



REPORT

SOCIAL SECURITY

COST OF LIVING

CHILD POVERTY

Minimum Income Standard for non-resident parents with some responsibilities for children

It costs money for a non-resident parent to look after a child who regularly stays with them overnight.

With all child-related benefits currently given to the main carer, it's time our social security system supported non-resident parents to cover these costs.

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Written by: Katherine Hill and Donald Hirsch

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Executive summary

Introduction

This report presents the findings of research looking at the needs and costs associated with a non-resident parent caring for a child some of the time. As a starting point, it makes a specific calculation of the minimum additional spending needed to maintain acceptable living standards by a separated parent whose child comes regularly for overnight stays. It finds that these costs are substantial.

There has been growing recognition of the value of input in the raising of children from a non-resident parent, where this is possible. However, the associated needs and costs have gone unrecognised, particularly in the social security system, which ignores these costs by treating someone who is not the primary carer for a child as if they had no children, allocating all child-related benefits to the main carer. This makes life particularly difficult for low-income non-resident parents who may already be surviving on incomes too low to meet their needs, and who may be making child maintenance payments that also do not take their own child-related costs into account.

Data on non-resident parents is fairly limited, with more focus on child maintenance arrangements, and a lack of non-resident parent perspectives in research on separated families. Even the number of non-resident parents with overnight care responsibilities is not known, although it is clearly widespread, and appears to be of the order of 1 million.

Analysis of household income and poverty also takes account of child-related costs only in the family with primary care. This study starts to fill that gap, by extending the Minimum Income Standard (MIS) to consider costs for separated parents who look after children some of the time.

The research methods

The research uses the MIS method that, through discussion groups with members of the public, identifies what households need for a minimum acceptable standard of living, meeting material needs and enabling them to have choices and participate in society. Eight online deliberative focus groups comprising non-resident parents discussed the needs of a non-resident parent in a specific scenario as a starting point: where a child stays every other weekend, plus an additional 4 weeks over the year. Groups identified the goods and services associated with being responsible for a child in this situation, and how this differs from those of a single adult without children. This was considered separately for a pre-school, primary, and secondary school age child. MIS budgets for a single person were used as a baseline to

calculate the additional costs that a non-resident parent can incur in the given scenario.

Additional needs and costs

The focus groups provided insight into the reasoning behind the decisions reached on where additional needs arise, and the financial impact this has across multiple aspects of life – in the home, doing things together, and other factors associated with having responsibility for a child.

Four overarching themes underpinned the decisions of these groups in identifying specific additional items:

- **It's the child's home.** The importance of a child feeling at home when staying with a non-resident parent means suitable accommodation is required, where the child has their own personalised space and everything they need there to feel secure and welcome, and that they belong.
- **Maintaining a relationship with the child is central.** Making the most of 'quality time' together means covering costs such as activities, holidays and celebrating special occasions, even where these are also provided by the other parent. Having the resources to meet a child's needs and maintain their relationship could take on extra significance because a non-resident parent's time with their child was limited.

- **How needs are met will depend on interactions between the 2 parents.** The scenario used in the research assumes an amicable relationship between parents. Resources are included to help minimise points of friction, such as having enough clothes and equipment in both homes to reduce the need to transport items between them.
- **Looking after a child influences a non-resident parent's own needs.** The role of non-resident parents changes their needs from those of a single adult. While it was recognised that they still need to 'have their own life', priority in budgets was given to spending time and resources on their child.

Specific areas where extra spending was required

Providing a suitable, comfortable and welcoming home

Minimum accommodation was increased from a 1-bedroom flat for a single person to a 2-bedroom flat where a child stays regularly. While it may be possible to 'manage' with 1 bedroom, it was important for the child to feel at home, rather than 'camping out'. Extra costs therefore included a higher rent and furniture for an extra bedroom. Other home costs included safety equipment for a young child and an electric airer to help dry a child's washing at the weekend. Some contribution to a child's technology needs was also included, with the 2 parents sharing the cost of a secondary school age child's mobile phone, and the non-resident parent providing a gaming subscription for a primary school child.

Meeting children's day-to-day needs

Additional costs are required for things that a child uses on a regular basis. This includes having enough clothes available at a non-resident parent's home to cover a child's needs when they stay, including a spare school uniform, thereby avoiding the child needing to bring everyday clothes with them, or to allow for things going missing. Costs for meals, toiletries and healthcare items are based on the time spent with the non-resident parent. Some costs for a child's haircut are also included, which may be incurred on the weekend they visit, and could also be seen as a nice activity to do together. A contribution towards some school-related costs, such as trips or a prom, are also budgeted for – these were seen as more infrequent costs, but important for a child's inclusion and wellbeing.

Activities and spending time together

Non-resident parents would expect to make a contribution to the children's own weekend activities (such as a sports club), as well as spending time doing things jointly. This includes some regular leisure activities including eating out together, as well as a week-long holiday together once a year. This was important to their relationship: on the one hand, it would mean the child would have 2 holidays, 1 with each parent; on the other, a single non-resident parent could cut down on their time away on their own, from a week-long holiday to a weekend break, and this limits the additional cost incurred on holidays. Some money would also need to be

spent on a child's hobbies and/or books.

Gifts and celebrations

Being able to buy reasonable presents for a birthday and Christmas or another significant time was important to the parent-child relationship, again replicating what would be bought by the primary carer, but being offset by a reduction in what a non-resident parent may spend on gifts for friends. A modest budget for festive celebrations was also included.

Transport

Whether a car is needed (as in MIS for families with children) or public transport with occasional taxis could meet travel needs (as in MIS for households without children) will depend on individual circumstances. However, in general, the groups thought a car is needed for a non-resident parent looking after a primary school child, but that in other cases it may not be required. In the primary school case, the parent faces the challenge of getting to work, getting the child to school, and travelling to a range of activities such as weekend sports that they wouldn't want the child to miss out on. Secondary school children are relatively more independent, and pre-school children have a smaller range of travel requirements.

Groups included some childcare costs for a non-resident parent (following the MIS assumption that someone in work may need formal childcare). This covers 1 before and after school

session every other week for a primary school age child, plus a week of holiday childcare for a pre-school and primary school age child.

Adding up the costs to a single adult of a child who visits regularly

The overall additional costs for a non-resident parent with responsibility for a child including overnight stays can come to well over £100 a week, adding to the £440 weekly budget for a single working-age adult in MIS (including rent).

Additional costs vary by the age of the child, from £71 a week for a pre-school child, £127 a week for primary school age, and £111 a week for secondary school age, adding 16% to 29% to a single person's budget. The higher cost for a primary school age child is due to the inclusion of a car, and is reduced by £22 a week if a car is not needed.

Three broad areas account for around three-quarters of these additional costs. Providing an **appropriate home** incurs the largest area of additional cost – renting a 2-bedroom rather than 1-bedroom flat, with the associated extra utility and furniture costs. This is followed by the additional costs for **activities outside of the home** that the non-resident parent provides for or does with the child when they visit – including leisure activities, eating out or having a takeaway, and a holiday. **Transport** also has potentially high costs, especially for primary school age children where a car is included.

While additional accommodation costs do not vary by a child's age, there are increases with age across most other categories, with higher costs incurred for older children's food, clothes, activities, presents, transport and a holiday (which is cheaper with a pre-school child because it can be taken outside school holidays). An exception is childcare, which is not required at secondary school age, but conversely contributions towards pocket money and mobile phone costs are incurred at secondary school age only.

The majority of costs falling on a non-resident parent are in addition to, rather than substituting for, what would be spent by the primary carer. For example, an extra bedroom in the former's home does not save money for the latter. Most leisure activities, eating out and holiday spending also do not reduce a primary carer's need to also cover such costs. Certain costs, though, do have the potential to save money for the primary carer. This includes items where it was considered appropriate for the 2 parents to share the cost, although this sharing requires agreement and cannot be taken for granted by the primary carer. On the other hand, spending on consumables, primarily food and toiletries while the child is with a non-resident parent, directly substitute the equivalent spending by the primary carer. However, at between £5 and £10 a week they comprise only a small part of the costs incurred by a non-resident parent, and would make minimal savings for a primary carer (in the order of around 1% of a MIS budget for a lone parent with 1 child).

Conclusions and policy implications

Based on providing a minimum acceptable standard of living, a single person needs to increase their budget by around a quarter to look after a school age child every other weekend and during holidays, and by around a sixth in the case of a pre-school child. This can place a substantial burden on a single adult, especially if they are on a low income that does not fully meet their own needs. This calculation is a starting point, covering a specific scenario, and costs will vary with different assumptions, such as the number of children or how close to each other the 2 parents live.

The study highlights that for a non-resident parent, meeting the needs of their child involves more than just practicalities and providing suitable accommodation. It is about maintaining the child's wellbeing so that they feel secure, comfortable and valued in the home; maintaining a relationship; and doing things together. While the study focused on needs and costs faced by non-resident parents, rather than child maintenance arrangements, it identified some areas where costs could be shared even though there is potential for maintenance to cover them – such as paying for school trips or pocket money. This reflects the desire of non-resident parents to make tangible contributions to their children's lives, not just financial transfers. However, it is important to note that the majority of costs incurred by a non-resident parent who has a child staying with them, such as costs for suitable accommodation, are fully additional; they are not offset by equivalent savings for a primary carer, who may save as little

as 1% of their total family budget as a result of a child spending time with a non-resident parent. Therefore, public policy needs to consider the income requirements of non-resident parents and primary carers separately, each in their own right, rather than as alternative means of covering the cost of children.

A key policy issue is that the social security system treats a non-resident parent with responsibilities for a child as a single person, which ignores the additional costs highlighted in this study. Potential consequences for non-resident parents on a low income are the risks that children who visit do not have their needs adequately met, or that they are prevented from visiting, with implications for the extent of shared responsibility in their upbringing.

Recommendations

Given that the current working-age social security benefit rates are far below the MIS level, improving the adequacy of Universal Credit support for single adults would provide a better baseline for low-income non-resident parents. However, our specific recommendations address the need for the social security system to recognise the role, caring responsibilities and associated costs for non-resident parents who have children to stay overnight.

We recommend that the Government should:

- Consider introducing an additional child element in Universal Credit for non-resident parents with children staying overnight.
- Apply a Work Allowance in Universal Credit for non-resident parents who provide care for their children.
- Recognise the presence of children in social security support with housing costs:
- For private renters, the Local Housing Allowance should take account of dependent children who stay regularly with an applicant for Universal Credit, as if they were permanently resident.
- Application of the social sector size criteria (often referred to as the Bedroom Tax) for social housing tenants should take account of dependent children who stay regularly with an applicant for Universal Credit, as if they were permanently resident.

1. Introduction

This report presents the findings of research looking at the needs and costs associated with a non-resident parent caring for a child some of the time. The project sets out to consider what budget is needed, at an acceptable minimum level, for a parent who incurs costs as a result of responsibilities for a child for whom they are not the primary carer. Specifically, it investigates, as a starting point, the level of these costs in the situation where a child stays regularly overnight, which has substantial implications for the expenses a parent incurs in order to meet a child's needs, and their ability to adequately do so.

This research is relevant for 2 main reasons. The first is that, despite the fact that many non-resident parents have responsibilities for sharing care, the associated needs and costs have gone unrecognised, most particularly in the social security system. The second is that there has been growing recognition of the value of input in the raising of children from a non-resident parent, where this is possible. The risk is that parents who are unable to afford to look after their children, even for some of the time, will be limited in the extent to which they can contribute to their children's upbringing. This can have implications not only for parents, but crucially in helping to meet the needs of children.

Given their high rates of poverty, there has rightly been considerable attention given to the adequacy of incomes of lone parents who are the primary carers of their children. However, such consideration has not been evident for parents generally described as 'non-resident', even though their children may indeed live with them for some of the time. The social security system reflects this focus on the primary carer, and in the minority of cases where care is shared equally, benefits are assigned to the parent identified as having 'main responsibility'.

While Department for Work and Pensions Separated families statistics

(<https://www.gov.uk/government/statistics/separated-families-statistics-april-2014-to-march-2022-experimental/separated-families-statistics-april-2014-to-march-2022-experimental>) show the impact of child maintenance payments on both the receiving and paying parent, both this and wider data on household incomes do not adjust ('equivalise') non-resident parents' income for the cost of having responsibility for a child (as they do for primary carer families).

While exact figures are elusive, it appears that in the order of 1 million parents live without children permanently in their households but have their own children regularly staying overnight. While child maintenance liabilities do take account of overnight stays, the social security system does not consider these parents to have any children living with them, and the amounts that they receive in benefits, including for housing, do not recognise the potential additional costs of looking after children. This study aims to estimate the minimum level of such costs.

Discussions about the sharing of responsibility for children in separated families have produced considerable debate and controversy in recent years. While noting some of the issues raised, which is an important part of the context of shared care, this project does not seek to research or comment on issues of child custody, the needs of primary-carer households or the appropriate level of child maintenance. Its focus is on a so far mainly absent part of the picture: the needs of households headed by a parent who is not the primary carer, but has 1 or more children staying with them on a regular basis. An accurate term for this group may be 'parents with partially resident children', but in consultation with our project advisory group and parents living in this situation we found that the term 'non-resident parent' is more familiar and more readily understood, and so we continue to use this as a shorthand.

Sharing care between separated parents – a contemporary paradigm

Traditionally, the issue of caring for children whose parents had separated was looked at largely through the prism of 'custody'. Full responsibility was generally awarded to 1 parent, most commonly the mother. This was changed, initially by the Children Act 1989 and subsequently by the Children and Families Act 2014, which refers more flexibly to 'child arrangements' to describe where the child will spend their time. In most cases this names a 'primary carer', but it is also possible to have equally 'shared care'.

In the 2014 Act (in provisions applying to England and Wales¹), these changes were explicitly linked to the potential advantages to children of having both parents involved in their upbringing where possible, leading to the encouragement of co-parenting. Specifically, in the case of court orders, it introduced a ‘presumption that, unless the contrary is shown, the involvement of a given parent in the life of the child concerned will further the child’s welfare’.

This presumption has caused considerable controversy. A 2022 House of Lords report (<https://committees.parliament.uk/publications/31839/documents/179148/default/>) gave an excoriating assessment of the failed implementation of the Act, and specifically cited grave concerns that the presumption had led to family courts taking insufficient account of the risks of parents being involved inappropriately (for example, where there was a history of abuse). This was based in particular on a set of cases examined by a 2020 Ministry of Justice-commissioned study (https://assets.publishing.service.gov.uk/media/5ef3dcade90e075c4e144bfd/assessing-risk-harm-children-parents-pl-childrens-cases-report_.pdf), the publication of which led to a new review of the policy, still underway. Conversely, the House of Lords report cited some concerns that there is still a bias in the system against fathers having access to their children, but said that these are based on anecdotes, contradicted by academic evidence.

It is important to recognise that courts are involved in only a small minority of cases determining child arrangements (Haux et al, 2017; Hitchings et al, 2023). Most are agreed

informally between the parents concerned (family-based arrangements, voluntary financial or non-financial arrangements) or, where they were unable to reach private arrangements, the Child Maintenance Service can be used to calculate and, if required, to collect financial support. Although figures vary, a substantial minority of parents do not have arrangements in place (DWP, 2022; DWP, 2023; Hitchings et al, 2023). A survey of separated parents found that income, affordability and the quality of parental relationships were key factors influencing support arrangements (DWP, 2022). Groups such as Families Need Fathers and Future Men promote a positive and collaborative approach to co-parenting. At the same time, the potential for conflict and contested arrangements remains. In this context, a better understanding of the costs incurred in co-parenting can contribute to discussions around the development of fair and feasible arrangements, enabling both separated parents to be involved in their children's lives.

Caring arrangements in separated families: patterns and trends

Data on separated families is fairly limited. Some recent resources provide information on child maintenance (financial and care) arrangements (DWP, 2023; DWP, 2022; Hitchings et al, 2023). The 2 latter studies include findings both from parents with care and from non-resident parents; DWP (2022) noted the lack of non-resident parent perspectives in previous research on separated families, and a need to 'bridge the evidence gap'. However, there is a lack of wider information to provide an up-to-date picture on non-resident parents and their contact

with, or shared care of, children. Census data shows whether a child has a second parent or guardian's address (ONS, 2023), but more generally, household surveys classify children as living in the household of their primary carer, with no account taken of any part-time residence with the other parent when classifying their household. Supplementary information may be collected about children in separated families, but this is not done on a consistent basis. Specifically, the most relevant survey for this purpose, Understanding Society (<https://www.understandingsociety.ac.uk/>), collects information about separated parents differently when talking to the primary carer and the non-resident parent, based on the adoption of different questions in each of these cases from 2 previous surveys that were combined into Understanding Society (Haux et al, 2017). It has been shown how better data collection can be designed (Bryson and McKay, 2018; Lut et al, 2022), but in the meantime, information based on existing estimates can provide some context:

- There are about 2.5 million separated families in Great Britain raising 4 million dependent children (DWP, 2023).
- The overwhelming majority of primary carers (88%) are mothers, and most non-resident parents (89%) are fathers (DWP, 2023).
- While most (75% of non-resident parents in 1 study) report some contact with their children (defined as more than just a few times a year), and about 6 in 10 report at least weekly contact, more equally shared care remains relatively rare (Haux et al, 2017).

Estimates vary widely and can be difficult to ascertain as separated parents often have

informal arrangements, and parent perspectives on the extent of contact with children can differ (Haux et al, 2017; Hitchings et al, 2023). An estimate using data up to 2014 suggested that care is equally shared in only 3% of cases (Haux et al, 2017), and even though this may have increased, it is still likely to be a minority.

- In terms of overnight stays, one study found that around half (49%) of all fathers who report that they have children for whom they are not the primary carer, said that their children stay with them at weekends or in school holidays on a regular basis (Poole et al, 2016). In a survey of separated parents, of those who reported having care arrangements in place, around 80% involved overnight stays (DWP, 2022).
- One study estimated that about half of separated fathers with regular contact with their children are single with no other children living with them (49%), and around a quarter (25%) have a partner but no children living with them (Poole et al, 2016).

Drawing on these estimates, it is clear that a large number of parents, mainly fathers, are currently living without children for the majority of the time, but regularly have their own children to stay. Of the 2.5 million parents without primary care responsibilities for their own children, half have them to stay regularly, and about three-quarters of these do not have other children living with them. This suggests that nearly 1 million separated parents spend most of the time living without children in their household and some of the time accommodating children.

There is also some evidence that the level of contact between non-resident parents and their children has been rising. For example, between 2002 and 2014 the proportion of such parents reporting that they had had contact more than once a week rose from 35% to 45% (Haux et al, 2017).

Income, poverty and public policy

The non-resident parents identified above are not all in financial need. Many will have sufficient income both to pay child maintenance to their ex-partner and to share directly some of the costs of looking after their children. For those on low incomes, on the other hand, maintenance payments may eat into limited financial resources, while additional costs associated with regularly looking after their children in their homes are not recognised by state benefits where the system treats them as a single adult rather than a parent. This includes Child Benefit, children's elements of Universal Credit and the housing element of Universal Credit where the maximum rent that is supported is linked to these assumptions about family composition. Furthermore, a 'single adult' is not entitled to a Work Allowance (the amount of money that someone can earn before their benefit is reduced) in their Universal Credit assessment, which is applied to people with the main responsibility for a child – the 'parent with care', but not a non-resident parent.

Previous analysis of the impact on poverty of being a separated parent has focused on maintenance. For example, in Skinner and Keung (2016) (<https://committees.parliament.uk/writtenevidence/72369/html/>) it was shown that fathers paying maintenance paid proportionately more of their income if they were in poverty (10%) than not in poverty (8%). Moreover, while 14% of these fathers had incomes below the 60% median income poverty line before paying child support, this rose to 18% after taking into account these payments. Since this calculation was made before housing costs, it is likely to underestimate the effect on the poverty rate, since a given cash transfer represents a greater proportion of income once housing costs are deducted. The 2022 DWP Survey of Separated Parents (<https://www.gov.uk/government/publications/survey-of-separated-parents/survey-of-separated-parents>) notes that affordability was cited as the main reason for non-resident parents not upholding financial child support arrangements, particularly for those on a low income. Problems raised around the unaffordability of child maintenance payments causing 'severe hardship' for low-income parents, and their interaction with the social security system 'distorting work incentives' have been acknowledged, with a commitment by the Government to review the current child maintenance calculation (CSJ, 2017; NAO, 2022; Work and Pensions Committee, 2023).

In considering how the social security system deals with separated families, a 2019 Social Security Advisory Committee paper (<https://assets.publishing.service.gov.uk/media/5e4a9360ed915d4ff8f51bb9/ssac-ocassional->

paper-22-separated-parents-and-the-social-security-system.pdf) pointed out that no account is taken of additional costs for the parents who do not have main responsibility for a child, and recommended that the DWP review arrangements for this group. While leaving open the issue of how benefits could address additional day-to-day living costs for separated parents, it made the specific recommendation that the Local Housing Allowance be adjusted for those with whom children stay overnight. It proposed that under-35s in this situation be given allowances based on a 1-bedroom flat rather than a shared accommodation rate, and that all separated parents with more than 1 child visiting should be given an additional room for each additional child. This proposal raises the issue of where a first visiting child would sleep in a 1-bedroom flat – whether, for example, a sofa in the living room is considered adequate, as this would be considered overcrowded in a permanent residence arrangement.

Developing benchmarks beyond the single-household family

A striking conclusion of this evidence is that neither policy nor research and statistics has been very good at catching up with the diverse ways in which families live, specifically in cases where they are spread across households. Both benefit entitlements and the measurement of household income operate under the assumption that children are the responsibility only of 1 household. As we have seen, this is an increasingly inaccurate picture. If society values greater involvement of both parents in the upbringing of their children, it will need to move beyond the single-household family model when considering how children's needs can be met.

As an initial step, this study extends the Minimum Income Standard (MIS) to cover the case of a separated parent who lives as a single person for most of the time, but has a child for regular overnight visits. MIS is a research programme that regularly considers the minimum needs of different kinds of household. It does so by consulting groups of members of the public with experience of living in these household types. So far, when looking at families with dependent children, it has only considered the cases of households where children live full-time, either with both parents or with a single parent. It has also considered the case of a single person living on their own. The present study investigates what additional costs are incurred for such a single person if they have regular caring responsibilities for a child, including overnight stays (see Chapter 2 for a description of the methodology).

In practice, there is wide variation in the child arrangements of separated families. This study cannot cover all situations, but in an initial first step, focuses on a case with 3 key features: a separated parent who is not the primary carer and has some contact with their child, but not equal shared care; some regular overnight stays are involved; and the parent lives on their own for the rest of the time. This addresses situations where the additional cost of care will be significant because it involves the need to provide a home in which the child lives for some of the time. Focusing the research on the case of a single adult makes the estimation of additional costs more feasible, rather than that of a parent who may have re-partnered and lives with other children, where it would be more complicated to identify what additional costs are incurred. While this study and its results focus on the particular example described, the

research is intended to be a starting point in providing evidence about the range of needs and costs associated with being a non-resident parent. As such it will have relevance for costs faced by separated parents in other situations, albeit not representing an exact calculation of their magnitude.

The rest of this report is structured as follows:

- Chapter 2 describes the research methodology.
- Chapter 3 sets out the range of needs and budget areas that are impacted through having caring responsibilities for a child some of the time.
- The additional costs and their effect on the MIS budget of a single person are presented in Chapter 4, as well as the potential impact on a primary carer's costs.
- Conclusions and policy implications drawn out in Chapter 5.

2. Methodology

The research uses the Minimum Income Standard (MIS) approach to consider the minimum acceptable living costs for a non-resident parent who has responsibility for a child some of the time. While we have previously used the MIS approach to look at differences in needs and costs of, for example, living in London or a rural area, living with visual impairment, or where families have an adult child living at home, this is the first time it has been drawn on to explore the situation of non-resident parents. This chapter briefly outlines the MIS method, before setting out how it was drawn on in the context of this study.

The MIS approach

The MIS is the income that people need in order to reach a minimum socially acceptable standard of living in the UK today. Fundamental to MIS is the definition that was devised by the public and has been used since the research began in 2006:

A minimum standard of living in the United Kingdom today includes, but is more than just, food, clothes and shelter. It is about having what you need in order to have the opportunities and choices necessary to participate in society.

As set out in the definition, MIS is about more than just survival – it includes items that the public think people need in order to be part of society: to be able to take part in things, have choices in life and live with dignity on an ongoing basis, not just a short-term stopgap. However, it is based on minimum requirements and as such it covers needs, not wants, and necessities, not luxuries.

The MIS method involves a sequence of discussion groups with members of the public who have detailed negotiations to agree the goods and services that a household would need in order to achieve this minimum acceptable living standard. Groups are composed of participants from the particular household type under discussion. They go through all aspects of the budget including quantity, quality and duration of items required inside the home, and what is needed for life outside. The aim is to reach consensus through an iterative process, whereby researchers feed back information from one group to subsequent groups to check agreement or resolve differences of opinion. In certain areas, for example nutrition and energy use, relevant experts check the budgets. The resulting lists are priced to construct weekly budgets, and the research is reviewed and updated regularly to keep it up to date (Davis et al, 2022).

Using MIS to look at the needs and costs of non-resident parents

The study comprised a series of 8 focus groups with non-resident parents, conducted between March and September 2023. Each group was made up of between 5 and 8 participants from across the UK. Participants were predominantly fathers, but most groups included a mother too. Given the MIS approach of holding groups with people whose circumstances reflect the household under discussion, we aimed for parents who had a child or children to stay overnight less than half of the time, so that they were not sharing care on an equal basis or a primary carer. Within this, participants had a wide range of shared care arrangements, ranging from seeing children monthly to several days a week. Participants had responsibility for dependent children up to age 17. Most participants lived alone when they did not have their children to stay or had recent experience of doing so (although a few lived with a partner or family members).

All of the groups took place online using Zoom and were convened by 2 researchers (the report authors). While holding groups online presented some technical challenges at times (connection issues), it was necessary because it would have been extremely difficult to find enough people, in the specific circumstances required, to take part in an in-person group in a local area.

Orientation group and specifying the case study

The first group ('orientation stage') was with non-resident parents who had children across a range of ages. This group served several purposes. First, it acted as a sounding board, to provide context about the issues the research covers, and an overview of which areas of a non-resident parent's budget are affected by their caring responsibilities. Second, the group developed a vignette or 'case study' that was needed for the next stages of the study. This is because in MIS, group members are asked about the needs of a hypothetical individual so as to depersonalise discussions and help to avoid focus on their own individual needs and preferences. It is recognised that this research cannot cover the wide range of non-resident parent circumstances, so the group was tasked with developing a case study that could be seen as a 'typical' situation, which was realistic and that people could relate to. Three separate case studies were used in the project in order to capture the varying needs of different age children – these covered pre-school, primary and secondary school age – with an example (including name and age) used in the case study to help participants think about their specific needs. These are combined in the case study description below:

Joe/Joanne is single and lives in Derby. His/her daughter/son aged (3 or 7 or 14) stays with them from Friday afternoon to Monday morning every other week, and for 4 weeks across the year/school holidays. Both are in reasonable health. The child's other parent lives in the local area and they are on amicable terms.

Key features of the case study are that it involves overnight stays, the weekend goes from Friday to Monday so includes interaction with school life and also covers some longer periods of time during holidays. The scenario also assumes that parents live locally to each other² and are amicable. While for many parents this will not be the case, the group agreed it was a reasonable starting point. They felt that this scenario could act as a baseline from which costs may increase: for example, living a significant distance apart would affect travel needs in particular, and tensions or lack of communication may affect any sharing of items or costs between parents. As explained in Chapter 1, costs will also vary from this 'simple' case of someone who has responsibility for only 1 child and lives alone the rest of the time. As in MIS, the location is defined as urban – Derby was used as an example, but it could be another urban town or city – but a stipulation is that it is not in London. This is because needs and costs in London can be different from other settings, such as for housing or transport, and the same applies with a rural area – in both cases, separate MIS studies have examined needs in these situations and how they can vary.

Decision groups – agreeing what needs to be in the budget

Three rounds of decision-making groups were tasked with going through different areas of Joe/Joanne's home and life with their child outside the home to establish what they need for a minimum acceptable standard of living. We drew on existing MIS contents as a baseline – the single person and child budgets – to discuss in detail the needs of a non-resident parent

(Joe/Joanne) with a child of a specific age who lives with them some of the time. We asked groups how this changes things, where there might be different and additional needs from those of a single person – from housing and household contents, to clothing and school related costs, to what they might do together. Reflecting the ethos of MIS in establishing needs, regardless of income and how these needs might be met, the non-resident parent case study and discussions deliberately did not factor in any assumptions about financial child maintenance arrangements, which are subject to considerable variation. Therefore, discussions focused on what a non-resident parent and child would need in that particular scenario, including potential costs where relevant, rather than what may or may not be covered by any child maintenance payments.

The MIS approach uses an iterative process. Two groups (a task group and checkback group) were held with parents who had children of the age under discussion to enable focus on a child of that age – so 2 groups covered the needs of having responsibility for a pre-school child, 2 more for primary school age, and another 2 groups for secondary school age. Decisions about what was needed were fed from the first group to the second in each age range. These findings were taken to a final group of parents with children across the age range to go through outstanding issues, and clarify and fill gaps where more detail was needed.

Analysis and reporting

The costs have been added up on the same basis as the MIS UK research, using specifications identified by the groups of non-resident parents. The MIS budgets for a single person were used as a baseline, to establish the additional costs of the needs outlined in groups. In some areas cost calculations drew on existing MIS budgets (updated for inflation) that contain detailed lists of goods and services required by a single person and for children of different ages (for example children's clothes, bedroom furniture, food eaten at home). In other areas, monetary figures were specified by groups (such as spending on presents, the cost of food outside the home, or pocket money), or new data was required and costed accordingly. The results of these calculations are presented in Chapter 4, and with the total amounts identified providing an example of what costs a non-resident parent can incur, rather than an attempt to provide a single figure applying to very varied and complex household situations.

A key aspect of the MIS approach is that the decisions about needs are made in groups through deliberative discussions among participants. These discussions provide valuable qualitative data on the reasoning or justifications behind the inclusion, or indeed exclusion, of items from the lists that are used to calculate the budgets. In this study, these discussions also gave an insight into some of the issues and considerations involved in day-to-day life as a non-resident parent, and these are drawn on in Chapter 3.

The project was supported by an advisory group and consultation meetings with key organisations and people with expertise in this area. Meetings were held at the beginning of the research to consult on the research design and focus, and in the latter stages to present emerging findings and seek views about their implications and reporting. A draft report was also shared for commenting.

3. Identifying additional needs and costs

This chapter sets out the range of needs and areas of a minimum budget that groups said are impacted through having caring responsibilities for a child some of the time. As outlined in Chapter 2, the specific scenario we are considering as a starting point is where a parent has a child to stay every other weekend plus an additional 4 full weeks over the year. Drawing on the discussions across the 8 focus groups provides insight into the reasoning behind the decisions reached on where additional needs arise, and the financial impact this has across multiple aspects of life – in the home, doing things together, and other factors associated with having responsibility for a child. Holding groups with parents of different ages of children enabled consideration of the variation in needs for pre-school, primary and secondary school age children, with both commonalities and differences emerging. As outlined in Chapter 2, our baseline was the contents of the MIS budget for a single person, with the focus of discussions being where and how needs and costs differ for someone because they have responsibility for a child part of the time.

Most of these are additional costs specifically arising from the non-resident parent's contact with the child. There are, however, some areas where participants suggested that a non-resident parent would expect to contribute to more general children's costs – such as the cost of their mobile phone or of haircuts. Although such costs may in theory be covered by any child

maintenance payments, acknowledging them in the budget was seen as reflecting the reality of life, that maintenance is not necessarily seen as covering all children's needs, and that non-resident parents may want to contribute in other ways, for reasons discussed below. As outlined previously, we are not making assumptions about levels of child maintenance or what it covers. The cost calculations and implications for the minimum budget of a single person are presented in Chapter 4, where we also identify the level of 'shared' costs and consider the impact on the budget of a parent with primary care of not having children present all of the time, which is relatively small.

Summary of emerging themes

The focus group discussions identified several overarching rationales for why various items were required. This provides context to the decisions set out below, and insight into the practical and emotional issues participants reflected on when considering the needs of a non-resident parent and, crucially, the child they care for. While the study is based on a particular hypothetical scenario, groups reiterated that when looking at needs in this situation, the focal point should be what is in the best interest of the child, and this comes across throughout the findings. The following 4 themes in particular stood out:

- **It's the child's home.** While a non-resident parent's home may not be the child's 'main residence', it was just as important for it to be their home too, and for the child to feel at

home there. This is reflected in the size of accommodation, a child having their own space with personalised contents, and having everything they need there to feel secure, welcome and that they belong – from clothes and toiletries, to toys, entertainment and means of communication.

- **Maintaining a relationship with the child is central.** Spending ‘quality time’ together was a particular consideration for non-resident parents when their time with a child was limited. Making the most of the time available was reflected in discussions about what they might do and how often, for example, social ‘fun’ activities, eating out and getting around. Having time together and a role in special occasions such as birthdays or Christmas, and a holiday, was important regardless of potential duplication with the other parent. There was some sense of a non-resident parent requiring more effort and resources, making up for time they were not with a child, and ensuring that they met all the child’s needs so that they continued to want to come and stay.
- **How needs are met will depend on interactions between the 2 parents.** The scenario under discussion assumes an amicable relationship between parents – while recognising the difficulties with this and that it is not always possible or appropriate – with the child’s needs being at the forefront. To help keep things amicable, or at least minimise points of friction, groups included resources in the budget for a non-resident parent to cover, for example, a range of clothes, personal items and a budget for toys or books. This would reduce the expectation and need for items to be transported between homes, help avoid

things going missing and the child not having what they need. The budgets also include some sharing of items or costs, which would require parents to communicate and agree arrangements. These generally related to a child's individual needs or things they did not want them to miss out on, for example a mobile phone, pocket money or school trips.

- **Looking after a child influences a non-resident parent's own needs.** The position for non-resident parents of having caring responsibilities some of the time was reflected in the view that, although they still need to be able to do things by themselves, their role as a parent changes these needs from those of a single adult. While budgets were still maintained for 'having their own life', these were in some respects trimmed, with priority given to spending time and resources on their child. This was particularly reflected in discussions about social activities, eating out, holidays and spending on gifts.

Providing a suitable, comfortable and welcoming home

As a starting point to the detailed discussion of what is needed, the groups of non-resident parents emphasised the difference that having a child to stay made to housing needs, compared to those of a single person. This relates both to the accommodation itself and to its contents: what is needed for a non-resident parent to make it a home for their child.

Accommodation

In the main MIS studies, a single working-age person requires a 1-bedroom private rented flat, but this was changed to a 2-bedroom private rented flat for this group. Participants discussed the option of ‘managing’ with 1 bedroom, for example using a sofa bed or blow-up mattress either for the parent or child when they stayed. There was recognition that this is a reality for many non-resident parents due to the high cost of housing. However, this was seen more as ‘survival’, or a temporary measure dictated by finances, rather than addressing needs at the acceptable level required to meet a minimum living standard on an ongoing basis. As well as potential discomfort and practical issues, such as having to change bedding, the need for storage, and safety (for younger children), participants felt it was reasonable for a child to have a separate bedroom. Having their own designated space was important, for children to feel ‘at home’ rather than camping out, and for their privacy and wellbeing.

“I think there’s a difference between just visiting and staying over a night, in which case having a pull-out bed and not really having privacy is fine. But I think if it’s a regular thing, when it’s several nights, 2-3 nights a week, you feel like a bit of privacy is probably appropriate.”

Participant 1 - Secondary school age, task group

“Yeah, I would agree with that as well, I think she needs her separate space, it’s her home, she needs to have things around her that belong to her, it’s not her dad’s bedroom every 5 nights of the week or whatever it might be, where’s she going to store her clothes, her own bits and pieces?”

Participant 2 - Secondary school age, task group

While our study is based on the needs of 1 child, groups also discussed bedroom requirements if there was more than 1 child. They felt that it was acceptable for siblings to share a room where children are under the age of 10, and for older children if they are the same gender, with participants referring to bedroom guidelines, and what they thought social services would deem to be suitable in a non-resident parent’s home.

Private renting was seen as the most realistic option, given the lack of social housing, and a parent with a child living with them only some of the time would not be seen as a priority – “not a chance, I’m going to be right at the bottom of the list”. While there was some discussion about the benefits of having a house with a garden for children, a 2-bedroom flat was seen as providing a minimum acceptable level – on the basis of a child being there every other weekend, and that they have a separate bedroom space. It was felt that they could manage using communal or public outside spaces, for example going to a park.

Additional household goods – bedroom contents and child-related items

As well as extra costs for rent and household bills associated with a larger property, there is a need to furnish the child's bedroom. Drawing on what is provided in a bedroom in MIS for children of different ages, groups discussed what would be required in this scenario. There was a strong consensus that children across ages should have a similar level and quality of contents including a bed, bedding and basic furniture, with some allowance that items such as a mattress and bedding would last longer than in a main residence, given it was being used less often. It was important for a child to feel comfortable, to have somewhere to store their things and display their personal items: "so they're not feeling like they're living out of a suitcase or backpack".

"It makes them feel like they belong ... Because if the room's too empty, it could have a negative effect, couldn't it? So you want it to be you know, somewhere warm, functional but also inviting."

Participant 1 - Primary school age, task group

"Yeah, it's like this is your home, you can be here, this is sort of where you're welcome, where you're loved and everything else. You're not just kind of like a little guest, everything in this room was catered for you ... They need to see that when they go back to their mum's or dad's on a Sunday night you're not going to change it back to another room."

Participant 2 - Primary school age, task group

Ensuring the room felt individual was also important, and a budget was included for primary and secondary school age children to personalise the room, to enable them to “put their own stamp on it”. Several parents expressed how it was perhaps even more relevant to make the room special for a child because it was not their main residence, to emphasise that it is just as much their home as when living with the other parent.

“I think it’s more important that it’s more homely, it’s got to be a bit more welcome if he’s not there full time, with all his toys and all his stuff.”

Participant 1 - Final group

“I agree, it has to be because that’s their sort of comfort zone, and as homely and comfortable and friendly for them, as what their other place would be, their main residence, and she should know that that’s her space.”

Participant 2 - Final group

The adult’s home personalisation budget was also increased to recognise that a parent may incur additional spending related to the child, for example on school photographs, pictures, or bits and pieces that they might like, again to ensure the child’s presence is felt throughout the home.

There were very few additions to other areas of household goods because MIS for a single person allows for having other people around to visit and socialise so, for example, includes

seating and dining items for up to 4 people. A few specific child-related items were included, such as potty-training equipment, safety items (socket covers/cupboard locks, a step, booster seat) and plastic utensils for pre-school children, plus a wipeable tablecloth and a water bottle and lunch box for pre-school and primary age children. A pushchair is included in MIS for a pre-school age child, and participants agreed that the parent would need one when they had their child to stay. However, this was something they saw as being transportable and could be shared between households, given the assumption of amicable arrangements between the parents – it would also mean not having to store it in the flat when it was not in use. On this basis, it was agreed that it would be reasonable to expect the non-resident parent to contribute half towards the cost of the pushchair.

One further addition to the budget is for an electric heated clothes airer. The main MIS for a single person does not include a tumble drier, and the argument was made that there was an additional need for a non-resident parent to dry clothes for a child over the course of a weekend. A commonly used example was school uniform where they may need to turn it around quickly, and this could be problematic in a flat with no outdoor space. The solution suggested was that, rather than incur the expense of buying and running a tumble drier, a heated airer would serve the purpose to get washing dried more quickly, and would save putting the heating on or having damp washing hanging around for too long.

Technology items and services – mobile phone and gaming

Currently, MIS for a single person includes broadband, a smart TV, a laptop or tablet and mobile phone, as well as a basic subscription to a streaming service such as Netflix.

Participants felt that this covers most of the technology needs of a child staying with a non-resident parent – they agreed that the internet is essential for children to access digital content, and that the parent's laptop can be used by the child, for example to do homework, and that if they had their own device it could be brought with them.

However, 2 specific items add regular ongoing amounts to costs for a non-resident parent with a secondary or primary school age child. A secondary school age child has their own mobile phone in MIS, and it was felt reasonable that a non-resident parent would contribute towards this, splitting the cost of the device and monthly contract 50/50 with the other parent. This was because it was seen as a more personal item for the child: it served a safety purpose providing 'peace of mind' for both parents, but also was a means of maintaining contact with their child, including when they were at the other parent's home, and it enabled the child to feel connected to their friends and outside life when staying with them.

“It’s almost like a sort of gateway into ensuring I can maintain contact with them, because they’re of an age now where they can have their own phones and I can just pick up the phone and ring them, you know, there isn’t that barrier. Then they bring them with them and it’s their connection then to the outside world, to their friends and other family. So, I find that the communication, the accessibility is a really important factor when they’re here, because she can still snapchat her friends and all these other sort of things. It’s almost like a bit of a safety blanket for her, so she doesn’t feel too detached from her home life.”

Orientation group

A single person’s MIS budget does not include a gaming console or subscription, whereas these are seen as a need for MIS households with school age children, relating to social inclusion and not feeling left out if friends are gaming online. The cost of providing a games console is not included in MIS budgets for school age children, with groups agreeing that this did not need to be a new item and that it could be a gift, for example for a birthday. The annual gaming subscription is included. Groups discussed whether the ability to game online should be included in a non-resident parent’s budget, with varying views and recognition that the importance of gaming will vary depending on a child’s interests. On the one hand it was felt that a child could manage without online gaming for a weekend, but on the other hand, there was an awareness that it could be important for their connection and wellbeing. Participants also noted the potential for tension or competition if a child had access to gaming at their main residence but not at the other – with a risk the non-resident parent’s home could be seen

as the 'lesser option'. This need came out most strongly with parents of primary school age children, who pointed out that gaming could also be an activity a non-resident parent and their child can do together, including during the time that they are not actually staying there.

"There are cases where it may be required, if they're staying away from home for 3 days at a home, if it's that much of a feature in their life, if it's their social, if it's their comfort blanket even you know, having been through a divorce in the family, I kind of think that maybe it might be essential, but that's not going to apply to everyone."

Participant 1 - Primary school age, task group

"There is another aspect to it. It could be used as a tool that Joe and Tom can bond with. You know, they could play FIFA together, they might game together, it's an activity that they can do. And maybe Joe might not have the budget to constantly be taking Tom out all the time, so it's just another way of keeping him occupied."

Participant 2 - Primary school age, task group

When discussed in the final group there was agreement that access to gaming should be included for primary school children, but was less of a need for secondary school age children who have more independence, and also have their own mobile phone as a means of entertainment and communication. A basic gaming subscription was added to the budget for a non-resident parent with a primary school age child, with the cost of the console agreed as

something that would be funded as a present for a child (as is the case in the main MIS for families).

Children's day-to-day needs – clothing, personal items, school-related costs and food

Another area of additional costs relates to things that are used or consumed by a child on a regular basis, such as clothing, toiletries or health-related items, as well as school-related expenses and food. Discussions here centred around what a child needs when they are at the non-resident parent's home, how some of these costs may be shared between parents and, in the case of clothing, what a child may bring with them.

Clothing

The main MIS budgets include a full range of clothing for children of different ages, based on the needs of a child living with a parent(s) full time, and these were used to discuss which items and how many a non-resident parent would need to provide for their child. Views varied across and within groups, from participants feeling that only a few bare essentials were required, and a main carer would supply most clothes that were needed for a weekend, to feeling that the non-resident parent should duplicate everything. A key issue related to the relationship between both parents and the level of communication or cooperation. While the scenario under

discussion is based on parents being on amicable terms, participants stressed that the toing and froing of clothing between households could be a source of tension, for example if items go missing or get damaged, and it was important to avoid ‘flashpoints’ that could cause problems.

“I just don’t think that you can expect for Tom to come with everything, because it’s not always going to be the case, he’ll come with some bits but you know...”

Participant 1 - Primary school age, task group

“It all comes down to how amicable it is because sometimes it’s not smooth sailing. So it’s best to have everything prepared, in case anything happens. You just always have to be a step ahead.”

Participant 2 - Primary school age, task group

On this basis it was agreed that a range of clothes should be available and included in the non-resident parent’s budget, to cover the needs of a child when they stayed (including spares) without them being required to bring everyday clothes with them for a weekend (they could be expected to bring extra things if they stay for a week over the holidays). This includes underwear, tops, bottoms, jumpers, nightclothes and so on, with the quantities set out in MIS for different age children reduced in proportion to the time spent with the non-resident parent in our scenario. There would also be some additional items like a spare raincoat, hat/gloves and a pair of trainers, and also wellies for a pre-school age child. A set of school uniform basics

(shirt, trousers/skirt, jumper) was also included for primary and secondary school age children. Things that could be brought from the other parent's home when required, and not included in the non-resident parent's budget, were a winter coat, seasonal shoes and more 'specialist' items such as sports kits.

"It's my responsibility to make sure that she's got everything that she needs when she's here. It's not down to her to bring her clothes back or anything, like, but it's one of the things that if I know for a fact that she doesn't have a coat or a pair of trainers or whatever, then I'm going to need to get that, which obviously is the financial aspect of things."

Orientation group

"Well, if we're using the example, they're picking them up on a Friday and keeping them until the Monday, and if you go out and they have an accident or if the weather's wet you need to have spares. And then you need to do the washing and the laundry as well, and that, as we discussed earlier, needs time to dry."

Primary school age, checkback group

An extra set of towels for the child to use was also included in the budget, plus an amount to account for the additional laundry (of clothes, bedding and towels) generated when a child stays in the home.

Personal and healthcare costs

A range of toiletries and healthcare items are included in MIS budgets for children – from general items such as shower gel and shampoo, to more age-specific products like pull-ups, spot cream or sanitary products. It was agreed that any items seen as necessary at a child's main residence should also be provided at the non-resident parent's home, and a child staying there would also add to the consumption of everyday items such as toilet rolls. These are costed into the non-resident parent's budget on a pro-rata basis taking account of the time a child spends there (although not for medicines where this implies keeping them beyond their use-by date). Again, as one participant explains, it contributes to a child feeling comfortable in their home:

“So, if they need to do things, they’ve got everything that they need and they know it’s available, and it’s the right type of product, they’ve got that sort of security aspect of it. That’s quite an important thing when the kids are here.”

Orientation group

Children's hairdressing is also included in MIS budgets, and participants felt that this was a cost that a non-resident parent may well incur if a haircut was needed on 'their' weekend. It was also sometimes seen as a nice activity to do together, with a few fathers noting that they were quite likely to take their son: "we just kind of like hanging out and getting a haircut done together". While the question of whether haircuts should be covered by child maintenance was

raised, it was generally felt to be fair and reflect people's lives that child's hairdressing should be budgeted for as an additional cost that could be incurred by a non-resident parent during a weekend stay on roughly half of the occasions a haircut is required.

"I've been in this situation where he happens to be coming down for the weekend on a Friday and in my opinion his hair's a mess, and I've got to fork out money to send him straight to the barber's, so he can look prim, proper and fresh for the weekend when I'm taking him round to grandma's house, because if not, I'll be getting it in the neck. So I'm very glad that it's on the list and someone's thought of it, and again I've split the cost and I've done it myself."

Final group

School-related costs

The MIS budget for households with children includes a range of school-related costs such as school residential trips, extra money for contributions for charity days or particular lessons, and, for secondary school age children, study guides and the cost of going to a school prom. Participants generally felt that it would be reasonable for a non-resident parent to contribute towards these. They were costs linked to school life, not either home. The trips and the prom were infrequent but things that they would not want their child to miss out on. Again, a few participants noted that child maintenance may cover such things, but they were seen as different from everyday costs, and related to the child's wellbeing and inclusion; hence the

consensus across groups was that a non-resident parent's budget should allow them to split these costs 50/50 with the other parent.

“I think school trips are an extraordinary cost. So I pay maintenance, but I also pay half of their school trips because, I think it’s a rare, one off kind of cost.”

Primary school age, task group

“You want them to be able to participate in it, rather than have to sit on the fringe. You want to make a contribution so that they don’t feel the odd one out.”

Secondary school age, task group

Food – eating at home, takeaways and eating out

The cost of feeding a child also adds to a non-resident parent's budget. This includes food eaten at home, where participants said they might buy particular food and ingredients so that they have things in the home that they know the child will enjoy. MIS budgets for children are drawn on to calculate the additional cost of food in proportion to the time spent with the non-resident parent where they cook and eat at home. However, there is also an assumption in MIS that it is reasonable for households (both single people and families with children) to have a takeaway or eat out from time to time. Participants discussed how taking a child out is something that a non-resident parent may wish to do more often than is currently built into MIS family budgets. This related to not living with the child full time, and a feeling that it was

important to make the most of the more limited time that they had together, which could sometimes include getting a takeaway rather than spending time cooking a meal.

“I’ve only got a finite amount of time with the children, you know, it’s the value that you place on the time. So, if you have to spend a little bit more money getting a takeaway or going and eating out so you can actually spend more quality time with the child, I think it’s an important factor. It’s almost like you’re investing a little bit more to enable you to have a better experience with the small amount of time that you’ve got with your children.”

Orientation group

Getting a takeaway or eating out was also seen as a treat for the child, something nice to do together, and thought of as a ‘fun’ as well as functional activity.

“If you don’t go out and go to the park or go to the cinema, you’ll probably go for a meal or a takeaway... Because apart from feeding them, it’s also a fun activity, they generally like going out, whether it’s fast food or to a restaurant.”

Primary school age, checkback group

A model emerged across groups with a budget included for a takeaway or fast-food meal every other visit for primary and secondary age children (with a smaller amount for pre-school children every visit), plus a ‘special’ (but reasonably priced) eat-in meal less frequently. It was felt appropriate to only add the cost of the child’s part of these meals to a non-resident

parent's budget, as MIS for a single adult includes both a monthly takeaway and a meal out, which could be drawn on for eating with the child when they visit.

Activities and spending time together

MIS budgets include an amount to cover regular leisure and social activities for all households – having the opportunity to feel included and participate in society is an integral feature of MIS – and this has cost implications for a non-resident parent in several ways. Participants stressed that it was important for non-resident parents to be able to do something with their child when they visited (in our scenario this is every other weekend). It was about spending quality time with children, being able to treat them, but also enjoying each other's company and maintaining their relationship. Some felt that activities with a child became even more important for a parent who did not live full time with their child, with a need to 'make the most of the time that you've got'.

"I feel like there is a necessity there to ensure that time you share with your child is maximised I guess, for lack of a better term. So, spending more on them, being able to do more with them, for the simple reason I want to build a relationship with them because I'm not around them all the time."

Pre-school age, task group

Groups felt that the budget should allow for some paid-for activities, such as taking a child to the cinema, bowling, or to soft play for pre-school children, but there was an expectation that (as a minimum acceptable level) these would be interspersed with cheaper or free activities such as going to the park, craft activities or watching a film at home. As noted above, a meal out or takeaway was also often seen as a treat and something to do together, typically once every other visit.

“With the summer, like, it’s easy, you can just go to the park, play football, have a picnic, game of tennis when the weather’s good. But when the weather’s not so good, you end up going to, like, Kid Space, swimming, indoor stuff like the cinema, but that’s not cheap.”

Participant 1 - Primary school age, task group

“Yeah, maybe if you stream, they can watch Disney Plus or Netflix or something like that on the Sunday, just chill!”

Participant 2 - Primary school age, task group

A contribution towards a child’s own regular activities was also seen as a need, with recognition that these often take place at the weekend, for example, playing sports or swimming lessons. These involve not just time commitment, but also regular payments or subs. While participants noted that covering the cost of these may depend on which parent ‘signed up’ for the activity, they felt that if a child visits every other weekend, it was reasonable to

include part of the cost of these regular activities in the budget for a non-resident parent.

Groups also discussed what impact having a child to stay every other weekend would have on a non-resident parent's own social activities – and the implications for the activities budget they have as a single person in MIS. Participants emphasised the importance for a non-resident parent to “have their own life”, other interests, and be able to socialise with friends. However, it was felt an appropriate and realistic expectation that their caring responsibilities for a child would impact on their social lives and spending on themselves. This related to having less time and opportunity to be out socialising with others when a child is there, but also reflected priorities and the potential enjoyment of doing things with their child instead. Taking account of these views, our budget calculations (in Chapter 4) draw on some of a MIS single person's social budget to put towards the additional cost of activities with a child during the week they are there, but still leaves at least half for a non-resident parent to fund separate activities as well.

“He’s effectively not doing those things that he was going to spend money on himself, and he’s sort of substituting them for activities with his daughter instead.”

Participant 1 - Pre-school age, task group

“Yeah, so you can’t spend the same amount of money twice in the same space of time. So, you’re either with your friends or you’re with your children.”

Participant 2 - Pre-school age, task group

“I think if they’ve got a personal budget to go and do something that they enjoy, that should kind of come into play with going with their child to some sort of entertainment.”

Primary school age, checkback group

“I don’t want to sound like I’m being cruel here or nothing, but if you’re working hard and even if you have children, it’s important that you do something for yourself as well.”

Secondary school age, checkback group

As well as activities outside of the home, a budget was also included to cover the cost of extra toys, books or materials for crafts or hobbies to keep children entertained in the home. An amount was also included to enable the non-resident parent to provide pocket money for secondary school age children. There were varying views on how much this should be, but with the proviso that the parents were on amicable terms, it was thought reasonable for parents to contribute half each to towards an agreed overall amount (this is £10 a week in MIS).

One further addition is a cost to cover extra expenses or activities for a secondary school age child to do independently, for example to go out with friends. This relates to a non-resident

parent having a child to stay during school holidays when they may be working, and a child, for example of 14, does not require formal childcare. This is included in MIS, and participants felt that it was important for a non-resident parent to be able to support a child of this age in a similar way when the child spends time with them during holidays. There was also recognition that as children age and become more independent, they may have more choice about staying with a non-resident parent.

Gifts and celebrations

The need to celebrate birthdays and other significant festivals such as Christmas is reflected in MIS, which includes the cost of giving presents, for single people and families with children, as well as other aspects of festivities such as a child's party or birthday tea, and extra celebration food. There was universal agreement about the importance of having money in the budget for a non-resident parent to buy presents for their child. Views about the appropriate amount to include varied, however some key principles were agreed. First, that it was reasonable for a non-resident parent to be able to spend a similar amount on a present for their child to the other parent, and the budgets finally agreed in the groups (with amounts increasing with the age of the child) were generally not far off those included in MIS family budgets. There was a concern about parity and not wanting a non-resident parent's gift to feel inferior, with recognition that this could mean a child receiving more than if parents were together.

“Speaking from buying my child presents, you tend to sort of spend more because you don’t see them enough.”

Participant 1 - Primary school age, task group

“It’s a difficult one isn’t it? Because, like, you spend too little and then people think, oh actually he’s not bothered. So you try and spend what you can.”

Participant 2 - Primary school age, task group

“As a spend thing, 2 parents separated will spend more money on a child than if they were living together, just because you’re duplicating everything. You’re buying 2 birthday cards, you’re wrapping 2 lots of presents, so on and so forth, you know there’s just more expense.”

Orientation group

A second principle was that spending on a child’s present would be a higher priority than buying presents for the parent’s friends. Some of the additional cost for a child’s presents is offset by reducing the amount that a single person has in MIS for buying presents for others (from 10 to 5 people). This would still enable a non-resident parent to give to other people, and participants felt that friends and family would appreciate that gifts for their child would take precedence from a finite budget.

“You’d assume the kid’s a priority, so if he has to sacrifice presents for others, that’s what he’ll do, but it completely depends on his financial circumstances, doesn’t it?”

Participant 1 - Primary school age, task group

“And there’d be understanding from the friends if you couldn’t get them a present, whereas your 7 year-old might wonder, hang on!”

Participant 2 - Primary school age, task group

“Exactly, your friend can get a card!”

Participant 3 - Primary school age, task group

Half the yearly costs for a child’s birthday party or outing (based on MIS children’s budgets), were also included in a non-resident parent budget. This was seen as a way of sharing the cost with the other parent, or hosting every other year. Participants noted that they may also take a child out for a treat on their birthday, even if they have had a party with the other parent.

“As an every other weekend dad, it’s very important that they do something with me because they’re going to be doing something with their family and mother. It’s not a competition, but it’s important to celebrate the occasion with the dad as well.”

Primary school age, task group

Presents for children to give to their friends also feature in MIS, so that children feel included if they are invited to a birthday party, and these were also viewed as a shared cost that could be split with the other parent. This was an expense that resonated with non-resident parents given that parties often take place at a weekend, in particular parents of younger children: “they hit a sort of sweet spot, and you feel like you’re spending your entire time wrapping presents”.

MIS also includes a supplement to the regular food budget to cover special meals and food purchased over a festive period. Groups felt that, for a pre-school or primary age child, whether or not a child was staying with the non-resident parent on, for example, Christmas Day itself, they would most likely have some form of celebration together over that period, so included an annual budget for additional food. For secondary age children this was included to enable hosting every other year. Groups also left an amount in the single person MIS budget to enable a non-resident parent to treat themselves or celebrate at special times with friends or family, in recognition of their own social needs on these occasions: “you still have a life if you have a kid!”.

Holidays – time away with and without children

All groups agreed that a non-resident parent should be able to have a holiday with their child. Participants recognised that the child may also have time away with the other parent, but stressed the emotional importance of also having a holiday with the non-resident parent and

the opportunity for quality time and ‘bonding’ with their child. Groups felt that a week by the sea in the UK at a self-catering caravan park (based on the family holiday in MIS) would meet this need, with an additional budget included to cover spending money, some meals out and transport.

MIS also includes a week’s holiday for single adults, and groups were asked whether this would still be required if a non-resident parent had a week away with their child. While some participants felt that the priority would be on the child’s holiday, there was a strong argument that a non-resident parent should also be able to have some time away by themselves or with others, to meet their ‘social needs’ and for their wellbeing, and as one participant noted they “shouldn’t have to feel guilty about that”. Groups suggested a compromise was to include a weekend rather than a week’s break in a reasonably priced hotel (as in the MIS single adult holiday model).

The additional cost of a non-resident parent’s holiday with their child is offset by the reduction in the price of their holiday as a single adult, with the impact on overall holiday costs set out in Chapter 4.

Transport

In MIS the travel needs of a single person are met mainly through public transport, with the cost of a bus pass supplemented by taxis when necessary and the occasional train journey. However, a car is included for households with children to help deal with the logistics of getting them to school and various activities. The conclusion emerging from groups in this study was that a non-resident parent – with responsibility for only 1 child every other weekend – could meet their travel needs without a car where they have either a pre-school or a secondary school age child. However, this becomes more challenging with a primary school age child, and the option of a car is included in their budget.

For the pre-school and secondary school age it was felt that using public transport was ‘doable’, with planning and some taxi use, but with several provisos. In relation to the age of the child, in the model under discussion there are assumed to be fewer activities for pre-school age children that a parent would need to transport them to, and secondary school age children are more independent – they have a bus pass in the MIS model to get to and from school, and can get around themselves. The scenario that this study is based on is in an urban location where parents live locally to each other, with the other parent’s home and the child’s school or nursery being accessible by public transport. A range of clothes is available at the non-resident parent’s home, which minimises what is transported between homes. Additional taxi costs are included to cover contingencies – for example, poor weather, a child being unwell, needing to

get somewhere quickly, getting to or from a particular activity, or coming back home in the evening for a secondary school age child.

The reasons for including a car for a primary school age child relate to the need to get them to and from school alongside a non-resident parent going to work, and the range of activities that a child of that age may be involved in, with sports in particular involving weekend travel to less accessible locations. In this context a car was seen as convenient and time-saving (which was very relevant to non-resident parents), and could help a child continue to participate in regular activities when they were staying with a non-resident parent.

“You have to set off earlier, just make sure you’re able to get the bus, and worst case scenario if that bus doesn’t arrive on time, are you still able to make it to work? And if we’re looking at activities and sports and all these different things, yeah, it affects everything.”

Participant 1 - Primary school age, checkback group

“It does, some places are not going to be reachable via public transport.”

Participant 2 - Primary school age, checkback group

“Like for matches and things, if you’re in a team, you’re generally travelling to all different locations every time, and they’re not all easily accessible and tend to be quite far as well.”

Participant 1 - Primary school age, checkback group

Several participants noted the potential impact on a child and parent if lack of access to transport – whether a car or being able to afford a taxi if necessary – inhibited a child’s activities and thoughts about coming to stay.

“It would maybe cause issues for the child if they do an activity on a weekend, but then they can’t when they’re spending time with their dad, because, oh dad doesn’t have a car, so I can’t do my netball or whatever on a Saturday morning, and we can’t get there. The child shouldn’t be missing out or be affected negatively because he can’t afford to pay for a taxi or go on the bus.”

Participant 1 - Secondary school age, task group

“It’s not just the child that’s being penalised, it’s potentially the dad that’s being penalised if she doesn’t come to him because on those weeks she can’t get to the activity.”

Participant 2 - Secondary school age, task group

A caveat to the inclusion of the car was that the scenario is not based in London where there are greater transport links, and participants who lived in London felt that it would be easier to manage without a car with children across ages, as agreed in Padley et al (2023). Alternatives such as hiring a car or sharing with the other parent were discussed, but seen as less convenient or impractical. While including a car in the MIS budget for a non-resident parent

adds considerable costs, part of the expense is offset through a parent not requiring a monthly bus pass or taxis. The results in Chapter 4 present a main case for the primary school child including a car, but also show a variation where a car is not required.

Childcare

MIS budgets include provision for paid childcare to enable parents' work opportunities, without the assumption that a family has access to informal childcare support. In the scenario under discussion for a non-resident parent, groups said that childcare would predominantly be the responsibility of the main carer; however, there was a need to include some childcare costs. This covers regular before and after school care for a primary school age child on the Friday afternoon and Monday morning every other week, plus a week of holiday childcare for a pre-school and primary school age child during 1 of the 4 weeks that the non-resident parent has responsibility for their child. It was suggested that if a non-resident parent worked full time, they may be using their annual leave to take the child on a week's holiday, and for some time off over Christmas, Easter and half-term holidays, so it would be reasonable to include a week of paid holiday childcare provision for an extra week over the summer. As mentioned above, rather than formal childcare, the cost of some extra activities during this period is included in the budget for a secondary school age child.

4. Adding up the costs to a single adult of a child who visits regularly

The previous chapter described what additional expenses a single adult can face in order to provide for their and their child's minimum needs, as a consequence of having a child who comes for fortnightly weekend visits and in the holidays. As noted earlier, these expenses are based on a specific scenario, and cannot be applied more widely; however, they provide a starting point in considering the additional needs and costs experienced by non-resident parents. These costs have been added up on the same basis as the main MIS research, using specifications identified by the groups of non-resident parents (see Chapter 2 for further details on how calculations were made). We examine additional areas of costs for different age children and the effect on a single person's budget, as well as the potential impact on a primary carer's costs.

Different areas of additional costs

The results shown in Table 1 identify which aspects of life account for the main additional costs, with a miscellaneous category showing the total of other, smaller items. A breakdown of these costs by standardised expenditure categories, and how much these add to the MIS budget for

a single person in each case, is provided in the Appendix.

As emphasised in Chapter 3, the thing that a parent needs to do first when their child comes to stay is to provide them with an **appropriate home**. The most important additional cost here will be renting a larger flat with an additional bedroom. The main MIS calculation assumes as a minimum that a single person will need to pay a modest (lower quartile) private rent for a 1-bedroom flat in a modestly priced region (the East Midlands). For this research, we looked at the equivalent cost for a 2-bedroom flat, with the difference coming to nearly £26 a week. The greater cost of heat and power (allowing for part-time extra occupancy) in this larger flat accounts for another £10, with smaller additions from higher water and insurance bills. Council Tax will not necessarily be higher, since some 2-bedroom flats are still in the lowest band, Band A, but if the extra bedroom meant it was in Band B, the cost would rise by about £3.50 a week (not shown in the tables). Additional costs are also incurred from furnishing the extra room with appropriate bedroom furniture and decoration to make it welcoming. Overall, these home costs come to about £40 a week – a very substantial amount for someone on a low income to find, not least because Universal Credit housing support will not pay for the additional bedroom. As noted in Chapter 1, a single person over 35 who is privately renting is entitled to the LHA rate for a 1-bedroom flat, and those under 35 just a room in shared accommodation.

A second area with high additional costs, especially as children get older, comprises the various **activities** outside the home that the parent provides for and does with the child when

they visit – an important aspect of spending time with them. ‘Activities’ is used here in the broad sense including both organised clubs/classes, and leisure outside the home. Some activities, such as a weekly sport club, are those that the parent takes them to; others, such as going to the cinema and meals out, are a shared experience between parent and child. Some of these, such as a cinema visit, are relatively expensive but are not specified for every visit; others, such as buying a takeaway at a fast-food outlet, are expected more frequently. In both these cases, the cost shown has been offset by the expectation that the adult doing some of these recreational activities with their child needs to do less of them on their own, so not all these leisure costs are additional for them. Note that while activities become more expensive overall as children grow older, the emphasis on different aspects also changes. For example, pre-school children have less allocated to regular recreational activities than primary age children, but a cheap fast-food/takeaway treat was considered appropriate every visit, whereas for primary school children it was every other visit. Secondary school children also were allocated fewer meals out, but at a higher cost than primary. This explains why the primary school age eating out budget was lower than for the other 2 age groups, but this must be seen in the context of an overall activities budget that rises with age.

The annual holiday is an important and relatively expensive requirement for a parent and a child. However, this additional cost is offset by the decision that a single adult’s own holiday could be reduced from a week, as specified in MIS, to a weekend. Since the model for this holiday relies on bed and breakfast accommodation, which cost substantially more per night

than an off-peak, self-catering family holiday, a parent with a pre-school child who can travel off peak actually makes a slight saving from this switch. On the other hand, a parent with a school age child cannot go on holiday with them in term time, and peak-season rates mean that holiday costs, even net of the single adult saving, rise by several hundred pounds a year – or the equivalent of up to £10 a week added to leisure spending.

Between them, these social activities outside the home can cost up to £26 each week. While this adds very substantially to the £40 home costs referred to above, unlike those costs they rise steeply as children get older and are only £8.50 a week for a pre-school child.

A third area where costs also have the potential to be high is **transport**. Here, the crucial factor is whether a car is needed. This will vary from case to case, but in general, groups thought it was likely to be needed for primary school age children but not for other age groups. For the parent of a primary school child who does require a car, the net additional transport cost is estimated at £38 a week – after taking account of the fact that the single person will not have to pay for public transport, even when their child is not around. In the case of parents who do not require a car for when their children visit, the transport costs are much lower – especially for pre-school children, who travel on public transport for free. Table 2 shows the additional cost for primary school age children with and without the inclusion of a car.

The 3 broad areas described above account for around three-quarters of all the additional costs associated with meeting and covering the cost of the minimum needs for a child that are identified in this report.

Among other items, a smaller but still substantial cost comes from **gifts, celebrations and pocket money**. This is highest for secondary school children, at almost £10 a week, of which half is the contribution to pocket money that non-resident parents expect to make. In the case of presents, the assumption that a single adult with responsibilities for their children would give fewer gifts than otherwise to friends helps keep the additional budget for presents at a relatively modest level, and in the case of a pre-school child cancels it out completely, meaning that having such a child simply redirects how the present budget is used.

Between £9 and £15 a week on average is required for **recurring living costs** when the child is staying at the non-resident parent's home. Food within the home and toiletries must be bought regularly for day-to-day use. Clothes are bought less frequently, but need to be regularly replaced. All 3 of these categories have been worked out mainly on a pro rata basis, according to the proportion of time spent with the non-resident parent in the case under consideration (but excluding some categories of clothes not required, as explained in Chapter 3). Another recurring cost comes from the 2 technology items (mobile phone for a secondary school age child and console subscription for a primary school age child), for which it was agreed that the non-resident parent is likely to contribute to the monthly bills.

Childcare is not a major expense in the cases under consideration because the child is staying with the non-resident parent mainly at weekends, and MIS assumes that someone in work will have annual leave that could cover some time off with children during school holidays. However, for primary age children in particular, these costs are still significant – a combination of expecting to pay for before and after school childcare when they pick up on Fridays and drop off on Mondays, and for a short period of holiday childcare, which is also a cost for the pre-school child.

A range of **other items**, not included in the categories above, each add small amounts to the budget. These are principally household goods (such as an electric clothes airer and equipment such as a pushchair) which last a long time, and so the average weekly cost is modest. They also include school trips and the cost of the school prom.

Table 1: Additional spending items for non-resident parent, weekly in 2023

	Age of child		
	Pre-school	Primary school	Secondary school
Living: providing a home			

	Age of child		
	Pre-school	Primary school	Secondary school
Extra rent for larger flat	£25.76	£25.76	£25.76
Furnishing bedroom; personalising bedroom and living room	£1.46	£3.59	£3.65
Extra home energy costs	£10.51	£10.51	£10.51
Higher water rates and insurance for larger flat	£1.70	£1.70	£1.70
Subtotal	£39.43	£41.56	£41.62
Doing: activities and going out			
Regular activities	£5.63	£9.96	£11.69
Meals out/takeaway	£4.13	£1.94	£4.25
Annual holiday with child (net of reduced holiday for single adult)	-£1.23	£7.02	£10.04

	Age of child		
	Pre-school	Primary school	Secondary school
Subtotal	£8.53	£18.91	£25.97
Travelling: transport costs			
Car travel (primary school age only)	n/a	£73.17	n/a
Other transport (reduction for parent requiring car)	£4.60	-£34.79	£13.81
Sub-total	£4.60	£38.38	£13.81
Giving: gifts, celebrations, pocket money			
Presents for child, net of reduction in presents for adult's friends	£0.00	£1.44	£3.26
Other presents, parties, festive food	£2.01	£2.38	£1.26
Pocket money	n/a	n/a	£5.00

	Age of child		
	Pre-school	Primary school	Secondary school
Subtotal	£2.01	£3.81	£9.52
Consuming: recurring living costs			
Food at home	£2.27	£4.87	£5.85
Toiletries and health	£3.10	£1.40	£3.77
Clothing	£3.77	£3.61	£4.38
Phone and console subscriptions	n/a	£0.88	£1.49
Subtotal	£9.14	£10.67	£15.49
Childcare	£3.14	£9.49	n/a
Other	£3.79	£4.50	£4.49

	Age of child		
	Pre-school	Primary school	Secondary school
TOTAL WEEKLY COSTS	£70.65	£127.42	£110.90

The overall effect of additional costs on a single person's household budget

Table 2 summarises the impact that the cost of providing for a child who visits regularly has on the minimum budget required by a single person. It shows that for a parent with the amount of care described in the case study for this research, this additional cost can come to well over £100 a week, adding to the £440 budget for a single person in MIS (including rent). This level of cost, adding at least a quarter or more to the MIS budget, applies to a school age child, whereas for a pre-school child it is about £70 a week. In the 3 main cases shown, the highest additional cost is for the primary school child, due to the decision that in this case a car will be needed. However, since individual cases vary, the table also shows a variant for a primary school child whose parent does not need a car to meet their needs when they visit. This reduces the costs by £22 a week, to just under a quarter of the single adult's budget.

Table 2: Summary effect on single person's minimum weekly budget, 2023

	Pre-school child	Primary school child	Secondary school child	Primary school child if no car
Single person, no children (baseline budget)	£440.59	£440.59	£440.59	£440.59
Extra cost due to having a non-resident child	£70.65	£127.42	£110.90	£105.58
Percentage addition to single person's costs	16%	29%	25%	24%

The finding that these costs are substantially greater for looking after school age than pre-school children is due to a range of needs that increase as children get older. In Table 1 above, it can be seen that while the cost of housing is largely unchanged, this increase with age applies across most other categories. Older children's activities and presents are likely to be more expensive. Older children are more expensive to take on holiday (not least because they must go during peak school holiday periods), cost more in travel because they pay on public transport, and cost more to clothe and feed.

The addition of up to about a quarter in household budgets can place a substantial burden on a single adult, especially if they are on a low income that does not fully meet their own needs, and out of which they are making maintenance payments to the primary carer. This report does not set out to comment on the basis for such payments. However, since its findings could potentially inform debate about how costs are shared between different parents on low incomes, it is worth considering not only how non-resident parents' costs are affected when their children visit, but also any impact on primary carers' costs of not having children present all the time.

Additional, shared, substituted costs – limited impact on the costs for the primary carer

Table 3 considers the extent to which the costs falling on non-resident parents add to the overall cost of bringing up the child, compared to how much spending is substituting for what would have otherwise been spent on the child by the primary carer. For example, the cost of the non-resident parent having a larger flat is purely additional: it does not affect the amount that the primary carer needs to spend on accommodating their child. On the other hand, a meal given at the non-resident parent's house clearly saves the cost of a meal for the primary carer.

The striking finding of Table 3 is that the majority of costs identified are additional. Much of this additional cost comes from categories such as larger accommodation, additional travel costs, and replication of items such as clothing and bedroom furniture, which do not reduce the primary carer's requirements. Most activities, broadly defined, also fall into this category, because they involve the child spending time with the non-resident parent – such as in recreational activities, eating out and on holiday – which do not replace the need to also spend time doing such things with the primary carer.

Those extra costs that do save money for the primary carer are divided into 2 categories. The first is cases where participants in this study thought it was appropriate (subject to different parents' means) for the parents to agree to share a cost. This included items such as haircuts, school trips, some out-of-school activities and the cost of a mobile phone, where both parents may feel the responsibility to make a contribution. The cost of childcare is also included here, as although it is in theory incurred by the non-resident parent, it may involve the primary carer's regular childcare supplier, and it is not inevitable that the non-resident parent will cover this. In practice, decisions about such sharing will vary widely from case to case. These 'shared' costs therefore may bring savings for the primary carer, but this cannot be taken for granted.

Table 3: Relationship of additional spending to that of parent with primary care

	Pre-school child	Primary school child	Secondary school child
Spending is fully additional	£58.14	£106.41	£88.14
Spending involves decisions to share costs	£7.36	£14.91	£12.92
Spending involves daily consumption that primary carer will save when child is away	£5.15	£6.10	£9.84
Total	£70.65	£127.42	£110.90

The final category shown in Table 3 is spending on day-to-day items consumed when at the non-resident parent's home – primarily food and toiletries. These are items where such consumption directly substitutes for the equivalent spending by the primary carer. They comprise only small part of the overall costs incurred by the non-resident parent: between £5 and £10 a week. To put this in context, the total MIS budget for a lone parent with 1 child (including rent and childcare) is between £600 and £700 a week for the different age-groups shown. On this basis, the saving that a lone parent can expect to make as a direct result of their child spending time away is of the order of 1% of their total family budget. Thus, the cost effects are far from identical between the 2 parents: they add substantively to the living costs of the single adult who has to adapt to looking after a child, without necessarily reducing the

primary carer's costs significantly. We must also bear in mind that in talking to non-resident parents but not primary carers, this study has focused on the perspective of the former, and the small savings for the latter that we have inferred have not been checked with those affected.

5. Conclusion and policy implications

This study has shown that a parent who looks after a child some of the time, despite not being their primary carer, faces substantial additional costs.

The central calculation is that, based on providing a minimum acceptable standard of living, a single person needs to increase their budget by around a quarter to look after a school age child every other weekend and during holidays, and by around a sixth in the case of a pre-school child. This calculation is a starting point, covering a specific scenario. Having more than 1 child in this situation would increase the cost, as would changing certain other assumptions, such as that the primary carer lives locally to the non-resident parent. Other variations could reduce the cost, for example if the non-resident parent lived with a new partner and children, and some bedroom sharing was possible.

Wider relevance: the significant cost of meeting children's needs

While these specific conclusions about the level of extra costs cannot be generalised to all scenarios, 2 aspects of the study's findings have a wider relevance to the situation of non-resident parents whose children stay overnight. The first is that the costs are very substantial, and widely based, deriving not just from the need for extra space, but also from many areas of

life in which it costs money to meet children's needs. And as set out in the introduction, very substantial numbers of separated parents, roughly of the order of 1 million, who do not look after children as primary carers have at least 1 child visiting regularly overnight; the study suggests that these parents are likely to face large extra costs of the type identified here.

The second generalisable aspect is that the study has shed light on what are the important needs to meet in this situation. First and foremost, the focus has been on maintaining the wellbeing of children, who have already had to deal with parental separation. As set out in the introduction, there is a presumption, embodied in English and Welsh law, that the involvement of both parents in bringing up a child is in their interests, except where shown otherwise. But for a child to benefit, including spending time living in the non-resident parent's home, they need to feel secure and valued there.

The research highlights how looking after one's child regularly is not just a matter of practicalities, but involves maintaining a parent-child relationship with important emotional aspects. For example, parents in the study did not consider it adequate to put up their children in an ad hoc manner in a 1-person flat. It was important to provide a home: somewhere the child had their own space, felt valued and wanted to visit. There was an emphasis on providing 'equivalence' to the primary carer in a range of aspects. This included being able to provide the child with birthday presents, pocket money and holidays, rather than all these being only the responsibility of the primary carer. It also meant taking responsibility for sharing certain costs

not related to either home – such as going on school trips or getting a haircut – where it was not felt that the primary carer should be the only provider.

The study did not investigate child maintenance arrangements in order to focus on the costs incurred by the non-resident parent, rather than how the overall cost of bringing up the child should be shared. However, it was significant that participants in the study, many of whom would have been paying for maintenance, nevertheless believed that this did not absolve them from contributing to various costs of a child's upbringing, not all of them directly related to parental visits. Sharing the cost of a school trip or giving a birthday present represent more tangible involvement in a child's life than a cash transfer to the primary carer. The parents in the research felt that children need to be able to see a non-resident parent continuing to play an important role in providing for their needs. This reflects a recent survey of separated parents where non-resident parents report paying for additional goods and services, such as school uniforms, leisure trips, food or travel, including those who had Child Maintenance Service payments or informal regular financial arrangements (DWP, 2022).

Policy implications and recommendations

A key issue is that in policy terms, the social security system treats a non-resident parent with responsibilities for a child as a single person, whereas this study clearly shows the extra costs involved in this situation. The most direct policy implication of this research is therefore that

the social security system should start to acknowledge that people who are not primary carers can still face substantial additional costs resulting from looking after children some of the time. At present it completely ignores this situation, with 2 potential consequences. One is that children who visit their parents do not have their needs adequately met; the other is that they are prevented from visiting, thus limiting the extent to which a second parent can share responsibility for their upbringing. Indeed, survey findings link lower incomes with non-resident parents being less able to provide financial support or the opportunity for regular contact with their child, and that 'both non-resident parents and parents with care expressed a desire for support to help the non-resident parent to achieve financial security and stability' (DWP, 2022).

In considering how the system could take these extra costs into account, it is important to note that many single people on low incomes currently have too little to cover their own needs and costs, let alone those of visiting children. Around 1 in 3 working-age single adults are below the MIS, and over 1 in 5 fall at least 25% short of meeting this level (Padley and Stone, 2022). Improving Universal Credit support for single adults generally would at least provide a better baseline for such households, making it less likely that they live at a level which would make it unthinkable to accommodate a child.

More specifically for the focus of this study, there is a case for the social security system to take some account of the additional living costs associated with non-resident children who stay overnight, acknowledging in some ways their financial responsibilities for, and needs of,

their children. Our recommendations reflect this approach and are as follows:

- **The Government should consider introducing an additional child element in Universal Credit for non-resident parents with children staying overnight.** This would be based on a scale related to the number of children and the proportion of nights spent in the residence. While there is no perfect way of designing such a scale given the multiplicity of arrangements, some recognition, even modest, of the kinds of costs identified in this study would be equitable.
- **Apply a Work Allowance in Universal Credit for non-resident parents who provide care for their children.** The Work Allowance, which sets a level up to which someone in work can earn before their Universal Credit is reduced on a tapered rate, was abolished for single adults in 2016, but is still in place for parents with main responsibility for a child (the parent with care). Reinstating it for non-resident parents would recognise their role as a parent with caring responsibilities and the demands on their income not faced by those without children. It would mean being able to earn £87 a week before Universal Credit is reduced, or £145 for those not eligible for a housing element (such as homeowners).
- **Recognise the presence of children in support with housing costs.** A substantial additional cost for non-resident parents is for the larger housing required to meet their child's needs. However, this is not considered in support with housing costs in Universal Credit, which treats a non-resident parent living alone most of the time as a single

person rather than a parent. Under current Local Housing Allowance (LHA) rules used to calculate Universal Credit support with the cost of renting in the private sector, a single person is entitled only to a 1-bedroom flat, or a room in shared accommodation if they are under 35. Someone renting a larger property in the private rented sector would be likely to have a considerable shortfall from any Universal Credit support with housing costs, which would place even more demand on their already constrained income.

To address this last point, a further recommendation of this report is that:

- **Local Housing Allowance should take account of dependent children who stay regularly with an applicant for Universal Credit, as if they were permanently resident.** This change would require a definition of 'regularly' in terms of how frequent a regular stay would need to be in order to qualify. Nonetheless it is a straightforward and highly desirable reform for housing support within Universal Credit, to take account of all people who spend time regularly in a home, not just those living there full time, in the same way as for a primary carer. For people living in private rented housing, this would help with costs towards rent for a home that includes a bedroom or bedrooms for children regularly in residence. The present LHA rules for families allow children to share with each other where they are under 10 or of the same sex, but do not require them to share with the parent.

A subsidiary recommendation is that:

- **Application of the social sector size criteria (often referred to as the Bedroom Tax) for social housing tenants should take account of dependent children who stay regularly with an applicant for Universal Credit, as if they were permanently resident.** This recommendation is likely to apply more rarely to single adults without primary care for children, since they would not usually be considered a priority for social housing. However, some non-resident parents may be social tenants, including those with other children living with them, and given a visiting child is not viewed as living there, they can be subject to the social sector size criteria if they have a room that is only used some of the time. In such cases the same considerations about why a regularly visiting child needs to feel at home, with adequate space, would apply here.

Additional costs for a non-resident parent are not offset by equivalent savings for a primary carer

While this study has not sought to address fairness in child maintenance arrangements, the evidence that it provides could help inform future debates on this topic. It is important in this respect to note the finding at the end of Chapter 4: that the additional costs incurred by a non-resident parent as a result of a child staying with them do not, for the most part, save costs for the primary carer. Most are about ensuring that the non-resident parent has a home suitable

for the child to stay, and about covering additional costs such as transport or doing things with a child, which will not necessarily save the primary carer money. Some costs identified involve voluntary sharing of certain expenses between partners, but this sharing cannot be taken for granted when considering how much income a primary carer needs to meet their responsibilities. A small saving will indeed be made from regular consumption taking place at the non-resident parent's home (mainly food and toiletries), but we estimate that this would reduce a lone parent's overall budget (as set out in MIS) only by about 1%. Therefore, public policy needs to consider the income requirements of non-resident parents and primary carers separately, each in their own right, rather than as an alternative means of covering the cost of children. This was reflected in the conclusions of the 2019 Social Security Advisory Committee paper (<https://assets.publishing.service.gov.uk/media/5e4a9360ed915d4ff8f51bb9/ssac-occasional-paper-22-separated-parents-and-the-social-security-system.pdf>), stating that it is important that 'policy considers the living standards of both non-resident parents and primary carers and the risk of poverty and hardship when children are staying with either parent'.

Recognising the needs of a neglected group

This study has demonstrated the need to pay more attention to the situation of non-resident parents in qualitative research, in the collecting of data and in public policy. One aspect of this has been calls for non-resident fathers' voices to be heard, to create greater understanding of their situation (Violi et al, 2022). If such fathers are going to make a valuable contribution to

meeting the needs of their children, they will need to have the resources to do so, and these are often lacking in the case of those on lower incomes. The present study makes a start in using evidence from non-resident parents themselves to illustrate how certain kinds of need make significant demands on household budgets, in given circumstances. Further research could broaden this knowledge base, for example to explore the experiences of non-resident parents from their own perspective, the impact of their financial situation and implications for the child, including longer term. The collection of more reliable data would help understand the demographics and identify how many non-resident parents are being constrained by a lack of resources from catering adequately for their and their children's needs, as well as the cost of policy measures to help remedy this.

About the authors

Katherine Hill is a Research Fellow at the Centre for Research in Social Policy (CRSP), Loughborough University. Her focus at CRSP is on qualitative research exploring the experiences of those living around or under the Minimum Income Standard.

Donald Hirsch is consultant Policy Adviser to the abrdn Financial Fairness Trust, and Emeritus Professor of Social Policy at Loughborough University. He was Director of CRSP from 2012 to 2022.

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Notes

1. Scotland has separate legislation, the Children and Young People (Scotland) Act 2014.
2. 2021 Census data shows that for children with a second parental address in the UK, for 50% this is within 5km and for 78% it is within 15km of their usual address (ONS, 2023).

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Appendix

Table 4: Single person's MIS budget and additions associated with looking after a child three days per fortnight and four weeks in holidays

Weekly, 2023 (£)	Single, no child	Extra cost of looking after child			Total budget		
		Pre- school	Primary	Secondary	Pre- school	Primary	Secondary
Food	77.21	8.34	8.75	11.07	85.56	85.96	88.29
Alcohol	8.97	0.00	0.00	0.00	8.97	8.97	8.97
Tobacco	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Clothing	14.99	3.77	3.61	4.38	18.76	18.60	19.36
Water rates	8.06	1.45	1.45	1.45	9.51	9.51	9.51
Council tax	20.68	0.00	0.00	0.00	20.68	20.68	20.68

	Single, no child	Extra cost of looking after child			Total budget		
Weekly, 2023 (£)		Pre- school	Primary	Secondary	Pre- school	Primary	Second
Household insurances	1.75	0.26	0.26	0.26	2.00	2.00	2.00
Fuel	40.15	10.51	10.51	10.51	50.66	50.66	50.66
Other housing costs	2.01	0.00	0.00	0.00	2.01	2.01	2.01
Household goods	15.83	2.66	4.40	3.92	18.50	20.23	19.75
Household services	8.92	0.00	0.00	1.49	8.92	8.92	10.42
Childcare	0.00	3.14	9.49	0.00	3.14	9.49	0.00

Weekly, 2023 (£)	Single, no child	Extra cost of looking after child			Total budget		
		Pre- school	Primary	Secondary	Pre- school	Primary	Second
Personal goods and services	28.49	3.75	1.40	3.77	32.24	29.89	32.25
Motoring	0.00	0.00	73.17	0.00	0.00	73.17	0.00
Other travel costs	34.79	4.60	-34.79	13.81	39.39	0.00	48.60
Social and cultural participation	67.97	6.41	23.42	34.50	74.39	91.39	102.47
Rent	110.76	25.76	25.76	25.76	136.52	136.52	136.52
Total	440.59	70.65	127.42	110.90	511.24	568.01	551.49

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