
CHILD MAINTENANCE



CHILD MAINTENANCE CALCULATOR A SIMPLE, PRACTICAL OVERVIEW

TABLE OF CONTENTS

01

Understanding Child Maintenance

02

How the Child Maintenance
Calculator Works

03

Income, Overnight Care & Other
Factors

04

What Child Maintenance Covers
(and What It Doesn't)

05

Myth-Busting: Common
Misunderstandings

06

Agreeing Arrangements
Between Yourselves

07

When the Child Maintenance
Service (CMS) Gets Involved

08

Child Maintenance in Higher-
Income Cases

09

If Your Child Lives Abroad

10

Practical Next Steps & Helpful Tools

01 INTRODUCTION

Child maintenance ensures that children are financially supported when their parents live in separate households.

It is a contribution from one parent to the other to help cover a child's day-to-day needs — food, clothing, housing, school essentials, and general living expenses.

This guide gives you a clear, practical understanding of how child maintenance works, how the amount is calculated, and what to do if you can't agree together.

02 WHAT IS CHILD MAINTENANCE?

Child maintenance is a regular financial contribution paid by one parent to the other to support a child's everyday needs.

You can use the official Child Maintenance Calculator here:

<https://www.gov.uk/calculate-child-maintenance>

It applies whether the child lives mainly with one parent or spends time between two homes.



03 WHEN IS CHILD MAINTENANCE PAID?

Child maintenance is paid whenever:

- Parents live in separate households, and
- The child spends more nights with one parent than the other

Even if a parent is not currently seeing the child, they still have a legal obligation to contribute towards their care.

04 WHO WORKS OUT THE MINIMUM AMOUNT?

The Child Maintenance Service (CMS) calculates the minimum if parents cannot agree.

It considers:

- Gross weekly income
 - Number of children
 - Number of overnight stays
 - Whether the paying parent has other children living with them
-

05 HOW INCOME AFFECTS WHAT YOU PAY

The CMS uses gross weekly income, not take-home pay.

Higher income generally results in higher maintenance.

If a parent earns over £3,000 per week, the CMS caps their calculation.

The receiving parent can apply to the court for extra support in high-income cases.

06 DOES THE NUMBER OF CHILDREN MATTER?

Yes — the amount changes depending on:

- How many children the paying parent supports
 - Whether they have other children living with them
-

07 WHAT IF PARENTS SHARE TIME EQUALLY?

If the child spends exactly 50/50 time with each parent, no child maintenance is payable under CMS rules.

Parents may still agree to share extras (uniforms, clubs, trips).

08 WHAT DOES CHILD MAINTENANCE COVER?

Everyday living essentials such as:

- Food
- Clothing
- Housing
- Basic school items

It generally does not cover:

- Holidays
- Clubs and activities
- School fees
- After-school care
- Extracurricular hobbies

These can be agreed separately.

09

MYTH-BUSTING: COMMON MISUNDERSTANDINGS ABOUT CHILD MAINTENANCE

✗ Myth: "If I don't see my child, I don't have to pay."

✓ Reality: Contact has no impact on the obligation to pay. Financial support is always required.

✗ Myth: "The receiving parent must show receipts for how they spend the money."

✓ Reality: They do not. Child maintenance is a contribution, not an itemised expense account.

✗ Myth: "If I buy clothes or toys, I can deduct that from my maintenance."

✓ Reality: You cannot offset purchases unless both parents agree in writing.

✗ Myth: "If my ex earns more than me, I don't have to pay."

✓ Reality: The calculation is based primarily on the paying parent's income.

✗ Myth: "Maintenance automatically stops at 16."

✓ Reality: It continues until 20 if the child is in approved full-time education or training.

✗ Myth: "If I lose my job, the payments stay the same."

✓ Reality: You must inform CMS of income changes. Payments can be reassessed.

✗ Myth: "Maintenance covers all child-related costs."

✓ Reality: It covers basics. Extras are separate discussions.

✗ Myth: "If the child lives abroad, I go through CMS."

✓ Reality: CMS has no jurisdiction. You must apply through the family courts.

10 CAN PARENTS AGREE THEIR OWN ARRANGEMENT?

Yes — many prefer this.

You can:

- Follow the CMS figure
- Agree a higher or more flexible amount
- Split costs for extras
- Record the agreement in writing

If you cannot agree, the CMS can calculate and manage payments.

11 IF YOUR CHILD LIVES ABROAD

If the child lives overseas, the CMS cannot get involved.

Support would need to be arranged through the family court.

12 HELPFUL EARLY STEPS

- Use the CMS calculator for a starting point
 - Keep a simple record of essential spending
 - Discuss how you'll share extras
 - Use email or a parenting app if communication is difficult
-

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