

For parents who
live apart

child support agency

Gathering information and
calculation



What is this leaflet about?

If you are paying or receiving child maintenance through us under the old scheme, you may be sent this leaflet because you or the other parent of your child have asked us to work out again how much child maintenance you should pay or receive.

This leaflet reminds you how we work out child maintenance, what information we need, and what happens after we've looked at your case again.

This leaflet only covers 'old scheme' cases – where applications for child maintenance were made between 5 April 1993 and 2 March 2003. We use different rules to work out child maintenance on cases set up on or after 3 March 2003, which are known as 'current scheme' cases. To find out more about current scheme cases, visit **www.csa.gov.uk**.

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.

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 12 April 2010, 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.

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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 35.

If you want to make a family-based arrangement, rather than one 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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Why would the CSA look again at the amount of child maintenance that must be paid?

Child maintenance is regular, reliable financial support that helps towards the child's everyday living costs. The parent who does not have main day-to-day care of the child (the non-resident parent) pays child maintenance to the parent who does have main day-to-day care (the parent with care). In some cases, this person can be a grandparent or guardian.

When we worked out how much child maintenance should be paid in your case, we used information given to us by both parents about things like:

- how much income you each received
- how many other children you each had living with you that you had to support
- the age of the child or children who the maintenance would be paid for, and
- your housing costs.

We may also have used information from either parent's employer, Jobcentre Plus and HM Revenue & Customs (HMRC).

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If this information has changed, the amount of child maintenance you pay or receive may also need to change.

If you know that the information you gave us has changed, you should ask us to look at your case again.

If the amount of child maintenance changes because of this information, the change will usually only apply from the date you told us about it.

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

If either parent's circumstances change, this can mean 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, if you are a non-resident parent, you **must** tell us if:

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

If you are 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.

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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 £1000. 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.

When does the CSA look again at the amount of child maintenance that must be paid?

We normally look again at the amount of child maintenance that must be paid when either parent tells us that the information we used last time to work it out has changed.

We use our standard process to work out how much child maintenance must be paid in your case.

You can find more about how we work out child maintenance in our leaflet *Your child maintenance assessment and help in meeting exceptional circumstances* (CSA2024). See the back page for details of how to get a copy.

While we are looking at a case again, the non-resident parent must still pay child maintenance on time and in full.

The following is a list of some of the circumstances when we could look at your case again. For more about when we look at cases again, see pages 18–24.

- Either parent's income has changed enough so that the amount of child maintenance that must be paid would change by £10 a week or more.

- We included an amount of ‘protected income’ last time we worked out how much child maintenance the non-resident parent must pay, and their income has changed enough so that the amount of child maintenance they now have to pay would increase by £5 a week or more, or fall by £1 a week or more. (We explain protected income on page 22.)
- Either parent has a new child living with them who does not need child maintenance to be paid for them, and this would mean that the amount of child maintenance that must be paid would change by £1 a week or more.
- The non-resident parent or their partner starts to receive an income-related benefit (Income Support, income-based Jobseeker’s Allowance or income-related Employment and Support Allowance) and has no other income.
- The non-resident parent or their partner no longer receives income-related benefits.
- Care of the child or children is now shared between the parents. (We explain shared care on page 23.)
- A child we included when we last worked out the amount of child maintenance (because the non-resident parent was either paying maintenance for them or living with them) leaves or joins the parent with care’s household, or leaves school and starts work.

- We are given information by an organisation such as Jobcentre Plus, HMRC or a court which leads us to think the amount of child maintenance should change.

We can require both parents to give proof of changes in their circumstances. For example, we may ask to see wage slips to prove that your earnings have changed, or we may ask you both to keep a diary or record of when the child stays overnight with the non-resident parent.

When we have worked out how much you should now pay or receive, we'll send you both a letter explaining what information we have used to work it out, and what you can do if you disagree with this amount.

We can also look at a case again if the person named as the non-resident parent denies they are the parent of the child. To find out more about what happens in this situation, 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.

When do cases move to the current scheme?

If we look at an old-scheme case again for any of the reasons listed on pages 11 and 12, we work out the amount of child maintenance to be paid using the old-scheme process.

We will not move the case to the current scheme in these circumstances.

We only move old-scheme cases to the current scheme when they are linked to new applications for child maintenance made on or after 3 March 2003. For example, we move the first child maintenance case to the current scheme so that both cases are on the same scheme if:

- a parent with care already receives child maintenance for one child, and
- they make a new application for another child, and
- that child has a **different** non-resident parent to the child they already receive child maintenance for.

You can find more information about moving to the current scheme in our leaflet *My case is moving to the child maintenance scheme introduced in 2003 – what will change?* (CSL310). See the back page for details.

If you don't want to move your case to the current scheme, you may be able to agree with the other parent to set up a family-based arrangement (known as a family arrangement in this leaflet) about how much child maintenance must be paid. For free, impartial advice and support in setting up a family arrangement, contact Child Maintenance Options. You can find out more about them at their website **www.cmoptions.org**, or call them on **0800 988 0988** or **0800 988 9888** (textphone).

How does the CSA work out child maintenance under the old scheme?

To work out how much child maintenance must be paid, we follow a standard process set down in law. These 6 steps show how this works in general. For a full explanation of the process, read our leaflet *Your child maintenance assessment and help in meeting exceptional circumstances* (CSA2024).

- 1 We set a basic amount of money needed to look after the child, or children, each week, based on the age and number of children. This is known as ‘maintenance needed’.
- 2 We look at how much income each parent gets after tax, National Insurance and some contributions to an occupational or personal pension scheme are taken off. This is known as ‘net income’.
- 3 Next we look at each parent’s day-to-day living costs – such as their housing costs, travel-to-work costs, and the amount they have to pay to support any children who live with them. This does not include stepchildren. The costs of supporting other children, and how to calculate travel-to-work costs, are based on standard amounts set in law for each child. The money you need for these costs is known as ‘exempt income’.
- 4 We take away the exempt income from the non-resident parent’s net income to give the amount we can use to work out how much child maintenance they must pay. This is known as ‘assessable income’.

- 5 We then use a standard formula to work out how much child maintenance the non-resident parent must pay. This is normally equal to 50p in every £1 of their assessable income until the maintenance needed is reached.
- 6 In some cases, this may mean that the non-resident parent would not have enough money to live on or to support any second family they have. To make sure they do have enough money to live on, we aim to make sure that non-resident parents do not have to pay more than 30% of their net income in child maintenance. We do this by working out a level of 'protected income' for non-resident parents. The only difference to this is if they have to clear debts from late or missed payments. In this case, they may have to pay up to 40%.

We'll send both parents a letter explaining exactly how we have worked out the amount that must be paid and what you can do if you disagree with this amount.

What happens if the non-resident parent can afford to pay more child maintenance?

In some cases, when we have worked out the amount of child maintenance that must be paid, the non-resident parent may have assessable income left over from which no child maintenance has been taken. If the assessable income is more than twice the maintenance needed, we can, by law, increase the amount of child maintenance that the non-resident parent must pay.

If this applies in your case, we'll tell you how much more child maintenance must be paid.

When can there be a change in the amount of child maintenance that the non-resident parent must pay?

The amount of child maintenance that must be paid can change if there is a change to:

- the 'maintenance needed'
- either parent's net income (which might mean that the assessable income or protected income changes)
- either parent's exempt income, or
- the number of nights a week that a child stays overnight with the non-resident parent.

When can maintenance needed change?

Maintenance needed is based on the number of children that child maintenance must be paid for and the ages of those children. It is worked out using standard amounts based on the rate of Income Support personal allowance and family premium. It does not take into account the parents' income or any special circumstances involved in looking after a child.

Because of the way maintenance needed is worked out, it can change regularly. For example, it can change when Child Benefit or Income Support allowances go up or down. This can happen once a year after the Government announces the Budget. Maintenance needed can also change when a child reaches the age of 11, 14 or 16.

If you think any of these changes may apply to you, you should tell us. We'll contact both parents if we think the changes to the maintenance needed will change the overall amount of child maintenance that the non-resident parent must pay.

Maintenance needed can also change if a child leaves the parent with care's household – including if the child moves in with the non-resident parent. You must tell us immediately if this happens.

When can net income change?

Net income is the amount of money that each parent gets from work or from certain benefits (including Income Support, income-based Jobseeker's Allowance and income-related Employment and Support Allowance) each week, after taking off:

- income tax and National Insurance
- any income from shares or other investments, and
- half of any amount you pay into an occupational or personal pension. If the pension is set up to repay a mortgage, only 37.5% of the money you pay into the pension scheme is taken away from your income.

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Net income can change when:

- your earnings from employment (including overtime, commission or bonuses) go up or down
- you move off benefits into work
- you become unemployed
- earnings from self-employment go up or down (because earnings from self-employment can vary more than income from employment, we may look more often at the amount of child maintenance that must be paid when either parent is self-employed)
- earnings from savings and investments, such as rental income, go up or down, or
- earnings from a personal pension go up or down.

We don't include income from other benefits in net income.

For a full list of benefits that we do not include, see our leaflet *Your child maintenance assessment and help in meeting exceptional circumstances* (CSA2024). See the back page for details.

If the non-resident parent or their partner starts to receive an income-related benefit, they won't have to pay the full amount of child maintenance. But they may still have to pay something towards maintenance for their child or children.

If the non-resident parent or their partner stops receiving income-related benefits and moves into work, we normally need to work out how much child maintenance they must pay.

If you know that your net income is changing, you should let us know within 7 days.

When can exempt income change?

Each parent is allowed to keep part of their net income to pay for their basic living costs, including paying for the living costs of any of their own children living with them. This is known as 'exempt income'.

We work out exempt income for **both** parents, using standard amounts based on the Income Support personal allowance and family premium as well as an amount for reasonable housing costs for where you live and an allowance for high travel-to-work costs.

For more information about how we work out exempt income, read our leaflet *Your child maintenance assessment and help in meeting exceptional circumstances* (CSA2024). See the back page for details.

Exempt income can change when:

- the number of children living with you changes – for example, if you have a child with a new partner, or a child leaves your household

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- a child reaches the age of 19
- a child leaves full-time education
- your housing costs change, or
- your travel-to-work costs change.

When can 'protected income' change?

We work out a level of protected income for each non-resident parent to make sure they have enough money to live on and to support any second family they have. If the amount of child maintenance that the non-resident parent must pay would mean they would not be able to keep this protected income, we can reduce the amount they have to pay. We aim to make sure that the non-resident parent does not have to pay more than 30% of their net weekly income, unless they have to clear debts from late or missed payments. In this case, they may have to pay up to 40%.

We work out protected income when we work out the overall amount of child maintenance that the non-resident parent must pay. But we only take account of protected income if the amount of child maintenance that should be paid would mean that the non-resident parent is left with less money than their protected income. We'll only tell the parent with care what the protected income level is if it affects the amount of child maintenance they will get.

Protected income can change when:

- the non-resident parent starts living with a second family (or stops living with and paying for a second family) or has new children
- the non-resident parent's travel-to-work costs change, or
- the net income of the non-resident parent or their partner changes.

Protected income can also change when Income Support allowances or the rates of Child Benefit change.

What happens if the number of nights a week that a child stays overnight with the non-resident parent changes?

If a child for whom the non-resident parent is paying child maintenance stays overnight with the non-resident parent at least 104 nights a year (which works out as an average of 2 nights each week over the last 12 months), this is known as 'shared care' and we can reduce the amount of child maintenance that the non-resident parent has to pay. The reduction will take account of the number of nights the child stays with the non-resident parent.

You should let us know if your circumstances have changed since we last worked out what you must pay because your child or children now stay overnight with the other parent more often or less often. We can then look at your case again and if necessary change the amount of child maintenance that must be paid.

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How soon will the amount of child maintenance alter after the CSA is told about a change?

We aim to work out a new amount as soon as possible after we are told about a change, but you may have to go on getting or paying the old amount for a few weeks.

If the non-resident parent must now pay more than before, they will have to pay the new amount from the date we were told about the change in circumstances – even if we don't say what the new amount is until a few weeks later.

We'll send both parents a letter saying when payments of the new amount must start.

Are there any other factors that the CSA may take into account when working out child maintenance?

Yes. Some of the most common other factors are:

- you have other care costs
- you have high travel costs
- you have existing financial arrangements with the other parent
- you believe that the information the other parent has given us is not correct, or
- the other parent's lifestyle suggests they have access to more money or a higher income than the income we used to work out child maintenance.

Taking account of these other factors is known as a 'departure' from the standard process we use to work out how much child maintenance must be paid. If you have told us that any of these factors applies in your case, we may have already included a departure in the amount of child maintenance that must be paid.

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If you think one of these factors applies to you but is **not** currently included in the amount of child maintenance that you pay or receive, you should let us know. We can then look at your case again and, if necessary, change the amount of child maintenance that must be paid.

You can find more information on what factors we take into account in our leaflet *Your child maintenance assessment and help in meeting exceptional circumstances* (CSA2024). See the back page for details.

What happens when either parent stops work and claims benefits, or starts work and stops claiming benefit?

One of the most common reasons why we need to look at cases again is that a parent stops claiming benefits because they've started work, or starts claiming benefits because they're not working.

You should tell us within one week if one of these changes happens. If either of you knows that the other parent has stopped claiming benefits because they have started work, or started claiming benefits because they are not working, you should tell us about this as well.

What happens when the non-resident parent starts claiming benefits because they are not working?

If a non-resident parent who has been paying child maintenance or their partner starts getting an income-related benefit, we work out how much child maintenance they must now pay. The non-resident parent may not have to pay the full amount of child maintenance, but they may still have to pay something towards it.

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What happens when the non-resident parent stops claiming benefits because they have started work?

If the non-resident parent or their partner stops receiving income-related benefits and starts work, we work out how much child maintenance they must now pay.

What happens when the parent with care starts claiming benefits because they're not working?

In the past, if the parent with care or their partner was getting income-related benefits or Pension Credit and was getting child maintenance, the parent with care **may** not have got their full amount of benefits. However since April 2010 the amount of child maintenance that the parent with care receives will not affect their benefits.

When and why can you look again at how much child maintenance must be paid if the non-resident parent is self-employed?

If a non-resident parent is self-employed, they must still pay child maintenance in the same way as any other non-resident parent. We work out how much they must pay using our standard process explained earlier in this leaflet. The only difference to this is how we work out their earnings.

We usually work out their average weekly earnings for the most recent tax year. If we can't, perhaps because they have only recently started self-employed work, we use details of the gross income of the business – this means all the money it has earned. To work out the non-resident parent's earnings, we take away from the gross income of the business:

- any reasonable expenses paid to run the business (not including capital spending or business entertainment expenses), and
- VAT (value added tax).

When we have worked out the non-resident parent's earnings, we work out their net income in the way described on page 16.

Because earnings from self-employment can change more than income from employment, we may look more often at the amount of child maintenance that must be paid.

If I become self-employed, will I have to change the way I pay child maintenance?

You may have to change the way you pay child maintenance if you worked for an employer before becoming self-employed and paid child maintenance through a deduction from earnings order.

If you used to pay in this way, you must tell us within one week so that we can arrange a different method of payment. In general, we recommend that non-resident parents who are self-employed pay either:

- by standing order direct to the parent with care, or
- by direct debit through us.

It is a criminal offence, if you have been paying child maintenance through a deduction from earnings order, not to tell us that you have become self-employed within one week of the date of doing so.

What happens after the CSA has looked again at the amount of child maintenance?

When we have looked at your case again, the amount of child maintenance you pay or receive may rise or fall. We'll send each parent a letter telling them the result. If the amount of child maintenance that must be paid has changed, we'll also tell you the new amount and when it must be paid.

In most cases, we recommend you keep the same payment arrangements. You should continue to make or receive payments on the agreed dates and in the agreed way. The only thing that will change is the amount.

If you would like to change the way you receive payments, get in touch with us to discuss the options. You can find a number to call or address to write to in the top right-hand corner of the last letter we sent you. Please have your reference number or National Insurance number ready when you call, or state it in your letter.

You can find more information about the different payment options available in our leaflet *Your child maintenance assessment and help in meeting exceptional circumstances* (CSA2024). See the back page for details.

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Remember that if you are a non-resident parent and you don't make full payments on time, this may cause your children hardship.

Missed payments

If you are late in making a payment, or have missed a payment, you can pay the amount due using a credit or debit card, or through online banking. Please call the number at the top of the last letter we sent you.

What happens if a parent does not give the CSA the information it needs to work out child maintenance?

If you are arranging child maintenance through us and don't give us the information we need, we can take action. As well as the action explained on page 10, we can do the following:

- If the **parent with care** does not give us the information we need we can close the case and the parent with care will not receive child maintenance.
- If the **non-resident parent** does not give us the information we need to work out child maintenance or to look again at the amount of child maintenance they must pay, then we can make an interim maintenance assessment.

We can make different kinds of interim maintenance assessments. The most common sets the amount to be paid at one-and-a-half times the maintenance needed. But if we think the non-resident parent can afford to pay more than this, we can make an interim maintenance assessment for a higher amount.

For more information on interim maintenance assessments, read our leaflet *Your child maintenance assessment and help in meeting exceptional circumstances* (CSA2024). See the back page for details.

What happens if I disagree with the CSA's decision?

If you think the child maintenance calculation is wrong or no longer accurate, you can ask us to look again at how we worked it out.

We'll send you a letter explaining our decision and try to answer any questions you asked. If you think our decision is wrong, you should phone or write to us and tell us why. The address and number will be on the letter we send you.

We'll look at the decision again. If we find the decision is wrong, we'll change it. If we can't change the decision, we'll tell you why.

If we decide to reduce or increase your payment, the new payment will start from the date we were told about the change in circumstances – even if we don't say what the new amount is until a few weeks later.

We'll send both parents a letter saying when payments of the new amount must start.

If the non-resident parent must now pay more than before, they will have to pay the new amount from the date we were told about the change in circumstances.

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.

If you would like to talk to someone about your case, you can call our 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.

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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.

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

Your child maintenance assessment and help in meeting exceptional circumstances

(Reference: CSA2024) For all parents

How to appeal

(Reference: CSA2006(A)) For all parents

Paying child maintenance direct from your earnings

(Reference: CSA2034) For non-resident parents

Notes for non-resident parents who are self-employed

(Reference: CSA2095) For non-resident parents

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

(Reference: CSL306) For all parents

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

(Reference: CSL308) 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

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, 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, if child benefit is still being received, 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 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 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.

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 failed to agree a payment method.

Departures

Departures allow us to take account of certain other factors when we work out child maintenance, such as extra costs the non-resident parent has to pay to visit the child.

Exempt income

The amount of net income each parent is allowed to keep for their basic living costs, including paying the living costs of any of their own children living with them.

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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.

Interim maintenance assessment

If the non-resident parent does not give us the information we need to work out how much child maintenance must be paid, we can make an interim maintenance assessment. This assessment means that the non-resident parent may have to pay child maintenance at a higher rate until they give us the information we need to work out the right amount.

Maintenance needed

The amount of money needed to pay for the basic day-to-day costs of looking after a child (or children).

Net income

Net income is the weekly amount of income (usually pay or salary) left after taking off:

- income tax
- National Insurance
- half of any amount you pay into an occupational or personal pension. If the pension is set up to repay a mortgage, only 37.5% of the money paid into the pension scheme is taken away.

Income can also include certain benefits, tax credits and occupational or personal pensions. Bonuses and commission also count as pay or salary.

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 include half of the Working Tax Credit in the child maintenance calculation. We don't count Working Tax Credit as income if the non-resident parent earns less than their partner.

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 who therefore 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.

Protected income

We work out a minimum amount of weekly income for the non-resident parent to make sure they are left with enough money to live on, and to support any second family they have, after paying child maintenance. This amount is known as protected income.

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

You can get any of our 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 bureaux may have one. Textphones do not receive text messages from mobile phones.

CSA2001

June 2011

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A service provided by the Child Maintenance
and Enforcement Commission

ISBN: 978-1-84763-529-7

COI ref: 296094

