will deal with it!

No one seems to have the power to stop the CSA not even the courts who are supposed to be the bastion of justice in our society!”

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“The CSA have decreed that his "protected earnings rate" is a little over £200 per week - a sum that is not easy to live on, especially when the cost of living has been rising considerably.”

267

“I thought the CSA was a brilliant idea when it first came into being. I believed that every parent should support their children. However my own experience of the CSA was dreadful. ... I then rented a two bedroom terraced house near to my children and enable them to stay with me when they wanted to. Then the CSA rang me for payments. **After being assessed I couldn't believe just how much I had to pay (!) bearing in mind that I had nothing from the marital home except my clothes and personal items - and bearing in mind that I needed to get back on my feet somehow.**

I felt I was treated as one of those dads who just didn't care. **They knew how I felt, when they rang me and I broke down each time even threatening to end my life as I just could not see why it was worth living anymore.** I was forced to move into a bedsit as I could no longer afford the little house.

I lost everything. My family was the thing I cared about the most and I lost it all. My children were certainly affected by it all”

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“I left with nothing but debt and three black bags. As she wasn't working all the loans and cards were in my name. She still lives in the council house with her new boyfriend while receiving benefits for being a single parent. I however am living hand to mouth because of the CSA.”

276

“After reading all these posts it's clear that yes, there are two sides to every story but that many fathers are getting a VERY rough deal. The legal system, the benefit system, much of society is against them.”

277

“The CSA took the first payment from my employer and **I was left with 48 pound for a full weeks work as a skilled carpenter**

**I still have my sons every other week but now lost my rented house so have to get the thinking head on for their next visit.**

Don't forget all you parents that are struggling for payments to be received **she only has a half million pound house poor thing.....**Ps also have letters from the House of Commons to say the system is not designed for me. So fight we might but lose we will”

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“I think the trouble with the CSA is the amount they want to take off the NRP.

When I was assessed 8 years ago they based my payments on an amount that was about £250 more than I took home, because they didn't allow for all of my pension, which I had been paying for years. They also never allowed any deductions for council tax.

**I was earning £20,000/year at the time. After I had paid all my bills I was left with £30 per month to clothe and feed myself.”**

282

“As usual, the story of the CSA centers on the mothers (I am sure there are plenty too) whom are being failed, but forgets about the lives of fathers in this country which are being ruined by them. I have paid the mother of my child since we separated, to discover she had been claiming benefits illegally. The CSA contacted me to demand £2500. When I produced proof of payment to the mother, they said the mother did not receive them- they were bank-to-bank transfers. **I have lost my job, on anti-depressants and been told they are going to take my passport, driving license or force me to sell my home.**

They have destroyed my life.

**A person in my street was left with £15 a week to live on by the CSA - he eventually committed suicide.”**

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“I empathize with all the heartfelt and angry stories above from all those fellow Fathers who, like me, feel offended by the term ‘absent’ parent. I have paid continuously for 15 years without fail.

I divorced in 1992, gave her my house so that OUR kids could continue to live in the same surroundings and to the same standard of living, and not have the public cost to be housed by the council. By doing so, my Ex immediately obtained equity of £70k+ and took over a very small mortgage which was a fraction of the money the council would need if they re-housed her and our children at that time. **We agreed all settlements and maintenance, and indeed the Courts commended our agreement, and seal stamped it with approval. Six months later, the CSA contacted me and told me they were doubling my payments, no negotiation and no appeal. Five years later, the CSA contacted me again and said their assessment was incorrect and placed £5000 arrears against my account, no negotiation or appeal procedure.**

I received a phone call from the CSA yesterday (23/10/08) as my youngest is now 19 years and my file has been closed. The CSA representative demanded either, full payment of the arrears, or they would send a ‘payment order’ (same as debt court order) direct to my employers to DOUBLE my current payments until arrears paid. The CSA representative gave me 3 days to come up with £5000 or the court order would be sent. I have continuously paid for 15 years without fail, **I fully understand my obligations and responsibilities as a parent but I will never accept or understand how an organization can overturn a personal and court approved (and commended) CLEAN break that has affected me so much over the past 15 years.**

**If I don’t come up with £5000 a court order will be placed against me that could affect my credit rating forever, some loyalty to a Father who has paid continuously and religiously for 15 years without fail, and who has not seen his kids for 10 years due to a vindictive decision made by their Mother. I miss my children dearly, not one day goes by without a thought about them.”**

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“I can understand how absent fathers can contemplate and sometimes actually go through with taking their own lives.”

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“This will sound bad, but I am glad to see that I do not suffer alone.

The money they are taking is destroying me and my family, my other two children are suffering and to be honest I estimate that we will lose our house in the next few months”

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**“I am losing money every month by working and I have no choice now but to quit work.** My house will be sold, and I, my new wife and her two children will be out of a home. I will face bankruptcy, but I have been informed by the CSA that under their new rules if I go bankrupt the debt to the CSA still stands.”

304

“My daughter is actually 19 now and I am heartily sick of paying money to my ex-husband to enable him to go on holiday etc. whilst I struggle to pay my bills.”

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“I’m typical of most I suppose, poorly assessed beyond my means to pay (in order to generate arrears it seems). Now left paying 120.00 a week which includes 22.00 arrears payment off my now accumulated 8,000.00.

**I haven’t had hot water or heating in my house for 10 years as I could never afford it with what the CSA leave me to live on . Lawyers advise me to go self employed or on the dole, the internet says get registered as a violent person for exemption or join the TA army.**

I’ve had a moan but I know there are many more of us in greater need than me and far worse off.”

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“They sent me a letter happily informing me I was £750 in arrears and they will be taking £450 a month for the next 3 months+ out of my £1000 monthly wages!! I am now looking at being homeless for Xmas and am thinking about "going on the run" from them.”

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“With regards to the CSA an unfair biased system and I don’t blame any man that quits his job because of them. Some men have taken their own lives.”

*These are just a selection of the comments posted following The One Show programme. There were several requests for a follow-up programme to air the problems more fully and “more fairly”.*

Dr C M Davies, RHUL, 20 July 2012