



/guide

Your questions answered

HOW MUCH CHILD MAINTENANCE SHOULD I PAY?

The purpose of this Stowe guide is to explain how much child maintenance you should be paying.

There is not a standard amount of child maintenance that everyone pays as there are different criteria and circumstances which can impact on the amount.

These include how many children there are, how much the parent responsible for paying maintenance earns and how much time the children spend with each parent.

What is child maintenance?

Child maintenance is the financial arrangement between two parents to cover how a child's living costs will be paid for when one of the parents no longer lives with them. It's made when you've separated from the other parent (or if you've never been in a relationship).

When is child maintenance paid?

Child maintenance should be paid when the parents of that child are no longer living together in the same household, or on occasions when the parents never lived together.

Both parents are responsible for financially supporting their child. This is regardless of whether a parent chooses not to see or have a relationship with their child.

Who decides the minimum child maintenance I should pay?

The minimum amount of child maintenance you should pay is directed by the Child Maintenance Service (CMS). The CMS confirms that you will have to pay child maintenance to the other parent when your child (or children) does not live with you for an equal amount of time and therefore spends more nights with the other parent.

How does my income affect how much I pay?

The amount you will need to pay as child maintenance is assessed on your gross income. This is defined as your total income from employment/self-employment before tax and national insurance but after pension contributions.

How does the number of children affect how much I pay?

The child maintenance you will need to pay will take into account and make deductions for whether you already have any other children living with you at your address and how many children in total you will be paying child maintenance for.

If parents equally sharing the time spent with the child, does this impact on maintenance?

If your child spends an equal amount of time with you and the other parent which is clear, child maintenance will not be payable. Neither of you will have to pay child maintenance to the other parent for that child.

Do I have to pay for children from another relationship?

Yes, you have an obligation to pay child maintenance for any child that you have.

What am I expected to pay?

The government has a helpful [online calculator](#) which can be used to work out how much child maintenance you should be paying.

Is there a maximum level of income that the child maintenance will assess?

Significantly, if your income exceeds £3000 gross per week, the calculator will provide you with the maximum assessment. This means that even if your income is greater, the CMS will not make you pay more. However, the other parent may then have the option of applying to the Court for a "Top Up".

What should the child maintenance cover?

Child maintenance is intended to contribute towards the child's everyday living costs such as food, clothing and housing.

It is usually expected that any extracurricular activities or holidays would not fall part of this everyday cost. Similarly, school fees would not be covered by child maintenance and would be seen as an additional expense.

Can we arrange child maintenance between ourselves?

The ideal situation would be that you would agree with the other parent how much you will pay them. This may, for example, be the amount stated on the child maintenance calculator (see above). You may also decide to offer additional payments on top of your obligation for example for extracurricular activities, school uniform, school trips, day to daycare, school fees etc.

However, if you cannot reach a private arrangement, then you can make an application through the CMS. The child must be under the age of 16 or under 20 if they are in approved education or training to be applicable for a CMS assessment.

When does child maintenance stop?

Child maintenance payments would usually stop when a child turns 16 unless they are in full-time secondary education which would mean that child maintenance would continue until the child finishes their A-Levels, or is 20 years old, whichever is the earliest.

In instances where the child decides to go to university, some parents may decide to provide additional funding to the child directly or to one parent to assist the child during their tertiary education.

There are cases when the child maintenance may stop earlier, for example when the child starts spending their time equally between the parents.

Need more information?

Call our Client Care Team on **0330 838 7456** to speak with one of our specialist family lawyers or visit www.stowefamilylaw.co.uk