



An Roinn Dlí agus Cirt,
Gnóthaí Baile agus Imirce
Department of Justice,
Home Affairs and Migration

Child Maintenance Guidelines for Ireland

Prepared by Indecon International Economic and Strategic Consultants (2025)

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Introduction

1. Introduction and Background

Indecon International Economic and Strategic Consultants (Indecon) were commissioned by the Department of Justice, Home Affairs and Migration to undertake research and develop a draft set of child maintenance guidelines along with a corresponding model for use in Ireland. The draft guidelines and model are based on alignment with the Irish legal and policy context, findings from the review of international best practices in similar guidelines, a review of submissions to the Child Maintenance Review Group, consultation with the Child Maintenance Guidelines Committee and Irish-specific data and parameter values. The guidelines are intended to be accessible to the general public, with the aim of encouraging voluntary child maintenance agreements. It is also hoped that the guidelines will serve as a reference for the courts in determining child maintenance payments and thus may contribute to increased compliance with child maintenance orders.

These guidelines have been developed following the publication of the Review of the Enforcement of Child Maintenance Orders in January 2024. This review built on the work and findings of the Child Maintenance Review Group and incorporates primary research conducted with key informants from the Family Justice Implementation Group, the Courts Service, and the Legal Aid Board. It recommended the development of comprehensive Child Maintenance Guidelines.

In line with this recommendation, the Child Maintenance Guidelines Committee was established by the Department of Justice, Home Affairs and Migration in February 2024. The Committee is chaired by the Department and includes representatives from the Department of Social Protection, the Department of Children, Disability and Equality, Tusla, the Courts Service and the Legal Aid Board.

2. Objectives for Child Maintenance Guidelines in Ireland

Under Irish law, parents, guardians, or those acting in their place have a legal duty to financially support their dependent children. A dependent child is a child under 18, over 18 and under 23 years old but still in full-time education, or a child of any age with a mental or physical disability that means that they cannot maintain themselves.

The Child Maintenance Guidelines Committee outlined objectives specifically tailored to the Irish context. These objectives were detailed in the terms of reference for this research and include:

- Objective 1: to establish fair, consistent and predictable amounts of maintenance for children whose parents are not together.
- Objective 2: to increase transparency, consistency and predictability for those seeking and paying child maintenance.

- **Objective 3:** to reduce conflict and tension between parents by making the calculation of child maintenance more objective.
- **Objective 4:** to reduce the number of child maintenance applications made to the courts by giving parents guidance in setting the levels of child maintenance and by encouraging private maintenance agreements.
- **Objective 5:** to ensure consistent treatment of parents and children who are in similar circumstances.
- **Objective 6:** to promote a culture of payment of child maintenance.

3. Methodological Approach to Development of the Guidelines

A rigorous, multi-phased methodological approach underpinned this review. Part One involved desk-based research, focusing on international comparators. Legislative and policy context analysis provided critical background information for the report. English-speaking, Common-Law countries formed the core evidence base, supplemented by selected European jurisdictions with relevant child maintenance guidelines. The analysis of each comparator country included:

- A summary of relevant background and policy information.
- An overview of child maintenance guidelines and calculators, where applicable.
- Where appropriate, the outline and discussion of a worked example for calculating child maintenance in that jurisdiction.
- Reviews or evaluations of the jurisdiction's child maintenance system.

Official government sources were the primary evidence base, supplemented by academic research and data from reputable sources. Where necessary, additional input from internationally recognised organizations (e.g., OECD) or legal websites was included and cited.

Following the international review, a cross-country comparison identified commonalities and differences, informing principles of best practice. These principles were then applied in the formulation of guidelines for Ireland. Irish-specific data sources, including the Household Budget Survey (HBS), Central Statistics Office (CSO) data, and the Insolvency Service of Ireland (ISI) Reasonable Living Expenses Calculator, were utilised. The ISI model is an adaptation of the Minimum Essential Standard of Living (MESL) data, developed by the Vincentian Partnership for Social Justice. The Vincentian MESL Research Centre organised focus groups to determine the essential expenses required for a reasonable standard of living. The resulting data informed the development of the ISI model, and subsequently this model. Input from the CSO, the Child Maintenance Guideline Committee, and the Department of Justice, Home Affairs and Migration further supported the development of these guidelines.

4. Report Structure

This report is structured as follows:

- Section 2 provides a brief summary of the international review of child maintenance guidelines.
- Section 3 outlines the key parameters of the model, inclusions, exclusions, and treatment, along with the approach to updating and indexing key parameter values and the recommended update frequency.
- Section 4 outlines the steps required under the guidelines to estimate child maintenance payments.
- Section 5 provides illustrative examples of the guidelines in practice.
- Section 6 concludes.

International Review of Child Maintenance Guidelines

1. Introduction

The development of these guidelines has been informed by a detailed review of international experience with child maintenance formulas and guidelines. This international review of child maintenance guidelines examined how child maintenance is calculated in other jurisdictions, the variables considered in these calculations, and the outcomes of reviews or evaluations of child maintenance models elsewhere.

This section presents a high-level summary of the findings of this international review. The reader is encouraged to refer to the separate document outlining the detailed findings of this review for more information.

2. Summary of International Review

The jurisdictions analysed in detail include:

- **Common Law countries:** Great Britain (England, Scotland and Wales), Northern Ireland, Australia, New Zealand, the United States, and Canada.
- **European countries** that utilise formula-based approaches to child maintenance.

Each jurisdiction's calculation methodologies were reviewed alongside evaluations of their guidance systems. Additionally, the research explored the limitations and benefits of these approaches.

Cross-Country Comparison

Following the completion of the international review, a cross-country comparison was undertaken to identify commonalities between jurisdictions, with a view to establishing principles of best practice. The overall goal of the review was to arrive at a set of underlying principles which could be used to inform a set of guidelines for the calculation of child maintenance, and which are consistent with established provisions in Irish legislation.

Best Practice in International Guidelines

Assessing evidence across different child maintenance systems is challenging due to the varying underlying principles that guide them. Whether a formula feature is considered "best practice" depends largely on how well it aligns with a country or state's specific goals. For example, if a formula's primary aim is to cover only a child's basic needs, it may not matter if higher-income non-resident parents contribute a smaller percentage of their income than lower-income parents. However, if the system seeks to prevent economic disadvantages for children due to parental separation, the percentage

of income and equitable contributions become an important factor. In this case the economic support for children when parents live apart is typically assigned to both biological or adoptive parents. Even when one parent has substantial resources, the other parent still retains some financial responsibility.

Certain best practices emerge from empirical evidence and adherence to foundational principles:

- **Continuity-of-Expenditure:** A continuity-of-expenditure approach aims to maintain a child's standard of living and aligns with children's rights. In countries like Australia, Canada, and the United States, the cost of raising a child is often calculated using this principle. It assumes a shared responsibility and that parents should continue to contribute at levels comparable to what they would provide in an intact family¹ or a two-parent household. These costs are typically estimated as a percentage of household income spent on children in two-parent households.
- **Consistency:** A well-designed system ensures similar situations result in similar outcomes while accommodating diverse family circumstances. Guidelines should account for variations such as low or high parental incomes, shared parenting arrangements, and new family dynamics.
- **Clarity:** Formula-based guidelines should be transparent and straightforward. Incorporating a rebuttable presumption allows parents to present unique circumstances that justify deviations from the standard formula.
- **Focus on Children's Standard of Living:** Systems designed to maintain a child's standard of living align with children's rights and emphasise continuity in their financial support.
- **Pragmatism:** Any system must be pragmatic to ensure legitimacy and avoid assigning uncollectable amounts.

These principles and objectives underpin the formation of these guidelines. Best practices observed internationally suggest guidelines should account for factors such as gross income of parents, number of children, degree of shared parenting time, cost of children, a minimum level of maintenance, and a self-support or living allowance. Costs related to special or complex needs are typically adjudicated outside the guidance framework, while a similar approach is often taken for childcare, medical, or educational costs.

3. Limitations of the Guidelines

While the guidelines are designed to provide estimates that will inform a wide range of circumstances, given that the guidelines and calculator are formula based and rely on

¹ An *intact family* is a legal term which refers to a situation in which both biological parents are married and living together.

aggregate data to estimate average costs of children, they will not be appropriate in all cases.

Particular circumstances where the guidelines may not be appropriate in estimating reasonable child maintenance payments include:

- Scenarios in which one party has **significant financial or other assets**, including property. The ownership of financial or other assets could be considered relevant in the calculation of maintenance payments. However, the idiosyncratic nature of financial assets and judgements on the liquidity and value of these assets mean that they are not appropriate for consideration in guidance of this nature.
- Scenarios in which significant additional expenses, such as **costs related to disability, childcare, education or medical needs** are involved. The variation in costs of this nature due to individual circumstances mean that they are not suited to inclusion in guidelines and a calculator such as this. As a result, such expenses should be treated as exceptional and assessed separately, outside the scope of the general guidelines. Under the guidelines, such expenses are addressed outside the standard framework, with costs typically shared 50/50 between parents or allocated on an ad-hoc basis as agreed by the parties involved.
- Scenarios in which one or both parties have what could be considered **abnormally high incomes**. The guidelines are based on estimates of the costs of children for households across the income distribution in Ireland. However, for those households which may have incomes significantly above the threshold for the top decile (€288,956) of household incomes in Ireland, the guidelines may not reflect the typical costs of children for those households. In these scenarios, it may not be appropriate to utilise the guidelines in the calculation of child maintenance.
- Scenarios where there are **more than three children** included in the maintenance calculation. The calculator applies the same cost estimate to all families with three or more children, regardless of the actual number of children. In these situations/scenarios, the calculator estimates the costs of care based on the age of the three eldest children. While this is in line with international best practice, it may not reflect the particular circumstances of some families where there are more than three children.

In the above scenarios, while the guidelines may still provide a useful input in terms of identifying a potential base rate of child maintenance, the agreed rate of maintenance should be considered on a case-by-case basis.

Beyond the above scenarios, the guidelines may also not be appropriate in other scenarios given that they do not account for:

- Dependents with significant earnings.
- The implications of a parent being involved in multiple child maintenance cases.
- The calculation of child maintenance for non-parents, such as grandparents, involved in a child's care.

With the above caveats in mind, the guidelines nonetheless seek to provide estimates of appropriate levels of child maintenance that are informative to a majority of circumstances.

Key Parameters in Calculation of Child Maintenance

1. Introduction

This section provides an overview of the key parameters underpinning the guidelines and model and explores their inclusion, exclusion, and treatment. The rationale for inclusion of particular variables or values for certain parameters is also discussed, often with reference to the findings of the international review. Additionally, this section discusses the approach to updating and indexing these parameters, as well as the recommended frequency of updates.

2. Approach to Key Parameters

Income

Gross income is defined as all direct market income plus state transfers. Irish legislation specifies that income and benefits are to be considered when determining maintenance payments, but with a notable exception: “of a benefit or allowance or any increase in such benefit or allowance in respect of any dependent children granted to either parent of such children”. In *B v. B & Anor* [2016] IEHC 626 (08/11/2016), Barrett J dealt with the interpretation of s.3 and s.5 (4) of the Family Law (Maintenance of Spouses and Children) Act 1976 and held that the benefits or allowances excluded from consideration of maintenance extended to, and solely to, a one parent family payment and supplementary welfare allowance. Payments received by the applicant from the Department of Social Protection, namely the Carer’s Allowance, the Domiciliary Care Allowance, the Child Benefit or the Respite Care Grant, as a matter of law did not fall within the exception provided for by s.5(4) of the 1976 Act.

As outlined in detail in section 9.3.2 of the International Review, gross income is more commonly used and simpler to implement than net income. This is because gross income is easier for parents to calculate, whereas net income can vary from year to year due to individual tax liabilities influenced by changes in circumstances or government policy.

Additionally, the inclusion of both parents’ incomes aligns with current child maintenance legislation and the continuity-of-expenditure principle, and it prioritises the welfare of the child. As also set out in section 9.3.2 of the International Review, evidence indicates that approaches factoring in both parents’ incomes are generally preferred by parents and the public over methods considering only one parent’s income. An explicit consideration of both parents’ incomes is linked to a sense of fairness.

Assets of Each Parent

Property and other financial resources are generally not included in international guidelines. Incorporating these in an Irish context would add significant complexity, as it could require valuations and ongoing assessments of fluctuating asset values, making the guidance more cumbersome and less practical to implement. As such, assets have not been included in the guidelines.

Estimation of the Cost of a Child Table

As discussed in the International Review, the costs of raising children are typically estimated as a percentage of income spent on children in two-parent households. In the Irish context, this estimation faces several challenges. The Household Budget Survey (HBS) 2022-2023, which includes a sample of 1,737 households, provides key data.

It was not possible to compare two adult households with children to two adult households without children due to the small sample size. As such, to estimate costs, the percentage difference in income spent by households with children compared to two-adult households (as reported by the Central Statistics Office) is analysed by gross household income tercile. This expenditure is then adjusted based on the average number of children per household, using data from the 2022 Census.

To ensure fairness and avoid "cliff edges," whereby small changes in income disproportionately affect maintenance obligations, costs are stepped across income deciles. Income deciles are based on the average gross household income by net disposable household income deciles published yearly by the CSO, based on the Survey of Income and Living Conditions.²

The data limitations of the HBS make it difficult to accurately estimate the additional costs per child in Ireland. Moreover, estimates derived from earlier HBS data are inconsistent and not aligned with international evidence.³ To address this shortcoming in Irish data sources, the guidelines estimate the costs of additional children using differentials observed in the child maintenance frameworks of Australia and New Zealand.

The Insolvency Service of Ireland (ISI) provides estimates of the costs of children, broken down by the child's age. These estimates, based on the MESL, are incorporated into the guidelines to inform cost differentials based on age. Again, HBS data was considered here, but inconsistent results by age in the Irish context presented challenges. The resulting cost framework for application is shown in the table overleaf. The ISI estimates are not used as a foundation for modelling child maintenance due to several limitations. Firstly, the ISI estimates focus on reasonable living expenses without

² See: <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2023/householdincome/#:~:text=Gross%20income%20includes%20social%20transfers,pension%20contributions%2C%20and%20other%20income.>

³ HBS data indicates varying patterns of expenditure across income levels and household sizes. In some cases, average expenditure appears to decrease with the addition of a child, which is not consistent with expectations based on international evidence. This may reflect limitations related to sample size in the HBS.

accounting for variations in income levels. This limitation makes them incompatible with the principle of continuity of expenditure, which emphasises maintaining a child’s standard of living in line with the typical expenditure in a two-parent household of comparable income levels. Secondly, the ISI estimates do not adjust for the differential costs/economies of scale associated with a second child, instead applying the same cost estimates to both the first and second child. This approach is not aligned with international practice in the development of child maintenance guidelines, which typically recognise that the marginal cost of a second child is lower. These features of the ISI model reduce the applicability of ISI estimates for creating a comprehensive and equitable child maintenance model that aligns with international best practice.

Average Gross Household Income by Net Disposable Household Income Deciles	0-3	3-4	4-5	5-6	6-7	7-10
1 Child (Aged 0-11)	8.8%	7.0%	5.1%	3.2%	3.2%	3.2%
2 Children (Aged 0-11)	11.8%	9.7%	7.7%	5.6%	5.1%	4.5%
3+ Children (Aged 0-11)	13.2%	11.1%	9.0%	6.9%	7.3%	7.6%
1 Child (Aged 12+)	18.0%	14.2%	10.4%	6.6%	6.5%	6.4%
2 Children (Aged 12+)	24.0%	19.8%	15.5%	11.3%	10.3%	9.2%
3+ Children (Aged 12+)	26.7%	22.5%	18.3%	14.1%	14.7%	15.4%
2 Children (Mixed Age)	17.9%	14.8%	11.6%	8.5%	7.7%	6.9%
3+ Children (Mixed Age)	20.0%	16.8%	13.7%	10.5%	11.0%	11.5%

Source: Indecon analysis

The calculator applies the same cost estimate to all families with three or more children, regardless of the actual number of children. In these situations/scenarios, the calculator estimates the costs of care based on the age of the three eldest children. This is in line with international best practice.

The steps taken in the estimation of the cost of children table in Ireland are summarised below:

1. HBS data is utilised to compare the costs of households with children to two person households without children, by income level.
2. Census data is used to estimate the additional costs for a single child.
3. The costs of additional children are estimated based on international evidence.
4. Differential costs by the age of children are estimated based on estimates from the Insolvency Service of Ireland.

The above steps yield the estimated costs of children in Ireland across different household income levels by the number and age of children.

Alignment Between Parenting time Percentage and Cost Percentage

Section 9.3.6 of the International Review highlights that adjustments in child maintenance obligations for time spent with each parent are common in child maintenance guidelines. This can be determined using a year-in-arrears approach,

assessing the amount of parenting time provided during the previous year. In cases involving recent separations, the agreed-upon parenting time distribution may be applied for this calculation.

Typically, a threshold percentage of parenting time—often calculated based on overnight stays—determines eligibility for reductions in child maintenance payments. Where a parent has parenting time of the child approximately once a week—or around 14% of nights per year—they are likely to require accommodation that is suitable for regular overnight stays. These and other fixed infrastructure costs do not vary substantially with the level of contact.⁴ Setting the threshold at this level encourages a minimum level of involvement that is not monetised, with only more substantial levels of parenting time affecting maintenance payments. While this approach does create a cliff edge, it is considered appropriate that contact arrangements begin to influence the formula when the non-resident parent has parenting time for at least 14% of the time.

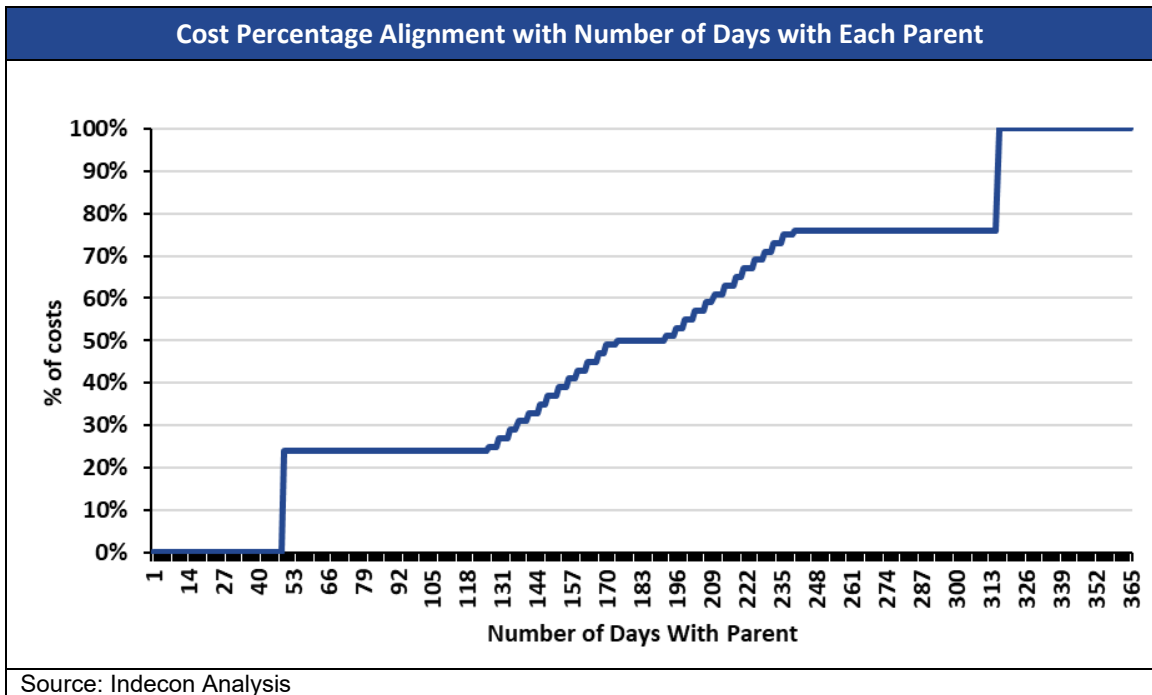
The method of adjusting maintenance amounts above the threshold is crucial. A staggered approach, while straightforward, may create "cliff edges," whereby small changes in parenting time lead to disproportionate changes in payment obligations. In contrast, approaches that adjust more fluidly have the advantage of acknowledging all parenting time provided to the child. However, they can inadvertently turn time spent with the child into a monetised transaction between parents.

The method outlined in the figure below aligns parenting time percentages with cost percentages in a way that reduces complexity and minimises cliff edges. Key features of this approach include:

- Limits to cost percentage changes: This prevents shared parenting time arrangements from becoming overly transactional.
- Staggered increments: Adjustments are made gradually as parenting time becomes more equal, minimising financial shocks and maintaining fairness.

The staggered approach and limited cost percentage changes are illustrated in the figure below. This approach is based on international best practices, such as the model implemented in Australia.

⁴ In the Best Interests of Children - Reforming the Child Support Scheme Summary Report, Australia, See: n the Best Interests of Children - Reforming the Child Support Scheme Summary Report



Where Overnight Stays Are Not Possible

In the calculator, the user will be asked whether the minority carer parent is in a position to provide overnight stays and, if not, how many days they have the child/children for more than 8 hours in a 24-hour period. This adjustment ensures that the majority carer is not disadvantaged in the calculations of costs of childcare and child maintenance payments.

By only allowing this equivalence between 8 hours of parenting time and overnight stays in circumstances where both parties agree that overnight stays are not possible, this reduces the potential for the primary carer to be disadvantaged. Additionally, the requirement for a minimum of 8 hours of parenting time for a given day to count as an overnight ensures that the costs incurred by the primary carer on that day are limited.

This approach implies that, for the purposes of calculating child maintenance payments, an individual with 16 hours of parenting time in a week would be treated the same as a carer with 28% (two overnight stays) of parenting time in a given week. We would note that this approach is solely undertaken to address the issue of carers without the ability to facilitate overnight stays and is not reflective of the actual share of parenting time or custody of a child or children.

It is envisaged that this 8-hour threshold would only apply in circumstances where both parties agree that oversight stays are not viable.

Self - Support Allowance

As discussed in section 9.3.3 of the International Review, it is common practice to have a self-support/living allowance built into the child maintenance formula, which ensures that paying parents retain enough income to meet their own basic living needs before

contributing to child maintenance. In the Irish context, where distinct benefits are available to the resident parent for dependent children and these are not factored into child maintenance calculations, a self-support reserve for parents may ensure that non-resident parents retain enough income for their own basic needs. This approach aims to maintain balance and avoid placing an undue financial strain on non-resident parents, particularly those with low incomes, while still supporting the resident parent's household.

The guidelines impose the self-support amount in alignment with the 'at-risk-of-poverty' threshold. The 'at-risk-of-poverty' threshold is calculated by the Central Statistics Office (CSO) and is set at 60% of the median equivalised disposable income. This threshold reflects the income level below which an individual or household is considered to be living in relative poverty. It is based on equivalised disposable income, which accounts for household size and composition. In 2024, the at-risk-of-poverty threshold for an individual was €17,998.⁵

The at-risk-of-poverty threshold is calculated and published annually by the CSO, ensuring that it is an objective and up-to-date measure aligned with national statistics. The at-risk-of-poverty threshold is a relative measure of income poverty, derived from income data. This makes it an independent measure of poverty, as it is based on a statistical analysis, thus increasing its credibility. Being recalculated annually ensures it reflects current economic conditions, including changes in income distribution and living standards.

Minimum Rate

As discussed in the International Review, a self-support reserve without a minimum rate may be inconsistent with ensuring that children are at the centre of the family justice system, as it could be seen as prioritising the financial needs of parents over those of children, thereby undermining the continuity-of-expenditure principle. Pairing a self-support reserve with a minimum rate of maintenance helps to ensure that maintenance agreements do not fall below a basic level protecting the living standards of children.

The guidelines apply a minimum rate equivalent to 7% of the self-support allowance. This is informed by the approach taken in the UK, whereby the lowest rate of maintenance is set at 7% of lowest income band.

The minimum rate increases proportionally with the average increase in costs for a second child and 3+ children, as employed in the cost of a child estimates. This ensures internal consistency in the model. The table overleaf shows the minimum rate under this assumption.

⁵ CSO, Poverty Indicators - Survey on Income and Living Conditions SILC 2024, See: <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2024/poverty/>

Table 2: Annual Minimum Rate of Maintenance by Number of Children		
1 Child	2 Children	3+ Children
€1,260	€1,889	€2,537

The minimum rate applies in instances where the paying parents' percentage of parenting time is below 14%. Applying a percentage of parenting time threshold, beyond which the paying parent is not expected to pay the minimum rate but instead the amount calculated by the guidelines,⁶ ensures that parents with regular parenting time responsibilities still contribute. However, it also mitigates the risk of parents with regular parenting time (14% or more) being required to pay disproportionately high amounts to the primary caregiver, particularly when income disparities are significant. For instance, if Parent 2 earns €22,064 and Parent 1 earns €42,000, requiring Parent 2 to pay a minimum rate could negatively affect the child's standard of living during their time with Parent 2. A similar approach has been adopted in other jurisdictions.

In Ireland, courts generally presume an obligation to contribute, regardless of the payer's means. Consequently, an absolute minimum contribution has been incorporated into the guidance, ensuring that the minority carer must pay a nominal amount regardless of the balance of incomes. This minimum is set at **€5 per week**. If the calculated child maintenance amount is less than €5 per week and the paying parent has less than 60% of the parenting time the absolute minimum rate of €5 per week will apply.

This ensures that even in such instances where income disparities and parenting time distributions may require the minority carer to make no payment, the minority carer is required to pay a minimal amount, irrespective of their income or share of parenting time.

As is the case for the minimum rate calculations, the absolute minimum also increases proportionally with the average increase in costs for a second child and 3+ children. The rates are shown in the table below.

Table 3: Absolute Annual Minimum Rate of Maintenance by Number of Children		
1 Child	2 Children	3+ Children
€260	€390	€524

Additionally, the application of a parenting time threshold prevents scenarios where the parent providing the majority of parenting time (60% or more) is required to make payments to the minority carer. This approach minimises the scenarios in which a

⁶ The absolute minimum rate would apply if the amount produced by the model is less than €5 per week.

primary carer could be required to make payments to a minority carer. This is now only possible in instances where the primary carer has between 50%-59% of parenting time and has a higher income than the other parent.

Other Dependents of Either Parent

When determining maintenance obligations, best practice suggests that consideration should be given to any financial responsibilities the parent has for other children under their care. These responsibilities may include children from previous or current relationships who are not directly involved in the current maintenance case. This approach avoids disadvantaging children in other family units while maintaining a balanced framework for all dependents involved.

The formula in the guidelines takes into account a parent's responsibility to support their relevant dependent children (i.e. the parent's children by birth, adoption or where a cohabitant is the guardian of a child of their cohabitant but not the parent of the dependent child) by deducting a relevant dependent child amount from the parent's income before calculating child maintenance. This is equal to the cost of the child determined by the 'Cost of a Child Table' based only on the relevant parents' gross income.⁷

Income of any Dependent Children of the Family or of Either Spouse

For the reasons outlined in section 9.3.12 of the International Review, the Irish guidelines will not account for the income, potential earnings, property, and other financial resources of dependents on the basis that there is considerable complexity in making an adjustment for the income of dependents based on the age of dependents, their level of income and the extent to which they contribute to maintenance costs.

Other Expenses such as Childcare, Medical, Dental and Educational

Additional expenses including childcare, medical expenses, costs of a disability and education are not explicitly excluded from the calculation. As set out in section 9.3.2 of the International Review, best practices for handling medical and childcare expenses avoids rigid formula specifications. Instead, they recommend tailoring adjustments to the family's specific circumstances. As such, under the guidelines, exceptional expenses will be dealt with outside of the guidelines and the accepted practice of attributed 50/50 costs between parents followed, or costs allocated on an ad-hoc basis, as deemed appropriate by the parties involved.

⁷ Consideration was given to how this allowance for additional dependents might influence the levels of eligible income for the child in question and the potential for the allowance to move the eligible income below the thresholds for the minimum rate or absolute minimum rate, thus disadvantaging the welfare of one child compared to the other. However, analysis indicates that the structure of the guidelines and calculator make the application of any allowance for additional dependents very unlikely to lead to a significant change in the payment levels for the child in question.

Additional Expenses in Relation to Special or Complex Needs

Internationally, special and complex needs of children are typically addressed as deviations from standard child maintenance guidelines. This approach recognises that such needs often require tailored solutions that go beyond the scope of a general formula, ensuring that these unique circumstances are adequately considered on a case-by-case basis. In line with this international practice, the guidelines replicate this approach in the Irish context. Under the guidelines, special and complex needs should be treated as exceptions and managed outside the standard child maintenance framework.

3. Updating and Indexation of Key Parameters

The guidelines have been designed with the flexibility to allow for periodic updates to key parameters, ensuring their relevance over time. These parameters include:

- Costs per child by gross household income decile
- Self-support allowance
- Household income deciles

To ensure that the costs per child remain reflective of changes in prices in the economy and wider economic conditions, the estimates can be adjusted for Consumer Price Inflation (CPI) on an annual basis. Applying changes in the CPI from the base year provides a straightforward and efficient means of annually adjusting estimated costs and maintenance payments to reflect inflation.

The level of the self-support allowance can be adjusted in line with the 'at-risk-of-poverty' threshold published by the CSO on an annual basis.

The distribution of costs and maintenance payments by income levels can also be updated on an annual basis to reflect changes in the distribution of net disposable household income deciles, based on the latest available data from the CSO.

Updating key model parameter values in line with movements in the CPI, 'at-risk-of-poverty' thresholds and the household income distribution represents a straightforward method of ensuring that the model and calculator reflects movements in the general price level in the economy and the distribution of earnings. However, there is also merit to undertaking a more comprehensive update of the model on a less regular basis to ensure that the model reflects any potential structural changes in the costs of children in Ireland. This more detailed method of updating the guidelines and calculator would include analysis of Household Budget Survey (HBS) data. This analysis would update the costs per child by gross household income decile. It is recommended that this more comprehensive update be undertaken at 3- to 4-year time intervals. This approach would utilise the latest HBS data to update the estimate of the additional costs of children. While this approach offers a more comprehensive reflection of expenditure profiles and price level changes, it represents a more involved process requiring detailed analysis.

Suggested Update Frequency

Applying updates based on CPI could be conducted annually, offering a practical way to keep the guidelines aligned with inflationary trends. This could be done in conjunction with updating income deciles and the 'at-risk-of-poverty' thresholds, which are both published on an annual basis by the CSO.

The increase in the self-support amount should also be applied to the minimum rate (set at 7% of the self-support amount).

A more detailed review of HBS and ISI data is recommended every 3–4 years. This periodic in-depth analysis ensures the parameters remain grounded in real-world data and reflect evolving expenditure patterns.

4. Updating and Indexation of Payments

Family situations can change over time—whether due to shifts in income, parenting time arrangements, or the evolving needs of a child. To ensure that child maintenance remains fair and appropriate, the guidelines are designed to allow for flexibility and periodic review. This section outlines when and how maintenance amounts should be revisited in response to such changes.

Change in Circumstances

The child maintenance guidelines should be applied with flexibility to accommodate significant changes in the circumstances of either parent or the child. These may include:

- A substantial increase or decrease in income
- A change in the proportion of parenting time or living arrangements
- The emergence of additional needs or expenses relating to the child

When such changes occur, it may be appropriate to review and recalculate the maintenance amount using updated information. Doing so ensures that the resulting payment remains proportionate, fair, and aligned with the best interests of the child. Flexibly applying the guidelines in response to material changes helps maintain relevance and supports the long-term wellbeing of all parties involved.

Reviewing and Updating Maintenance Calculations

To support consistency over time, it is recommended that maintenance calculations be reviewed annually. This regular check-in allows adjustments to be made in line with:

- Updates to the self-support amount
- Changes in the cost of living or inflation

Reviewing maintenance annually helps keep payments constant in real terms, ensuring that their value does not erode over time. In addition to annual reviews, recalculations

should be carried out whenever a significant change in circumstances arises—as outlined above. Regular updates help ensure that the payment continues to reflect the current financial position of both parents and meets the needs of the child effectively.

5. Summary Approach to Estimating Child Maintenance Payments

The guidelines for Ireland reflect international best practice and are based on the "continuity of expenditure principle" and the "Income Shares Model," both widely used in child maintenance systems. It aligns closely with approaches adopted in Australia and New Zealand and ensuring fairness and consistency in determination of child maintenance amounts.

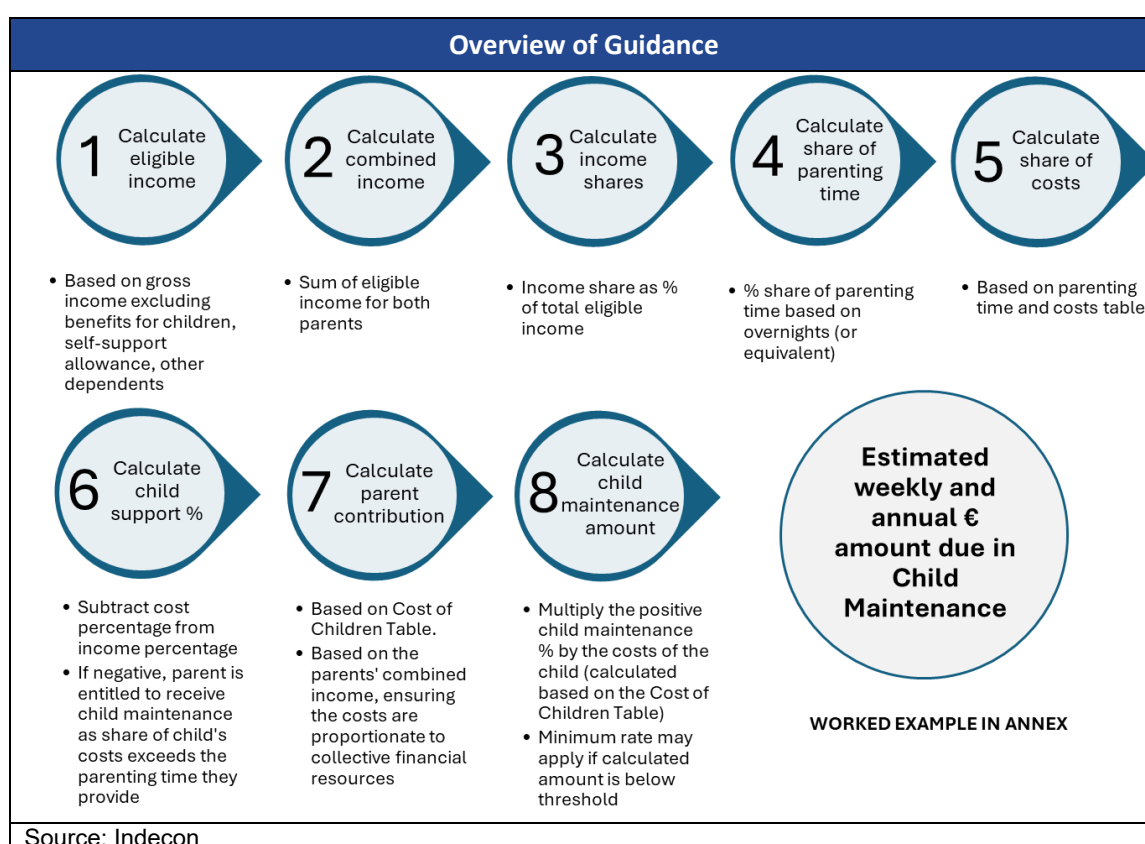
In summary, the key variables in the guidelines and calculator include:

- **Gross Income of Both Parents:** The model calculates maintenance based on the combined gross income of both parents, excluding child-related benefits, namely the one parent family payment and supplementary welfare allowance.
- **Self-Support Allowance:** A self-support allowance is included, set at the level of the 'at-risk-of-poverty' threshold, ensuring parents retain sufficient income for basic personal needs.
- **Minimum Rate of Maintenance:** A minimum maintenance rate is applied at 7% of the self-support allowance in cases where a parent has less than regular parenting time (14%) of the child.
- **Absolute Minimum Rate:** An absolute minimum rate of €5 per week from the minority carer to the primary carer applies in all cases guaranteeing a baseline contribution.
- **Share of Parenting time:** The share of parenting time provided by each parent directly influences both the costs and the level of maintenance, reflecting the principle that shared parenting reduces child-related expenses borne by each parent. The design of this impact minimises "cliff edges," ensuring that small changes in parenting time arrangements do not lead to disproportionate financial shifts. Additionally, the approach aims to prevent the level of parenting time becoming overly transactional, maintaining the focus on the child's best interests.
- **Cost of a Child:** Costs vary by the child's age and the parents' income, informed by Irish-specific data and supported by international evidence. This ensures the model is grounded in local realities while drawing from global best practices.

Calculating Child Maintenance Payments

1. Introduction

This section outlines the step-by-step process for calculating the child maintenance rate under the guidance. The approach under the Irish guidelines follows an 8-step framework. The figure below provides a high-level overview of these steps. Each step is discussed in detail in the following pages, accompanied by illustrative examples to demonstrate their application.



2. Calculating Child Maintenance Payments

This section shows the step-by-step calculation for determining the child maintenance payments.

Step 1 - Calculate Eligible Income

Each parent's available income is determined by calculating their gross income, which includes all sources of income and benefits to which they are entitled. However, certain

adjustments are made to ensure a fair and accurate calculation. This process involves the following steps:

1. Calculate Gross Income: Begin with each parent's total income, including all sources and benefits. Gross income is the total amount of money you earn before any deductions like tax, social insurance (PRSI), pension contributions, or USC (Universal Social Charge). Your gross income includes:
 - Salary or wages (before tax)
 - Bonuses or commissions
 - Overtime pay
 - Social welfare payments
 - Rental income or dividends (if applicable)

Income from employment can be found on a current payslip or through asking your employer. A summary of your social welfare payments, known as a Payment Statement, can be requested from the Department of Social Protection on mywelfare.ie.

2. Exclude Certain Benefits: Certain benefits related to dependent children are excluded from this calculation. This encompasses solely the One-Parent Family Payment and Supplementary Welfare Allowance.⁸
3. Subtract Self-Support Amount: The calculator automatically subtracts the designated self-support amount from the gross income.
4. Dependent Adjustments: At this stage, adjustments are made for any dependent children in the parent's care. The dependent child amount is calculated based on the parent's income (excluding the partner's income), minus the self-support allowance. The resulting amount is then used to determine the allowance from the cost-of-a-child table.

The guidelines are not designed to address special or complex needs of extraordinary expenses. These cases should be handled on an ad-hoc basis outside the scope of the guidelines.

The table below illustrates this process for an illustrative example:

- For Parent 1, the self-support amount of €17,998 is deducted from their gross income (excluding the one parent family payment and supplementary welfare allowance) of €40,000, leaving a child maintenance income of €22,002.
- For Parent 2, the same deduction is applied to their gross income of €80,000, resulting in a child maintenance income of €62,002.

⁸ Note B v. B & Anor [2016] IEHC 626 (08/11/2016), Barrett J dealt with the interpretation of s.3 and s.5 (4) of the Family Law (Maintenance of Spouses and Children) Act 1976 held that that the benefit or allowance excluded from consideration of maintenance extended to, and solely to, a one parent family payment and supplementary welfare allowance. Payments received by the applicant from the Department of Social Protection, namely the Carer's Allowance, the Domiciliary Care Allowance, the Child Benefit or the Respite Care Grant, as a matter of law did not fall within the exception provided for by s.5(4) of the 1976 Act.

Step 1 - Calculate Eligible Income, Example	
Step	Action
<i>Step 1: Work out each parent's child maintenance income by deducting the self-support amount (€17,998 for 2025) from each parent's Available Income (gross income excluding one parent family payment and supplementary welfare allowance).</i>	Parent 1 has a child maintenance income of €22,002 (€40,000 less €17,998). Parent 2 has a child maintenance income of €62,002 (€80,000 less €17,998).
Source: Indecon	

Step 2 - Calculate Combined Income

The next step is to determine the parents' combined available income. This is done by adding both parents' child maintenance incomes together. This step establishes the total income pool that forms the basis for determining each parent's share of child-related costs. The table below illustrates this calculation.

Step 2 - Calculate Combined Income, Example	
Step	Action
<i>Step 2: Work out the parents' combined child maintenance income.</i>	Combined child maintenance income: €22,002 + €62,002 = €84,004
Source: Indecon	

Step 3 - Calculate Income Shares

Calculate each parent's income percentage by dividing their individual income by the total combined total income. The income percentage indicates the share of the costs of a child each parent is responsible for meeting. The income percentage for each parent is calculated by dividing the parent's available child maintenance income by the combined available child maintenance income.

The formula for calculating the income percentage is as follows:

$$\text{Income percentage} = \text{individual parent's available income} / \text{combined available income of both parents}$$

The example below demonstrates this calculation. This step clearly defines each parent's proportional responsibility for the costs of raising their child, based on their income contribution.

Step 3 - Calculate Income Shares, Example	
Step	Action
<i>Step 3: Work out each parent's income percentage.</i>	Parent 1 = €22,002 ÷ €84,004 = 26.19% Parent 2 = €62,002 ÷ €84,004 = 73.81%
Source: Indecon	

Step 4 - Calculate Share of Parenting Time

At this point in the calculator, parents are asked if they have the ability to host their child overnight.

- If they answer "yes," they must specify the number of nights per year the child stays with them.
- If they answer "no," they are asked how many days per year they have parenting time with the child for periods exceeding 8 hours.

Where both parties agree that oversight stays are not viable, any parenting time period longer than 8 hours is treated as equivalent to an overnight stay.

The percentage of parenting time is then calculated by dividing the total number of overnight stays (or equivalent 8 hour periods) by the total number of days in the year. The percentage of parenting time is the amount of time a parent is responsible for providing care for the child. The example below shows how this calculation works. This step establishes the proportion of parenting time each parent provides, influencing their financial responsibility for child maintenance.

Step 4 - Calculate Share of Parenting Time, Example	
Step	Action
<i>Step 4: Work out each parent's percentage of care for each child.</i>	Parent 1 has parenting time of the child for 292 nights per annum, 80% of the nights. Parent 2 has parenting time of the child for 73 nights per annum, 20% of the nights.
Source: Indecon	

Step 5 - Calculate Share of Costs

Each parent's cost percentage is based on the share of parenting time and can be determined using the care and cost table. This percentage represents how much of a child's expenses a parent covers through their parenting time. Where there is more than one child, a separate cost percentage is calculated for each child included in the assessment. This is because each child's unique parenting time arrangement needs to be accounted for.

The table below shows the alignment between parenting time percentages, number of nights per year, number of nights per fortnight and cost percentages operates.

This table implies that, for example:

- If a parent has 11% parenting time of a child, their cost percentage is 0%.
- If a parent has 19% parenting time of a child, their cost percentage is 24%.

Table 4: Care and Cost Table			
Care level	Care percentage	Equivalent number of nights in a year	Cost percentage
Less than regular care	0-13%	0-50	0%
Regular care	14-34%	51-125	24%
Shared care	35%	126-129	25%
	36%	130-133	27%
	37%	134-136	29%
	38%	137-140	31%
	39%	141-144	33%
	40%	145-147	35%
	41%	148-151	37%
	42%	152-155	39%
	43%	156-158	41%
	44%	159-162	43%
	45%	163-166	45%
	46%	167-167	47%
	47%	170-173	49%
	48-52%	174-191	50%
	53%	192-195	51%
	54%	196-198	53%
	55%	199-202	55%
	56%	203-206	57%
57%	207-209	59%	
58%	210-213	61%	
59%	214-217	63%	
60%	218-220	65%	
61%	221-224	67%	
62%	225-228	69%	
63%	229-231	71%	
64%	232-235	73%	
65%	236-239	75%	
Primary carer	66-86%	240-315	76%
More than primary care	87-100%	316-365	100%
Source: Indecon, based on https://www.servicesaustralia.gov.au/basic-child-support-formula?context=21911			

The table below illustrates how to apply the care and cost table.

- Parent 1 has a cost percentage of 76% (corresponding to primary carer with 66% - 86% of parenting time).
- Parent 2 has a cost percentage of 24% (corresponding to regular care with 14% - 34% of parenting time).

This step establishes the proportion of costs each parent is meeting through their level of parenting time. The calculated cost percentage is then used to determine the child maintenance percentage.

The calculator applies the same cost estimate to all families with three or more children, regardless of the actual number of children. In these situations, / scenarios, the calculator estimates the costs of care based on the age of the three eldest children. This is in line with international best practice.

Step 5 - Calculate Share of Costs, Example	
Step	Action
<i>Step 5: Work out each parent's cost percentage for each child based on the Care and Cost Table (Table 4)</i>	Parent 1 has a cost percentage of 76% as they are the primary carer with 80% of care responsibilities Parent 2 has a cost percentage of 24% and is a regular carer with 20% of care responsibilities.
Source: Indecon	

Step 6 - Calculate Child Support Percentage

Each parent's child maintenance percentage is calculated individually for each child in the assessment. This percentage identifies which parent is required to pay child maintenance, based on their income and care percentage for the child.

The formula for the child maintenance percentage is:

$$\text{Child maintenance percentage} = \text{income percentage} - \text{cost percentage}$$

If a parent's child maintenance percentage for a child is positive, it indicates that they are not meeting their share of the costs for the child (based on their share of income) through parenting time. In this case, they may be liable to pay child maintenance for that child.

If parenting time arrangements differ for various children, separate child maintenance percentages can be calculated for each child to reflect the unique arrangements.

The table below demonstrates the calculation. In this example, Parent 1's child maintenance percentage is negative, meaning they do not owe child maintenance, as they contribute a greater share of the parenting time costs. Parent 2 has a positive child maintenance percentage of 49.81%, indicating they must transfer that percentage of the costs to Parent 1 to cover the remaining costs not met by their parenting time.

Step 6 - Calculate Child Support Percentage, Example	
Step	Action
<i>Step 6: Work out each parent's child maintenance percentage for each child by subtracting their cost percentage for that child from their income percentage.</i>	Parent 1 = 26.19% (income percentage) – 76% (cost percentage) = -49.81% Parent 2 = 73.81% (income percentage) – 24% (cost percentage) = 49.81% Parent 1 is responsible for 26.19% of the child's costs as they contribute 26.19% of the combined child maintenance income. Parent 2, contributing 73.81% of the income, is responsible for 73.81% of the children's costs. Since Parent 2 already covers 24% of the costs through direct parenting time, the guidance estimates that Parent 2 should transfer the remaining 49.81% of the costs to Parent 1 via child maintenance payments.
Source: Indecon	

The positive percentage, indicating that the parent has not met their child maintenance obligation through parenting time based on their income percentage, is used in subsequent calculations to determine the final payment amount.

Step 7 - Calculate Parent Contribution

Step 7 involves the calculation of the costs for each child by referencing the cost of children table.

Costs estimates are based on the parents' combined total income, ensuring the costs are proportionate to their collective financial resources.

The cost of children table is used to determine the expenses for each child in the assessment, which are shared between both parents. These costs are calculated separately for each child using the cost of children table. The table categorises costs based on the age of the children into three groups:

- Children aged 0–11 years,
- Children aged 12 years and older,
- and mixed-age groups where at least one child is aged 0–11 and another is aged 12 or older.

The cost of children table determines the costs for 1, 2 and 3+ children. For families with four or more children, the costs are calculated based on a three-child family, using the ages of the oldest three children to determine the calculations.

The cost of children table as shown below illustrates the costs for 1, 2, and 3+ children across different age groups. Notably, the model does not extend to parents whose joint income is beyond €288,956. The guidelines may not reflect the typical costs of children for households with incomes at the highest end of the income distribution.

Table 5: Cost of Children Table, 2025						
	Average Gross Household Income by Net Disposable Household Income Deciles					
	€0 - €44,927	€44,928 - €56,580	€56,581 - €70,299	€70,300 - €84,290	€84,291 - €103,441	€103,442 - €288,956
2 Children (Mixed Age)	18c for each €1	15c for each €1 between €44,928 and €56,580	12c for each €1 between €56,581 and €70,299	9c for each €1 between €70,300 and €84,290	8c for each €1 between €84,291 and €103,441	7c for each €1 between €103,442 and €288,956
3+ Children (Mixed Age)	20c for each €1	17c for each €1 between €44,928 and €56,580	14c for each €1 between €56,581 and €70,299	11c for each €1 between €70,300 and €84,290	11c for each €1 between €84,291 and €103,441	12c for each €1 between €103,442 and €288,956
1 Child (Aged 0 – 11)	9c for each €1	7c for each €1 between €44,928 and €56,580	5c for each €1 between €56,581 and €70,299	3c for each €1 between €70,300 and €84,290	3c for each €1 between €84,291 and €103,441	3c for each €1 between €103,442 and €288,956
2 Children (Aged 0 – 11)	12c for each €1	10c for each €1 between €44,928 and €56,580	8c for each €1 between €56,581 and €70,299	6c for each €1 between €70,300 and €84,290	5c for each €1 between €84,291 and €103,441	5c for each €1 between €103,442 and €288,956
3+ Children (Aged 0 – 11)	13c for each €1	11c for each €1 between €44,928 and €56,580	9c for each €1 between €56,581 and €70,299	7c for each €1 between €70,300 and €84,290	7c for each €1 between €84,291 and €103,441	8c for each €1 between €103,442 and €288,956
1 Child (Aged 12+)	18c for each €1	14c for each €1 between €44,928 and €56,580	11c for each €1 between €56,581 and €70,299	7c for each €1 between €70,300 and €84,290	7c for each €1 between €84,291 and €103,441	7c for each €1 between €103,442 and €288,956
2 Children (Aged 12+)	24c for each €1	20c for each €1 between €44,928 and €56,580	16c for each €1 between €56,581 and €70,299	12c for each €1 between €70,300 and €84,290	10c for each €1 between €84,291 and €103,441	9c for each €1 between €103,442 and €288,956
3+ Children (Aged 12+)	27c for each €1	23c for each €1 between €44,928 and €56,580	19c for each €1 between €56,581 and €70,299	14c for each €1 between €70,300 and €84,290	15c for each €1 between €84,291 and €103,441	16c for each €1 between €103,442 and €288,956

Source: Indecon Analysis

The table below demonstrates the expenses to be shared between the parents in this instance, determined through the application of the cost of children table.

Step 7 - Calculate Parent Contribution, Example	
Step	Action
<p><i>Step 7: Work out the costs of each child.</i></p>	<p>The combined child maintenance income of the parents is €84,004. Using the 2025 Cost of Children table, the child maintenance calculation is based on a tiered structure.</p> <p>For each euro (€1) of the combined income, the cost of raising a child is calculated as follows:</p> <ul style="list-style-type: none"> • €0.09 for each euro up to €44,927. • €0.07 for each euro between €44,928 and €56,580. • €0.05 for each euro between €56,581 and €70,299. • €0.03 for each euro between €70,300 and €103,441. <p>Using this tiered approach, the total cost of raising one child aged 0–11 for parents with a combined child maintenance income of €84,004 is €5,956.</p>
Source: Indecon	

Step 8 - Calculate Child Maintenance Amount

To calculate the amount payable, the positive child maintenance percentage (determined in Step 6) is then multiplied by the costs of the child (determined in Step 7). If both parents owe child maintenance to each other, offset the respective amounts. The final amount represents the child maintenance the paying parent owes the receiving parent after any offsets.

The example below illustrates this calculation. This calculation represents the final child maintenance amount.

Step 8 - Calculate Child Maintenance Amount, Example	
Step	Action
<p><i>Step 8: Work out the annual rate of child maintenance payable by the parent with a positive child maintenance percentage.</i></p>	<p>$49.81\% \times €5,956 = €2,967$ Parent 2 is liable to pay Parent 1 child maintenance of €2,967 (annual rate)</p>
Source: Indecon	

3. Additional considerations

As noted in the preceding section, there are certain conditions included in the guidelines and calculator to ensure fairness and prevent undue financial burden on either parent:

- **Minimum Rate of Maintenance:** If the calculated child maintenance amount is less than the minimum rate and the paying parent has less than 14% of parenting time, the minimum rate will apply.
- **Absolute Minimum Rate:** If the calculated child maintenance amount is less than €5 per week and the paying parent has less than 60% of the parenting time the absolute minimum rate of €5 per week will apply.

- No Payment if Parenting time Percentage Great than 60%: If a parent has 60% or more of the parenting time for the child, no payment is required to be made by them to the other parent. This helps avoid scenarios where the parent with the majority of parenting time would be required to make payments to the parent with a minority of parenting time.

While these issues are not directly addressed in the step-by-step process outlined in this section, the implications of these additional considerations are outlined in further examples in the following section.

Illustrative Examples of Output from Guidelines

1. Introduction

This section provides illustrative examples of child maintenance payment patterns under the guidelines, focusing on various scenarios involving differences in parenting time arrangements, child ages, and parental incomes. Following these more aggregated illustrations of estimated payments under the model, a number of detailed examples of how payments are calculated under individual scenarios are presented.

2. Illustrative Model Outputs

Scenario 1: 1 Child Aged 0-11; Parent 1 has 80% of parenting time

The figure overleaf provides an overview of child maintenance payments from Parent 2 to Parent 1 under the guidelines. The scenario depicted involves one child aged between 0 and 11 years, where Parent 1 has parenting time of the child for 80% of the time, and Parent 2 has parenting time of the child for 20% of the time.

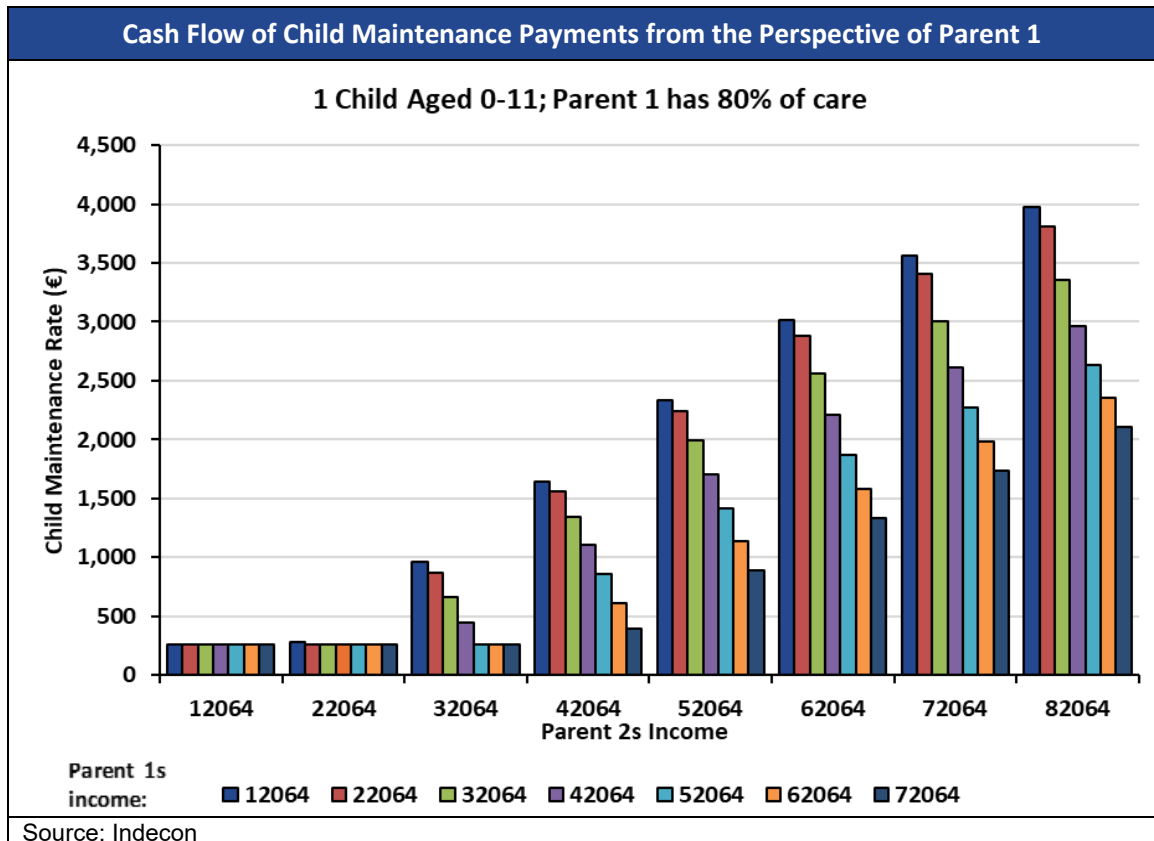
In the following figure, estimates of maintenance costs are presented when both parents' incomes vary between €12,000 and €82,000, representing a broad spectrum of financial situations. This figure thus illustrates how child maintenance payments change as each parent's income increases or decreases.

As Parent 1's income increases (represented by bars progressing from blue to navy), the amount Parent 2 owes decreases. This happens as Parent 1 contributes more to the overall financial responsibility as their income increases. However, since Parent 1 provides the majority of parenting time (80%), there are no circumstances where Parent 1 would transfer payments to Parent 2, regardless of income levels.

Additionally, because Parent 2's parenting time level exceeds the 14% threshold, the minimum rate exemption applies. However, as Parent 2 is the minority carer, the absolute minimum rate still applies.

Thus, in cases where Parent 1 earns significantly more than Parent 2, and the model calculates that Parent 2 owes less than €5 per week or nothing at all, Parent 2 is required to pay the absolute minimum of €260 per year to ensure they still contribute to the child's expenses.

In cases where Parent 2's income significantly exceeds that of Parent 1 (the primary carer), Parent 2 is liable to pay the amount produced by the calculator, provided it exceeds the absolute minimum. For example, where Parent 2's income is €22,000 and Parent 1's income is €12,000, Parent 2 would be liable for approximately €274 in child maintenance. In other scenarios—such as where Parent 2's income is €22,000 and incomes are equal, or where Parent 1 has the higher income—the minimum maintenance amount would apply.

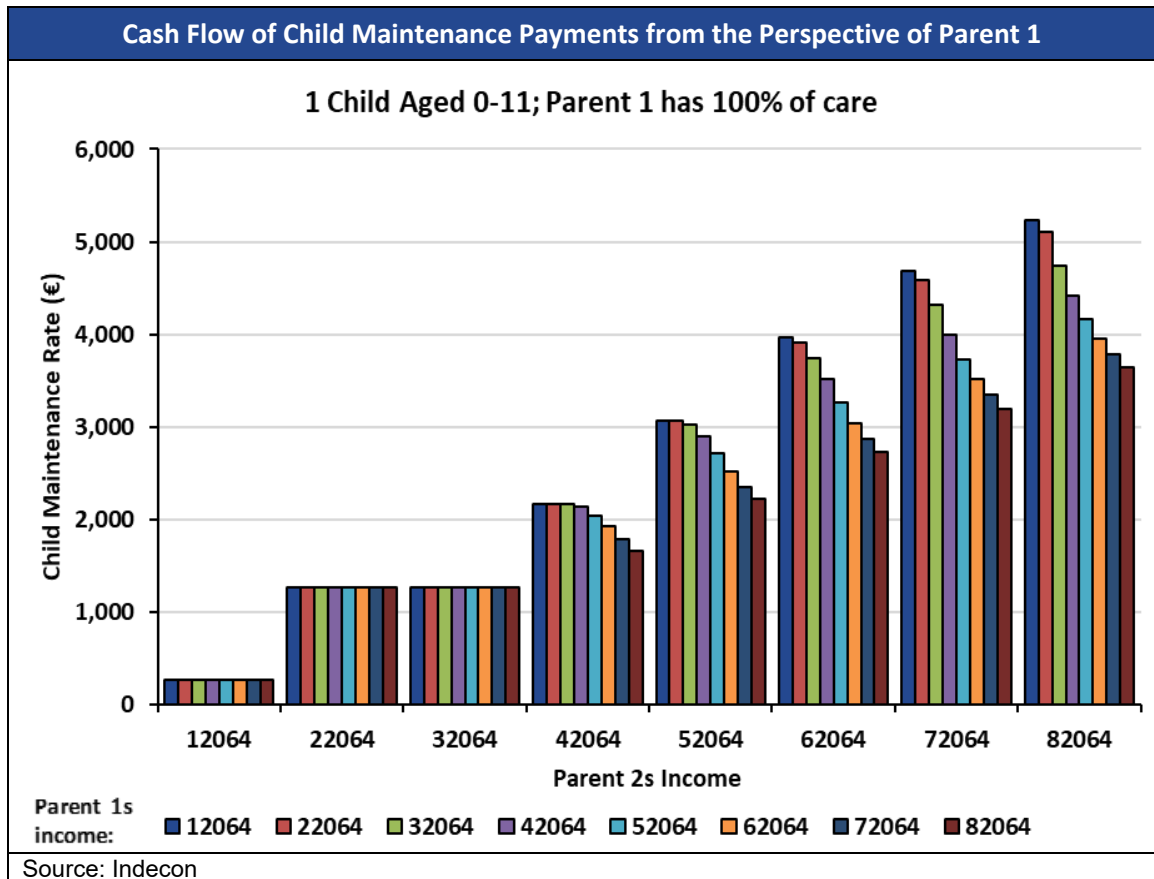


Scenario 2: 1 Child Aged 0-11; Parent 1 has 100% of parenting time

The figure overleaf provides an overview of child maintenance payments from Parent 2 to Parent 1 under the guidelines. The scenario depicted involves one child aged between 0 and 11 years, where Parent 1 has 100% parenting time of the child. Again, both parents’ incomes vary between €12,000 and €82,000, representing a broad spectrum of financial situations.

Similar to the previous example, as Parent 1’s income increases (represented by bars progressing from blue to brown), the amount Parent 2 owes in child maintenance decreases. However, in this scenario as Parent 1 provides 100% of the parenting time, no payments are ever transferred to Parent 2, regardless of income levels.

With Parent 2’s parenting time level below 14%, the minimum rate of €1,260 applies when the calculator’s output falls below this threshold, regardless of Parent 1’s income. However, in instances where Parent 2’s income is below the self-support allowance, the guidelines would recommend the absolute minimum rate of €5 per week.



Scenario 3: 2 Children of Mixed Age; Parent 1 has 50% of parenting time

The table below provides an overview of child maintenance payments from the perspective of Parent 1 under the guidelines. The scenario depicted involves two children of different ages, where parenting time is split evenly between both parents. Both parents' incomes vary between €12,000 and €82,000.

Since parenting time is evenly shared, child maintenance flows from the higher-income parent to the lower-income parent. As income disparity increases, the payment amount rises. However, when both parents have equal incomes and parenting time responsibilities, no payment is required. The minimum rate does not apply in this scenario because both parents provide over 14% of parenting time, ensuring equity in financial contributions.

Maintenance Payments from the Perspective of Parent 1, Equal Parenting time								
Income of	Parent 2: €12,000	Parent 2: €22,000	Parent 2: €32,000	Parent 2: €42,000	Parent 2: €52,000	Parent 2: €62,000	Parent 2: €72,000	Parent 2: €82,000
Parent 1: €12,000	€0	€390	€1,260	€2,160	€3,060	€3,960	€4,724	€5,363
Parent 1: €22,000	-€390	€0	€900	€1,800	€2,700	€3,562	€4,313	€4,943
Parent 1: €32,000	-€1,260	-€900	€0	€900	€1,781	€2,588	€3,296	€3,902
Parent 1: €42,000	-€2,160	-€1,800	-€900	€0	€863	€1,648	€2,341	€2,963
Parent 1: €52,000	-€3,060	-€2,700	-€1,781	-€863	€0	€780	€1,481	€2,118
Parent 1: €62,000	-€3,960	-€3,562	-€2,588	-€1,648	-€780	€0	€706	€1,351
Parent 1: €72,000	-€4,724	-€4,313	-€3,296	-€2,341	-€1,481	-€706	€0	€648
Parent 1: €82,000	-€5,363	-€4,943	-€3,902	-€2,963	-€2,118	-€1,351	-€648	€0

Scenario 4: 2 Children of Mixed Age; Parent 1 has 60% of parenting time

The table below provides an overview of child maintenance payments from Parent 2 to Parent 1 under the guidelines. The scenario depicted involves two children of different ages. Parent 1 has parenting time of the children for 60% of the time, while Parent 2 has parenting time responsibilities for 40% of the time. Both parents' incomes range from €12,000 to €82,000, demonstrating how changes in income affect child maintenance payments.

As Parent 1's income rises, the amount Parent 2 owes decreases because Parent 1 bears a larger financial share. However, since Parent 1 provides the majority of parenting time (60%), they do not make payments to Parent 2, regardless of income. Since Parent 2 provides over 14% of the parenting time, the minimum rate exemption applies. However, as Parent 2 is the minority carer, the absolute minimum rate still applies. As there are 2 children, the minimum rate in this instance is €390.

Maintenance Payments from Parent 2 to Parent 1, Parent 1 60% Share of Parenting time								
Income of	Parent 2: €12,000	Parent 2: €22,000	Parent 2: €32,000	Parent 2: €42,000	Parent 2: €52,000	Parent 2: €62,000	Parent 2: €72,000	Parent 2: €82,000
Parent 1: €12,000	€390	€468	€1,638	€2,808	€3,978	€5,148	€6,141	€6,972
Parent 1: €22,000	€390	€390	€1,386	€2,556	€3,726	€4,844	€5,813	€6,624
Parent 1: €32,000	€390	€390	€756	€1,926	€3,063	€4,088	€4,976	€5,728
Parent 1: €42,000	€390	€390	€390	€1,282	€2,363	€3,329	€4,167	€4,919
Parent 1: €52,000	€390	€390	€390	€638	€1,681	€2,607	€3,437	€4,193
Parent 1: €62,000	€390	€390	€390	€390	€1,046	€1,956	€2,782	€3,540
Parent 1: €72,000	€390	€390	€390	€390	€474	€1,370	€2,189	€2,942
Parent 1: €82,000	€390	€390	€390	€390	€390	€838	€1,646	€2,399

3. Detailed Individual Examples

The following tables provide detailed illustrative examples of how child maintenance payments are calculated under the guidelines for a number of individual scenarios.

Example 1: One child (0-11), Parent 1: €40K (80% parenting time), Parent 2: €80K (20% parenting time)

In this example, there is one child aged 0–11 who spends 292 nights per year with Parent 1 and 73 nights per year with Parent 2. Parent 2 thus has regular parenting time of the child. Parent 1 has a gross income of €40,000, excluding one parent family payment and supplementary welfare allowance, while Parent 2 has a gross income of €80,000.

As Parent 2 has a higher income, and a lower share of parenting time, they must make a financial contribution to Parent 1.

Worked Example 1	
Steps	Action
<i>Step 1: Work out each parent's child maintenance income by deducting the self-support amount (€17,998 for 2025) from each parent's Available Income (gross income excluding one parent family payment and supplementary welfare allowance.).</i>	Parent 1 has a child maintenance income of €22,002 (€40,000 less €17,998). Parent 2 has a child maintenance income of €62,002 (€80,000 less €17,998).
<i>Step 2: Work out the parents' combined child maintenance income.</i>	Combined child maintenance income: €22,002 + €62,002 = €84,004
<i>Step 3: Work out each parent's income percentage.</i>	Parent 1 = €22,002 ÷ €84,004 = 26.19% Parent 2 = €62,002 ÷ €84,004 = 73.81%
<i>Step 4: Work out each parent's percentage of parenting time for each child.</i>	Parent 1 has parenting time of the child for 292 nights per annum, 80% of the nights. Parent 2 has parenting time of the child for 73 nights per annum, 20% of the nights.
<i>Step 5: Work out each parent's cost percentage for each child based on the Care and Cost Table (Table 4)</i>	Parent 1 has a cost percentage of 76% as they are the primary carer with 80% of parenting time responsibilities. Parent 2 has a cost percentage of 24% and is a regular carer with 20% of parenting time responsibilities.
<i>Step 6: Work out each parent's child maintenance percentage for each child by subtracting their cost percentage for that child from their income percentage.</i>	Parent 1 = 26.19% (income percentage) – 76% (cost percentage) = –49.81% Parent 2 = 73.81% (income percentage) – 24% (cost percentage) = 49.81% Parent 1 is responsible for 26.19% of the child's costs as they contribute 26.19% of the combined child maintenance income. Parent 2, contributing 73.81% of the income, is responsible for 73.81% of the children's costs. Since Parent 2 already covers 24% of the costs through direct parenting time, the guidance estimates that Parent 2 should transfer the remaining 49.81% of the costs to Parent 1 via child maintenance payments
<i>Step 7: Work out the costs of each child.</i>	The combined child maintenance income of the parents is €84,004. Using the 2025 cost of children table, the child maintenance calculation is based on a tiered structure. Using the tiered approach set out at Table 5, the total cost of raising one child aged 0–11 for parents with a combined child maintenance income of €84,004 is €5,956.
<i>Step 8: Work out the annual rate of child maintenance payable by the parent with a positive child maintenance percentage.</i>	49.81% × €5,956 = €2,967 Parent 2 is liable to pay Parent 1 child maintenance of €2,967 (annual rate)
Source: Indecon calculations	

Example 2: One child (0-11), Parent 1: €32K (60% parenting time), Parent 2: €22K (40% parenting time)

In this example, one child (aged 0–11) spends 60% of nights with Parent 1 and 40% with Parent 2, who has regular parenting time. Parent 1 has a gross income of €32,000 (excluding one parent family payment and supplementary welfare allowance), while Parent 2 earns €22,000.

Although Parent 1 has a higher income, Parent 2, as the minority carer, must still contribute to the majority carer. Therefore, the absolute minimum rate applies regardless of the income balance.

Worked Example 2	
Steps	Action
<i>Step 1: Work out each parent's child maintenance income by deducting the self-support amount (€17,998 for 2025) from each parent's Available Income (gross income excluding one parent family payment and supplementary welfare allowance.).</i>	Parent 1 has a child maintenance income of €14,002 (€32,000 less €17,998). Parent 2 has a child maintenance income of €4,002 (€22,000 less €17,998).
<i>Step 2: Work out the parents' combined child maintenance income.</i>	Combined child maintenance income: €14,002 + €4,004 = €18,004
<i>Step 3: Work out each parent's income percentage.</i>	Parent 1 = €14,002 ÷ €18,004 = 77.77% Parent 2 = €4,002 ÷ €18,004 = 22.23%
<i>Step 4: Work out each parent's percentage of parenting time for each child.</i>	Parent 1 has 60% of parenting time. Parent 2 has 40% of parenting time.
<i>Step 5: Work out each parent's cost percentage for each child based on the Care and Cost Table (Table 4)</i>	Parent 1 has a cost percentage of 65% Parent 2 has a cost percentage of 35%
<i>Step 6: Work out each parent's child maintenance percentage for each child by subtracting their cost percentage for that child from their income percentage.</i>	Parent 1 = 77.77% (income percentage) – 65% (cost percentage) = 12.77% Parent 2 = 22.23% (income percentage) – 35% (cost percentage) = -12.77%
<i>Step 7: Work out the costs of each child.</i>	Using the tiered approach set out at Table 5, the total cost of raising one child aged 0–11 for parents with a combined child maintenance income of €18,004 is €1,620.
<i>Step 8: Work out the annual rate of child maintenance payable by the parent with a positive child maintenance percentage.</i>	According to the model, Parent 1 would be liable to pay Parent 2 an annual child maintenance amount of €207 (annual rate). However, since Parent 1 provides over 60% of the parenting time, the absolute minimum rate takes precedence. As a result, Parent 2 is instead required to pay Parent 1 an annual child maintenance amount of €260 (annual rate). Absolute minimum rate ensures that the minority carer contributes to the majority carer.
Source: Indecon calculations	

Example 3: One child (0-11), Parent 1: €32K (90% parenting time), Parent 2: €22K (10% parenting time)

In this example, one child (aged 0–11) spends 90% of nights with Parent 1 and 10% with Parent 2. Parent 1 has a gross income of €32,000 (excluding one parent family payment and supplementary welfare allowance), while Parent 2 earns €22,000.

Despite having a lower income, Parent 2 provides significantly less parenting time. As a result, under the guidelines they owe support to Parent 1, with the amount increased to the minimum rate due to having less than regular parenting time.

Worked Example 3	
Steps	Action
<i>Step 1: Work out each parent's child maintenance income by deducting the self-support amount (€17,998 for 2025) from each parent's Available Income (gross income excluding one parent family payment and supplementary welfare allowance).</i>	Parent 1 has a child maintenance income of €14,002 (€32,000 less €17,998). Parent 2 has a child maintenance income of €4,002 (€22,000 less €17,998).
<i>Step 2: Work out the parents' combined child maintenance income.</i>	Combined child maintenance income: €14,002 + €4,004 = €18,004
<i>Step 3: Work out each parent's income percentage.</i>	Parent 1 = €14,002 ÷ €18,004 = 77.77% Parent 2 = €4,002 ÷ €18,004 = 22.23%
<i>Step 4: Work out each parent's percentage of parenting time for each child.</i>	Parent 1 has 90% of parenting time. Parent 2 has 10% of parenting time.
<i>Step 5: Work out each parent's cost percentage for each child based on the Care and Cost Table (Table 4)</i>	Parent 1 has a cost percentage of 100% Parent 2 has a cost percentage of 0%
<i>Step 6: Work out each parent's child maintenance percentage for each child by subtracting their cost percentage for that child from their income percentage.</i>	Parent 1 = 77.77% (income percentage) – 100% (cost percentage) = -22.23% Parent 2 = 22.23% (income percentage) – 0% (cost percentage) = 22.23%
<i>Step 7: Work out the costs of each child.</i>	Using the tiered approach set out at Table 5, the total cost of raising one child aged 0–11 for parents with a combined child maintenance income of €18,004 is €1,620.
<i>Step 8: Work out the annual rate of child maintenance payable by the parent with a positive child maintenance percentage.</i>	According to the model, Parent 2 would be liable to pay Parent 1 an annual child maintenance amount of €360 (annual rate). However, as Parent 2 provides less than 14% of parenting time the minimum rate exemption does not apply. As such, Parent 2 is liable to pay Parent 1 child maintenance of €1,260 (annual rate). Minimum rate applies as parent 2 has less than 14% of the parenting time.
<i>Source: Indecon calculations</i>	

Example 4: Two children (Aged 5 and 14), Parent 1: €39,039 (70% parenting time), Parent 2: €47,187 (30% parenting time)

In this example, there are 2 children, one aged 0–11 and the other 12+. The children spend 70% of nights with Parent 1 and 30% with Parent 2. Parents have the median annual individual earnings in 2023⁹.

Under the guidelines, this scenario results in an estimated payment of €3,030 from Parent 2 to Parent 1.

Worked Example 4	
Steps	Action
<i>Step 1: Work out each parent's child maintenance income by deducting the self-support amount (€17,998 for 2025) from each parent's Available Income (gross income excluding one parent family payment and supplementary welfare allowance).</i>	Parent 1 has a child maintenance income of €21,041 (€39,039 less €17,998). Parent 2 has a child maintenance income of €29,189 (€47,187 less €17,998).
<i>Step 2: Work out the parents' combined child maintenance income.</i>	Combined child maintenance income: €21,041 + €29,189 = €50,230
<i>Step 3: Work out each parent's income percentage.</i>	Parent 1 = €21,041 ÷ €50,230 = 41.89% Parent 2 = €29,186 ÷ €50,230 = 58.11%
<i>Step 4: Work out each parent's percentage of parenting time for each child.</i>	Parent 1 has 70% of parenting time. Parent 2 has 30% of parenting time.
<i>Step 5: Work out each parent's cost percentage for each child based on the Care and Cost Table (Table 4)</i>	Parent 1 has a cost percentage of 76% Parent 2 has a cost percentage of 24%
<i>Step 6: Work out each parent's child maintenance percentage for each child by subtracting their cost percentage for that child from their income percentage.</i>	Parent 1 = 41.89% (income percentage) – 76% (cost percentage) = -34.11% Parent 2 = 58.11% (income percentage) – 24% (cost percentage) = 34.11%
<i>Step 7: Work out the costs of each child.</i>	Using the tiered approach set out at Table 5, the total cost of raising two children of mixed age for parents with a combined child maintenance income of €50,230 is €8,882.
<i>Step 8: Work out the annual rate of child maintenance payable by the parent with a positive child maintenance percentage.</i>	Parent 2 is liable to pay Parent 1 child maintenance of €3,030 (annual rate)
<i>Source: Indecon calculations</i>	

Example 5: One child (Aged 12+), Parent 1: €13K (80% parenting time), Parent 2: €25K (20% parenting time), Parent 2 has an additional dependent (Aged 12+)

In this example, there is one child aged 12 or older. The child spends 80% of nights with Parent 1 and 20% with Parent 2. Parent 1 has an income of €13,000, while Parent 2 has

⁹ <https://www.cso.ie/en/releasesandpublications/ep/p-eaads/earningsanalysisusingadministrativedatasources2023/annualearnings/>

an income of €25,000. Parent 2 also has an additional dependent child. To account for the costs associated with this dependent child, an allowance is deducted from Parent 2’s income. This deduction is based on the cost of the child after subtracting Parent 2’s self-support amount.

The guidelines recommend that Parent 2 pay €786 to Parent 1. If Parent 2 did not have an additional dependent, this payment would have been €958.

Worked Example 5	
Steps	Action
<i>Step 1: Work out each parent's child maintenance income by deducting the self-support amount (€17,998 for 2025) from each parent's Available Income (gross income excluding one parent family payment and supplementary welfare allowance).</i>	Parent 1 has a child maintenance income of €0 (€13,000 less €17,998) Parent 2 has a child maintenance income of €5,742 (€25,000 less €17,998 for self-support and less €1,260 dependent child allowance). The dependent child amount is based on the cost of a child calculation, as set out in the 'Cost of Children Table', and is determined solely by the relevant parent's gross income after the self-support amount has been deducted.
<i>Step 2: Work out the parents' combined child maintenance income.</i>	Combined child maintenance income: €0 + €5,742 = €5,742
<i>Step 3: Work out each parent's income percentage.</i>	Parent 1 = €0 ÷ €5,742 = 0% Parent 2 = €5,742 ÷ €5,742 = 100%
<i>Step 4: Work out each parent's percentage of parenting time for each child.</i>	Parent 1 has 80% of parenting time. Parent 2 has 20% of parenting time.
<i>Step 5: Work out each parent's cost percentage for each child based on the Care and Cost Table (Table 4)</i>	Parent 1 has a cost percentage of 76% Parent 2 has a cost percentage of 24%
<i>Step 6: Work out each parent's child maintenance percentage for each child by subtracting their cost percentage for that child from their income percentage.</i>	Parent 1 = 0% (income percentage) – 76% (cost percentage) = -76% Parent 2 = 100% (income percentage) – 24% (cost percentage) = 76%
<i>Step 7: Work out the costs of each child.</i>	Using the tiered approach set out at Table 5, the total cost of a child for parents with a combined child maintenance income of €5,742 is €1,034.
<i>Step 8: Work out the annual rate of child maintenance payable by the parent with a positive child maintenance percentage.</i>	Parent 2 is liable to pay Parent 1 child maintenance of €786 (annual rate)
<i>Source: Indecon calculations</i>	

Example 6: One child (Aged 12+), Parent 1: €45K (60% parenting time), Parent 2: €45K (40% parenting time)

In this example, there is one child aged 12 or older. The child spends 60% of nights with Parent 1 and 40% with Parent 2. Both parents have incomes of €45,000.

Since both parents have the same level of income, then determination of the maintenance amount is determined by the share of parenting time. Since Parent 2 has a

lower share of parenting time, the guidelines recommend that Parent 2 pay €1,404 to Parent 1.

Worked Example 6	
Steps	Action
<i>Step 1: Work out each parent's child maintenance income by deducting the self-support amount (€17,998 for 2025) from each parent's Available Income (gross income excluding one parent family payment and supplementary welfare allowance).</i>	Parent 1 has a child maintenance income of €27,002 (€45,000 less €17,998) Parent 2 has a child maintenance income of €27,002 (€45,000 less €17,998)
<i>Step 2: Work out the parents' combined child maintenance income.</i>	Combined child maintenance income: €27,002 + €27,002 = €54,004
<i>Step 3: Work out each parent's income percentage.</i>	Parent 1 = €27,002 ÷ €54,004 = 50% Parent 2 = €27,002 ÷ €54,004 = 50%
<i>Step 4: Work out each parent's percentage of parenting time for each child.</i>	Parent 1 has 60% of parenting time. Parent 2 has 40% of parenting time.
<i>Step 5: Work out each parent's cost percentage for each child based on the Care and Cost Table (Table 4)</i>	Parent 1 has a cost percentage of 65% Parent 2 has a cost percentage of 35%
<i>Step 6: Work out each parent's child maintenance percentage for each child by subtracting their cost percentage for that child from their income percentage.</i>	Parent 1 = 50% (income percentage) – 65% (cost percentage) = -15% Parent 2 = 50% (income percentage) – 35% (cost percentage) = 15%
<i>Step 7: Work out the costs of each child.</i>	Using the tiered approach set out at Table 5, the total cost of a child for parents with a combined child maintenance income of €54,004 is €9,358.
<i>Step 8: Work out the annual rate of child maintenance payable by the parent with a positive child maintenance percentage.</i>	Parent 2 is liable to pay Parent 1 child maintenance of €1,404 (annual rate)
<i>Source: Indecon calculations</i>	

Example 7: One child (Aged 12+), Parent 1: €45K (100% parenting time), Parent 2: €25K (0% parenting time)

In this example, there is one child aged 12 or older. The child spends 100% of nights with Parent 1 and 0% with Parent 2. Parent 1 has an income of €45,000 and Parent 2 an income of €25,000.

Despite Parent 1 having a higher income, the parenting time balance means the guidelines estimate that Parent 2 pay €1,260 to Parent 1.

Worked Example 7	
Steps	Action
<i>Step 1: Work out each parent's child maintenance income by deducting the self-support amount (€17,998 for 2025) from each parent's Available Income (gross income excluding one parent family payment and supplementary welfare allowance).</i>	Parent 1 has a child maintenance income of €27,002 (€45,000 less €17,998) Parent 2 has a child maintenance income of €7,002 (€25,000 less €17,998)
<i>Step 2: Work out the parents' combined child maintenance income.</i>	Combined child maintenance income: €27,002 + €7,002 = €34,004
<i>Step 3: Work out each parent's income percentage.</i>	Parent 1 = €27,002 ÷ €34,004 = 76.41% Parent 2 = €7,002 ÷ €34,004 = 20.59%
<i>Step 4: Work out each parent's percentage of parenting time for each child.</i>	Parent 1 has 100% of parenting time. Parent 2 has 0% of parenting time.
<i>Step 5: Work out each parent's cost percentage for each child based on the Care and Cost Table (Table 4)</i>	Parent 1 has a cost percentage of 100% Parent 2 has a cost percentage of 0%
<i>Step 6: Work out each parent's child maintenance percentage for each child by subtracting their cost percentage for that child from their income percentage.</i>	Parent 1 = 76.41 % (income percentage) – 100% (cost percentage) = -20.59% Parent 2 = 20.59% (income percentage) – 0% (cost percentage) = 20.59%
<i>Step 7: Work out the costs of each child.</i>	Using the tiered approach set out at Table 5, the total cost of a child for parents with a combined child maintenance income of €34,004 is €6,121.
<i>Step 8: Work out the annual rate of child maintenance payable by the parent with a positive child maintenance percentage.</i>	Parent 2 is liable to pay Parent 1 child maintenance of €1,260 (annual rate)
<i>Source: Indecon calculations</i>	

Example 8: Two children (Aged 0-11), Parent 1: €35K (80% parenting time of Child 1 and 25% parenting time of Child 2), Parent 2: €60K (20% parenting time of Child 1 and 75% parenting time of Child 2)

In this example, there are two children with unequal parenting time arrangements. Parent 1 has parenting time for one child 80% of the time and the other 25% of the time. Parent 1 earns €35,000, while Parent 2 earns €60,000.

Both parents owe payments to each other based on parenting time distribution. However, these amounts are offset, with the greater payment determining the final transfer. As a result, the calculator recommends Parent 2 transfer €1,430 to Parent 1.

Worked Example 8	
Steps	Action
<i>Step 1: Work out each parent's child maintenance income by deducting the self-support amount (€17,998 for 2025) from each parent's Available Income (gross income excluding one parent family payment and supplementary welfare allowance).</i>	Parent 1 has a child maintenance income of €17,002 (€35,000 less €17,998) Parent 2 has a child maintenance income of €42,002 (€60,000 less €17,998)
<i>Step 2: Work out the parents' combined child maintenance income.</i>	Combined child maintenance income: €17,002 + €42,002 = €59,004
<i>Step 3: Work out each parent's income percentage.</i>	Parent 1 = €17,002 ÷ €59,004 = 28.81% Parent 2 = €42,002 ÷ €59,004 = 71.19%
<i>Step 4: Work out each parent's percentage of parenting time for each child.</i>	Parent 1 has 80% of parenting time for child 1. Parent 2 has 20% of parenting time for child 1. Parent 1 has 25% of parenting time for child 2. Parent 2 has 75% of parenting time for child 2.
<i>Step 5: Work out each parent's cost percentage for each child based on the Care and Cost Table (Table 4)</i>	Parent 1 has a cost percentage of 76% for child 1. Parent 2 has a cost percentage of 24% for child 1. Parent 1 has a cost percentage of 24% for child 2. Parent 2 has a cost percentage of 76% for child 2.
<i>Step 6: Work out each parent's child maintenance percentage for each child by subtracting their cost percentage for that child from their income percentage.</i>	Parent 1 = 28.81% (income percentage) – 76% (cost percentage) = -47.19% for child 1. Parent 2 = 71.19% (income percentage) – 24% (cost percentage) = 47.19% for child 1. Parent 1 = 28.81% (income percentage) – 24% (cost percentage) = 4.81% for child 2. Parent 2 = 71.19% (income percentage) – 76% (cost percentage) = -4.81% for child 2.
<i>Step 7: Work out the costs of each child.</i>	Using the tiered approach set out at Table 5, the total cost of two children aged 0-11 for parents with a combined child maintenance income of €59,004 is €6,750.
<i>Step 8: Work out the annual rate of child maintenance payable by the parent with a positive child maintenance percentage.</i>	Parent 1 is liable to pay Parent 2 child maintenance of €162 (annual rate) for Child 2. Parent 2 is liable to pay Parent 1 child maintenance of €1,593 (annual rate) for Child 1. These figures are off set, with the calculator recommending that Parent 2 if liable to pay Parent 1 child maintenance of €1,430 (annual rate).
<i>Source: Indecon calculations</i>	

Example 9: One child (Aged 0-11), Both Parents in Receipt of Social Welfare, Parent 1 has 100% parenting time of the child

In this example, there is one child aged 3. The child spends 100% of nights with Parent 1 and 0% with Parent 2. Parent 1 is in receipt of the One Parent Family Payment of €294 per week, the Fuel allowance of €33 paid for 28 weeks of the year, the Child Benefit of €140 a month and the Back to School Clothing and Footwear Allowance of €160. Parent 2 is in receipt of the Jobseekers Allowance of €244 per week and the Fuel Allowance.

Parent 1s gross income is €18,052, however as the One Parent Family Payment income is exempt from exclusion in Parent 1s available income is €2,764 (including Child Benefit, Fuel Allowance and the Back to School Clothing and Footwear Allowance). Parent 2s available income is €13,612, this includes the Jobseekers Allowance and the Fuel Allowance.

In this instance both Parents incomes fall significantly below the self-support amount. However, as Parent 1 is the majority carer, the guidelines estimate that Parent 2 pays Parent 1 €260 (the absolute minimum rate).

Worked Example 9	
Steps	Action
<i>Step 1: Work out each parent's child maintenance income by deducting the self-support amount (€17,998 for 2025) from each parent's Available Income (gross income excluding one parent family payment and supplementary welfare allowance).</i>	Parent 1 has a child maintenance income of €0 (€2,764 less €17,998) Parent 2 has a child maintenance income of €0 (€13,612 less €17,998)
<i>Step 2: Work out the parents' combined child maintenance income.</i>	Combined child maintenance income: €0 + €0 = €0
<i>Step 3: Work out each parent's income percentage.</i>	Parent 1 = €0 ÷ €0 = 0% Parent 2 = €0 ÷ €0 = 0%
<i>Step 4: Work out each parent's percentage of parenting time for each child.</i>	Parent 1 has 100% of parenting time. Parent 2 has 0% of parenting time.
<i>Step 5: Work out each parent's cost percentage for each child based on the Care and Cost Table (Table 4)</i>	Parent 1 has a cost percentage of 100% Parent 2 has a cost percentage of 0%
<i>Step 6: Work out each parent's child maintenance percentage for each child by subtracting their cost percentage for that child from their income percentage.</i>	Parent 1 = 0 % (income percentage) – 100% (cost percentage) = -100% Parent 2 = 0% (income percentage) – 0% (cost percentage) = 100%
<i>Step 7: Work out the costs of each child.</i>	Using the tiered approach set out at Table 5, the total cost of a child for parents with a combined child maintenance income of €0 is €0.
<i>Step 8: Work out the annual rate of child maintenance payable by the parent with a positive child maintenance percentage.</i>	Parent 2 is liable to pay Parent 1 child maintenance of €260 (annual rate). This is the minimum amount paid from the minority to the majority carer.
<i>Source: Indecon calculations</i>	

Example 10: One child (Aged 12+), Parent 1: €45K (25% parenting time), Parent 2: €25K (75% parenting time)

In this example, there is one child aged 12 or older. The child spends 25% of nights with Parent 1 and 75% with Parent 2. Parent 1 has an income of €45,000 and Parent 2 an income of €25,000, including the child benefit.

In this case Parent 1 has a higher income and lower parenting time percentage, meaning that the guidelines estimated that Parent 1 pays €3,391 to Parent 2.

Worked Example 10	
Steps	Action
Step 1: Work out each parent's child maintenance income by deducting the self-support amount (€17,998 for 2025) from each parent's Available Income (gross income excluding one parent family payment and supplementary welfare allowance).	Parent 1 has a child maintenance income of €27,002 (€45,000 less €17,998) Parent 2 has a child maintenance income of €7,002 (€25,000 less €17,998)
Step 2: Work out the parents' combined child maintenance income.	Combined child maintenance income: €27,002 + €7,002 = €34,004
Step 3: Work out each parent's income percentage.	Parent 1 = €27,002 ÷ €34,004 = 76.41% Parent 2 = €7,002 ÷ €34,004 = 20.59%
Step 4: Work out each parent's percentage of parenting time for each child.	Parent 1 has 25% of parenting time. Parent 2 has 75% of parenting time.
Step 5: Work out each parent's cost percentage for each child based on the Care and Cost Table (Table 4)	Parent 1 has a cost percentage of 24% Parent 2 has a cost percentage of 76%
Step 6: Work out each parent's child maintenance percentage for each child by subtracting their cost percentage for that child from their income percentage.	Parent 1 = 76.41 % (income percentage) – 24% (cost percentage) = 52.41% Parent 2 = 20.59% (income percentage) – 76% (cost percentage) = -55.41%
Step 7: Work out the costs of each child.	Using the tiered approach set out at Table 5, the total cost of a child for parents with a combined child maintenance income of €34,004 is €6,121.
Step 8: Work out the annual rate of child maintenance payable by the parent with a positive child maintenance percentage.	Parent 1 is liable to pay Parent 2 child maintenance of €3,391 (annual rate)
Source: Indecon calculations	

Example 11: 3 Children (1 Aged 0-11 and 2 Aged 12+), Parent 1: €45K, Parent 2: €60K, Parent 2 takes the children once a week for 8 hours

In this example, there are three children of varying ages. The children spend 100% of their overnights with Parent 1. However, both parents agree that overnight stays with Parent 2 are not possible. Instead, Parent 2 spends time with the children for 8 hours once a week. Since overnights are not feasible in this case, it is considered that Parent 1 has parenting time of the children for one additional day per week—equivalent to 14% of parenting time.

In this case Parent 2 has a higher income and lower parenting time percentage, meaning that the guidelines estimated that Parent 2 pays €4,684 to Parent 1.

Worked Example 11	
Steps	Action
<i>Step 1: Work out each parent's child maintenance income by deducting the self-support amount (€17,998 for 2025) from each parent's Available Income (gross income excluding one parent family payment and supplementary welfare allowance).</i>	Parent 1 has a child maintenance income of €27,002 (€45,000 less €17,998) Parent 2 has a child maintenance income of €42,002 (€60,000 less €17,998)
<i>Step 2: Work out the parents' combined child maintenance income.</i>	Combined child maintenance income: €27,002 + €42,002 = €69,004
<i>Step 3: Work out each parent's income percentage.</i>	Parent 1 = €27,002 ÷ €69,004 = 39.13% Parent 2 = €42,002 ÷ €69,004 = 60.84%
<i>Step 4: Work out each parent's percentage of parenting time for each child.</i>	Parent 1 has 86% of parenting time. Parent 2 has 14% of parenting time.
<i>Step 5: Work out each parent's cost percentage for each child based on the Care and Cost Table (Table 4)</i>	Parent 1 has a cost percentage of 76% Parent 2 has a cost percentage of 24%
<i>Step 6: Work out each parent's child maintenance percentage for each child by subtracting their cost percentage for that child from their income percentage.</i>	Parent 1 = 39.13 % (income percentage) – 86% (cost percentage) = -36.87% Parent 2 = 60.84% (income percentage) – 24% (cost percentage) = 36.87%
<i>Step 7: Work out the costs of each child.</i>	Using the tiered approach set out at Table 5, the total cost of a child for parents with a combined child maintenance income of €69,004 is €12,706.
<i>Step 8: Work out the annual rate of child maintenance payable by the parent with a positive child maintenance percentage.</i>	Parent 2 is liable to pay Parent 1 child maintenance of €4,684 (annual rate)
<i>Source: Indecon calculations</i>	

4. Summary of Findings

The following patterns are evident in the output arising from the guidelines:

- Where Parent 1 is the majority carer, Parent 2's payments decrease as Parent 1's income increases, reflecting Parent 1's growing share of available combined income.
- Parent 2, when providing 14% parenting time or more, meets the threshold for minimum rate exemption but must still pay at least €260 annually when the calculated payment falls below €5 per week, the identified absolute minimum rate.
- In circumstances where Parent 2 has parenting time below 14%, the minimum payment of €1,260 annually applies unless Parent 2's income falls below the self-support allowance. In such cases, the absolute minimum rate of €5 per week applies. This ensures that minority caregivers maintain a basic level of contribution.
- Where the share of parenting time is equal, payments flow from the higher-income parent to the lower-income parent, increasing as income disparity grows.
- Where Parent 1 provides over 60% of parenting time he/she is never required to make a payment. This ensures that majority caregivers are not financially disadvantaged.

Conclusion

This document outlines the guidelines for the calculation of child maintenance payments in Ireland. The guidelines have been informed by the findings of the international review and analysis of available data in an Irish context from the CSO and other sources. The guidelines also reflect feedback and guidance from the Child Maintenance Guidelines Committee.

The guidelines are intended to be accessible to the general public, with the aim of encouraging voluntary child maintenance agreements. It is also hoped that the guidelines will serve as a reference for the courts in determining child maintenance payments and thus contribute to improving compliance with child maintenance orders.

The guidelines reflect international best practice by focusing on a continuity of expenditure approach which aims to prioritise and maintain a child's standard of living. This approach assumes a shared responsibility and that parents should continue to contribute at levels comparable to what they would provide in an intact family or two-parent household.

The guidelines have been developed to account for a number of factors that impact the cost of children and potential child maintenance amounts including parental income, share of parenting time, the number of children and the presence of other dependents.

The cost of children has been estimated in an Irish context using data from the Household Budget Survey, data on household incomes from the CSO, inputs from the ISI guidelines and international benchmarking.

The guidelines include a self-support allowance which aims to ensure that maintenance payments do not impose an unreasonable burden on parents. However, in combination with this, minimum payment rates are also imposed to ensure that a contribution is made to the costs of a child in all circumstances where parenting time is not shared equally.

The guidelines have been developed with the aim of providing insight to parents seeking guidance on appropriate rates of child maintenance. It should be noted however that the formula-based approach of these guidelines makes them inappropriate for estimating child maintenance payments for circumstances in which there are special or complex needs of the child in question. Additionally, the guidelines do not include other exceptional expenses for childcare, healthcare or education. These costs have been excluded on the basis that they will depend on the particular circumstances of families and individuals and would not be appropriate for inclusion in a formula-based model. In circumstances where these exceptional costs are material, the guidelines recommend that the accepted approach of dividing these costs equally between the parties is taken, or alternative agreements are made outside the context of the guidelines.

Tender Terms of Reference

Approach

The project will be undertaken in three parts:

Part 1

Part 1 requires tenderers to conduct a focused, desk based review of child maintenance guidelines in other jurisdictions, their operation and implementation. Some work in this area has taken place previously, which can be shared if required.

Key questions for the review include:

- A. Child Maintenance Guidelines in other jurisdictions
 - I. How is child maintenance calculated in other jurisdictions?
 - II. What variables are taken into account?
- B. Operation of the guidelines
 - I. Has there been any review, evaluation or audit of the guidelines, their operation, use, impact and/or implementation? If so, what are the findings and how will or could they inform the development of the model here?
 - II. What do stakeholders say about the guidelines?
- C. Applying learnings to the Irish context
 - I. Which model is – or elements of a model are – most suitable for use in Ireland or should a bespoke model be designed?

This will build on the research conducted as part of the Review of the Enforcement of Child Maintenance Orders. The jurisdictions will be selected by the Department in conjunction with the successful tenderer. Some of those that may be included are: The United States, Canada, Australia and New Zealand.

Tenderers are required to outline the approach that is proposed to be taken in undertaking this work. In doing so, the following key questions must be addressed as part of the response to the review of available material to inform all parts of the brief:

- What the key search terms will be, and the rationale for their selection and use stated;
- What databases and data sources will be used;
- The process for deciding which material to include, the weight to give it and how it will be factored into the guidelines development process;
- The data recording process (essentially, what are the key data points you will record for each study such as author, year of publication, what type of study, evaluation type and its strength);
- The process that will be used to assess the quality and (where appropriate) methodological rigour of the material used;
- How the findings will be synthesised to inform the development of the Guidelines and formula.

Part 2

Part 2 will be the production of a draft set of child maintenance guidelines. These guidelines will be informed by:

- The current legislative provisions on child maintenance in Ireland
- The desk based review (part 1)
- Feedback from the Child Maintenance Guidelines Committee.

It is anticipated that the guidelines should take the following into account, however, the list is not exhaustive and should be informed by part 1:

- The income of both parents, including any benefit or allowance to which the parent is entitled (excluding any benefit or allowance or increase in such in respect of any dependent children)
- The income of any dependent children of the family or of either spouse
- Assets of each parent
- A minimum rate of maintenance
- Percentage of care provided by the paying parent
- Age and cost of children
- Other expenses such as childcare, medical, dental and educational
- Additional expenses in relation to special or complex needs
- Other dependents of either parent

The tenderer will be required to outline the process and rationale for deciding which variables to include in the guidelines.

Part 3

Using the findings from Part 1 and Part 2 the final part will be the design of a model that can be used to produce a ready reckoner calculator for child maintenance. Again it is anticipated that the model will take into account the non-exhaustive list of variables outlined in part 2, however, other variables may also be incorporated, including those identified as relevant from the international review (part 1).

In designing the model, a number of key areas should be focused on and it should be noted that while the list of questions below is not an exhaustive list, these are some of the core questions to be answered:

- What are the model's core characteristics?
- Was a framework to outline the parameters of the analysis established and within the framework, what assumptions were made in designing the model, what parameters were identified?
- What is the relationship among the chosen parameters?
- What data is used in the model, how was it collected and how does it compare to the jurisdictions examined in part 1?
- How was the data used verified?
- What mathematical or quantitative analysis was used, how does this compare with other jurisdictions, does it meet current Irish legislative requirements?
- How was the model tested and validated for accuracy and a proof?

- What are the model's limitations, can these be improved upon over time?
- How robust is the model to changes in parameters, e.g. sensitivity tests been carried out?
- Have the implications for the Irish context been considered?

Research outputs

The target audience for this work is, in the first instance, the Child Maintenance Guidelines Committee and ultimately the Minister for Justice. The project should provide an evidence-based set of child maintenance guidelines and accompanying model.

The outputs for the project will include for:

For Part 1

- A written report presenting the findings from the desk research.
- This report should be completed and findings presented to Department officials before the midpoint of the project in order to allow the report findings to help inform Parts 2 and 3 of the project.

For Part 2

- The provision of a draft set of child maintenance guidelines for use by parties in coming to agreements on child maintenance, supported by a report detailing how the Guidelines were arrived at, the data which informed them, etc. The guidelines should be based on the analysis of the evidence compiled for the key research questions (a), (b) and (c) above, the current legislative provisions on maintenance in Ireland and instructions from the Child Maintenance Guidelines Committee.
- An interim and final presentation of the above to the Child Maintenance Guidelines Committee will be required.
- The tenderer should take in to account that there will be a consultation period between the Committee and stakeholders following the submission of a draft set of child maintenance guidelines under Part 2 and before finalisation of Part 3 of the project.

For Part 3

- The provision of a model for use by parties in coming to agreements on child maintenance, supported by a report detailing how the model was designed, the data which informed it, the weighting used. The formula should be easy to use and understand and be able to be calculated using an online application/calculator.
- Provision of useable files (e.g. excel or some similar software) for easy use of the model.
- A final presentation on the draft guidelines and accompanying model to the Child Maintenance Guidelines Committee.
- Regular engagement with the Department and the Child Maintenance Guidelines Committee will be required throughout the project.

