

The public service for the recovery and intermediation of maintenance payments

Issuing enforceable titles: Feedback
29 January 2025

Separation, a risk of poverty and inequality

Topics covered

- Separation, a risk of poverty and inequality
- Protection mechanisms provided by the public maintenance service
- Focus on the task of issuing enforceable deeds
- Effectiveness and outlook

A few key figures on separation in France



1 in 4 families is a single parent family
85% of single-parent families are headed by women



4 out of 10 single-parent families live below the poverty line
More than 2.8 million children live in poverty.



Protection mechanisms provided by the public maintenance service

5

The "separation « pathway: 1st user pathways deployed within the Family branch

The development of the separation pathway involves all local family benefit office(CAF) professions, taking into account :

- **changes in family structures** (more separations and divorces),
- **the needs of families going through separation** (financial support, maintaining the parent-child relationship, preventing isolation, support in situations of domestic violence, etc.).
- **the strengthening of the services provided by the Family branch** (sharing of legal benefits between parents, financial intermediation, "meeting space" services, "single parent" social work services).

6

The actions of the Caf in supporting separations today

1 Payment of financial benefits to recipients

- Single parenthood is taken into account in most benefits.
- A specific benefit: the family support allowance (Asf).
- Sharing family allowances between parents.

2 Information, support and guidance for parents

- Dedicated support :
 - Parent information sessions after separation
 - Social work services provided by the Caf
- Support for collective actions aimed at parents to strengthen the parent-child relationship and encourage peaceful co-parenting.

4 Leading partnership agreement on "family breakdown" with guardianship, justice, CCMSA

3 Support for the payment and recovery of maintenance payments

- Recovery of maintenance payments.
- The Financial Intermediation offer.

7

The "separation pathway »

The main steps for users

	I REGISTER MY SEPARATION (if I already receive benefits) My Account" area > Declare a change > Family situation
	I'M LOOKING FOR HELP (even if I'm not beneficiary) I'm breaking up" section Accessible on the home page
	I SCHEDULE A PERSONALISED APPOINTMENT (even if I don't receive any benefits) My Caf" section (by entering the postcode) > Contact my Caf

8

Information and support for parents (1/2)



AID FINANCIAL AID
To help me through this difficult time, my benefits will be recalculated. I may be able to receive family support allowance, housing benefit and activity bonus, for example.

Caf appointments



PERSONALISED SUPPORT
To be accompanied by a Caf agent to service, preventing any difficulties and directing us near...

Caf appointments



CHILD SUPPORT
To help me pay it if I have one or more children and to guide me through the procedures to follow.

Aripa telephone platform: 32.38
pension-alimentaire.caf.fr



ACCESS TO HOUSING
To help me pay the rent or find new accommodation following a separation.

Caf appointments to local Caf pages to be added if necessary

Communication tools

4 videos for the public presenting all the services and procedures available



Caf is there for you



Child support



Support services



Financial aid

Information and support for parents (2/2)



FAMILY MEDIATION
A time for listening and discussing issues relating to separation and children, and for tackling problems linked to family conflicts.

monenfant.fr > a change in the family > separations > family mediation to be added if necessary



INFORMATIVE SESSIONS
To better identify the consequences of a separation and help me in my new family organisation.

monenfant.fr > a change in the family > separation sessions > Local Caf pages to be added if necessary



MEETING PLACES
To maintain, preserve or re-establish family relationships in a neutral setting.

monenfant.fr > a change in the family > separation > online services > find a meeting place > Links to Local Caf pages to be added if necessary



HELP AT HOME
To help me learn to live on my own with my child(ren), and to provide support and advice for any difficulties I may encounter.

monenfant.fr > a change in the family > separation > home help in the event of separation > Links to Local Caf pages to be added if necessary



VIOLENCE
To listen to me and support me in my efforts if I am a victim of psychological and/or physical violence.

Local partners
Social Cafs to Local Caf pages to be added if necessary

Improving the "separation" service offer

FINANCIAL INTERMEDIATION : WHAT ARE THE ADVANTAGES?

For all parents

- Prevents and avoids tension or conflict with the other parent
- Facilitates children's education and development

For creditor parents

- Secures monthly maintenance payments: payment the day after the funds are received
- Reduces the risk of unpaid or partially paid child support
- Enables single parents to receive the ASF supplement if pension is set and paid < €196 for one child
- Automatic pension adjustment by Caf or MSA

For debtor parents

- Secures pension payments. With direct debit, you don't have to think about it every month. Other payment options (bank transfer, cheque, account opening incentive)
- Avoids having to repay a large sum to the other parent
- **In the event of non-payment**, and from the 1st month, if the situation is not regularised quickly, Aripa will initiate procedures to recover all the sums from third parties (employers, for example) and pay them to the creditor parent. These procedures are free of charge for the parent awaiting payment. In the meantime, the ASF may be paid to single parents as an advance.



JE DOIS VERSER OU RECEVOIR UNE PENSION ALIMENTAIRE ET JE SOUHAITE QUE L'ARIPA DEVIENNE MON INTERMÉDIAIRE COMMENT FAIRE ?



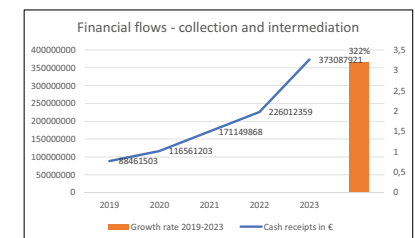
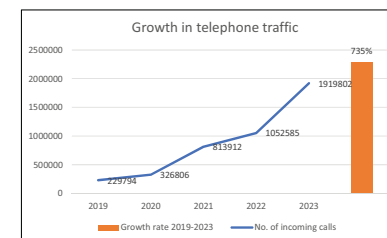
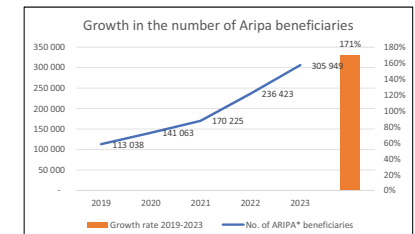
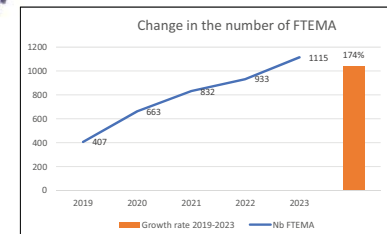
FINANCIAL INTERMEDIATION WHAT ARE THE CONDITIONS?



The condition: child support must be set out in an **enforceable document** (judgement, divorce agreement, Caf enforceable document, etc.).

- ✓ all parents can benefit, whether or not they are in receipt of benefit, whether or not they owe money, and whether or not they are in arrears
- ✓ the agreement of the other parent is not required
- ✓ Intermediation only concerns contributions paid between parents and not those paid directly to adult children.
- ✓ there is no age limit for setting up/continuing financial intermediation, which can continue until the child is financially independent (ASF ends when the child turns 20)
- ✓ free service except in the case of unpaid bills requiring collection action, with management costs for the debtor parent

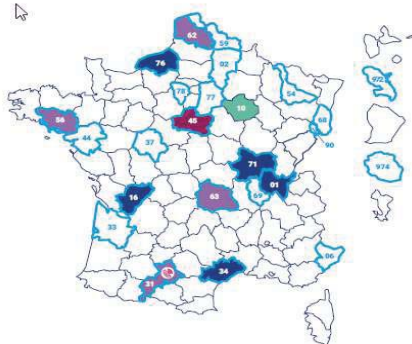
Evolution of flows and resources 2019-2023



Aripa: an organisation involving a wide range of bodies

Focus on issuing enforceable deeds

Pooling and interbranch organisation of ARIPA : 24 Caf and 1 MSA throughout France



- Caf pivots
- Centre national d'appui à l'Aripa (Cn2a)
- Appui à la production et à la vérification (Snapa)
- Compte bancaire unique (Cbu)
- MSA Sud-Champagne pivot pour le régime agricole
- ☎ Plateforme téléphonique Aripa

- **Mutual production and verification** : 5 Caf
- **Twinning platforms** : 2 large pivotal Caf and 2 other pivotal Caf (37 and 90) with dedicated staff.
- **Mutual accounting assistance**: 4 Caf (Caf 31, 56, 62 and 63)
- **Information system platforms**: 3 platforms in Paris, Nice and Le Mans
- **Digitisation**: Caf of Rhône, Martinique and Réunion

Enforcement orders: conditions of issuing



The issuing of a writ of execution and the parenting agreement

- You can apply to Caf for a writ of execution:
 - Parents who have separated or are in the process of separating following the breakdown of a civil partnership or cohabitation,
 - whether or not they receive Caf benefits.
 ⇒ This does not apply to divorced parents or married parents in the process of separating (legal or de facto separation).
- The parents must not already have an enforceable title (judgment or notarised agreement) or have taken steps to do so before the family court or a notary. If this is the case, the parents must refer the matter to the Family Affairs Judge again in order to have the amount of the child support changed.
- Any subsequent enforceable court decision abolishing or modifying the maintenance allowance covered by the parenting agreement cancels the enforcement order issued by the Caf.

Enforcement orders: conditions of issuing

- Before

Before applying to Caf for an enforcement order, the separated parents must have signed a parenting agreement. This document must be attached to the application for an enforcement order.

- Now

The new enforcement order application form has been simplified, incorporating the information on child custody previously contained in the parenting agreement.

Review and outlook

Enforcement orders: benefits for Caf applicants

- Recovery is possible if the debtor defaults

With the enforcement order from the Caf, the creditor parent can ask the Caf to initiate proceedings to recover unpaid maintenance.

- The complementary ASF can be made available on the basis of an enforcement order from the Caf

If the maintenance established in the enforcement order is less than the amount of the ASF (€196 per dependent child per month) and the maintenance is paid in full, the creditor parent living alone with his or her children may apply to the Caf for the ASF-C.

- The process is fast, free and involves no legal proceedings

There is no need to refer the matter to a judge or a lawyer, the application is completely free of charge and the decision is made quickly.

Judicial delays vary from 6 to 12 months depending on the region.

Enforceable titles: obstacles and regulatory changes under discussion with the public authorities

- Contrasting quantitative results

- The compulsory application of a scale by the Caf leads to numerous rejections, even though the parents agree on the amount of child support.

There are two methods of calculating maintenance (two scales): one for the courts and one for the Caf.

The difference in calculation lies mainly in the fact that judges deduct the amount of the minimum income revenue (revenu de solidarité active) from the debtor parent's income, whereas the Caf take into account all of this income. As a result, child support, which is a percentage of this income, is higher when calculated by the Caf and lower when calculated by the courts. However, for the Caf, the regulatory scale is compulsory, and the parents' choice does not take precedence.

- The coexistence of a scale that is optional for the courts and another that is compulsory for the Caf creates confusion for parents and limits the advantages of the out-of-court issue of documents.

If the Caf refuses to apply the statutory scale, parents are referred to the judges, who are free to apply their own scale or not.

- Discussions are underway with the Ministry of Social Affairs and the Ministry of Justice to harmonise, at the very least, the scale used by the Caf with that applied by the courts. This will enable parents to make their choice based on other criteria, mainly cost and time.