

# Final Report July 2008

## CPAG in Scotland – Tax Credits Project evaluation

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# Executive Summary

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FMR Research conducted an evaluation of CPAG in Scotland's Tax Credits Project during April to June 2008. This section summarises the evaluation.

## Background and objectives

The overall aim of CPAG in Scotland's Tax Credits Project is to contribute to a reduction in the numbers of families living in poverty by maximising the potential income available to them through the Tax Credit system. In order to achieve this objective the Tax Credits Project has delivered a number of outputs based on the following key methods of service delivery:

- delivery of Tax Credits events (in the main training events);
- provision of additional casework support (via a telephone and e-mail advice line);
- produce and disseminate information/fact sheets;
- develop a website and deliver Tax Credits E-bulletin; and
- develop project links with local authorities, non-specialist advisers working with families at risk of poverty and ongoing support to voluntary sector agencies.

The aim of this evaluation was to assess the impact of CPAG in Scotland's Tax Credits Project services on the capacity of frontline agencies to provide accurate, high quality and effective advice and information on tax credits to eligible claimants, in particular to lone parents and those on low income, and to assess the future need for those services.

## Method

The methods which FMR used to conduct this evaluation included the following elements:

- desk research on monitoring and evaluation data provided by CPAG in Scotland;
- 16 stakeholder interviews plus a discussion group with project staff;
- a project user survey which had a return of 128 users of CPAG in Scotland's Tax Credits training, information and advice services; and
- three focus groups with 12 survey respondents.

## Findings

The key findings are summarised below.

### Monitoring and evaluation information

From minutes of advisory group meetings, CPAG in Scotland's Tax Credits training, information and advice services met or exceeded all targets. This included delivering 73 training events (with a target of 60).

FMR received all 530 returned course evaluation forms from CPAG in Scotland Scottish Government funded tax credit training which spanned from 2005 to 2008. Key findings on analysis of these evaluation forms included:

- 95% of trainees felt the course was at the right level for them;

- 
- 97% rated course content good or excellent, 95% rated course structure good or excellent and 95% also rated the course delivery as good or excellent;
  - 89% of trainees felt the course administration was useful.

Analysis of the advice line statistics showed that out of a total of 1,245 contacts to the advice line over the three years over a quarter (26%) had either a direct or indirect link to Tax Credits advice.

In terms of updating and developing information/fact sheets, over the last three years, CPAG in Scotland has produced a total of 18 and updated 12 by the end of 2007/08. This is in line with their target of 30.

CPAG in Scotland developed 12 Tax Credits e-bulletins during 2007-08 and distributed these to database contacts.

Over the period the proportion of Tax Credits document requests increased from 1% in August 2006 to 11% in March 2008. Over the same period the proportion of Tax Credits HTML page requests increased from around 1% in August 2006 to around a quarter of all HTML requests made on the CPAG in Scotland website by the end of 2007/08.

CPAG in Scotland has a remit to develop project links and support with local authorities, non-specialist advisers and voluntary sector agencies. There is strong evidence to suggest that this has been achieved, in particular cascading training material with local authorities.

### **Stakeholder interviews**

High levels of satisfaction were reported by most stakeholders in all areas of CPAG in Scotland's Tax Credits training, information and advice services with a general demand for extended opening hours for the advice line.

Around three quarters believed that the training offered good value for money, however, indications from the stakeholders were that travel time and time out of the office along with a reducing budget meant training is actually an expensive activity, particularly for smaller voluntary organisations as well as those based in rural areas.

A couple of stakeholders were involved in the HMRC funded pilot distance learning course and this was well received.

All stakeholders agreed that CPAG in Scotland Tax Credits training, information and advice services had assisted their organisation in meeting its objectives.

There was evidence from stakeholders that information and advice is shared among colleagues who have received it.

### **Postal and online survey results**

Of the 128 responses to the survey there was a good spread of organisations represented and from a good cross-section of Scotland. Around a third (35%) of respondents were welfare rights specialist advisors, a quarter were general advisors and four in ten were other support advisors. The survey respondent's key client groups included:

- low income groups (57%);
- those with disability issues (46%);
- families with young children (31%);
- lone parents (31%); and
- clients with housing issues (22%).

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All CPAG in Scotland's Tax Credits training, information and advice services were rated as either quite good or very good by between 88% - 98% of respondents. The individual services were rated as either quite good or very good as indicated below:

- training course/workshops/seminars 95% (compared to 87% in 2006);
- factsheets 98% (compared to 87% in 2006);
- advice line 94% compared to 88% in 2006);
- email advice (91%);
- e-bulletins (92%); and
- website (88%).

The responsiveness, accuracy and quality of services were all rated as either quite good or very good by more than 90% of respondents.

Forty per cent of respondents felt that the Tax Credits training, information and advice service was very integrated with CPAG's wider benefits activity while almost six out of ten (57%) feel that it was quite integrated.

Around two thirds (64%) of respondents felt that the training courses were value for money, however three in ten felt that the cost was a barrier to participation for their organisation.

The majority of respondents had already received training on calculating awards, working tax credits, child tax credits and basic rules. Areas which respondents would like training on were caselaw and tactics, challenging decisions, moving into work and overpayments.

Most of the respondents felt that demand would either increase (between 31% and 44% depending upon the specific Tax Credit service) or stay the same (between 33% and 55%).

### **Focus group findings**

Members within all three groups stated that CPAG in Scotland are not proactive enough about 'selling themselves' or making their services known to those who need them.

There were a few comments among two of the focus groups regarding CPAG's name, in particular the fact that the word 'Child' may put some organisations off from using the service, particularly general/other advisers who were less aware of the services provided.

Most people in each of the groups felt that information gets to the people who need it. When asked if they cascade information to other colleagues the majority of members stated that they did.

Those outwith local authorities have very informal systems such as group e-mail lists to forward on e-bulletins, or a library or folder where CPAG Tax Credits information is kept and individuals have to take responsibility to remember to read through the updated information

Most focus group respondents stated that the course fee was not necessarily the sole barrier in terms of cost. Travel costs, potential overnight stays and time away from work were also factors.

Six people within the three groups raised the issue of the HMRC funded distance learning pilot, unprompted, which they had either completed or colleagues had completed. All were positive about the course.

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Everyone who stated they had used the advice line felt that the service was good, accessible and that they relied on it as a back-up to either their own knowledge, a colleague's or the CPAG Handbook (aka "the Bible"). However, everyone felt that the service should be open longer although did not state definitive hours.

In terms of impact on their organisation everyone in all three groups stated that the service has made a positive impact.

In terms of the benefit their clients have obtained from receiving this advice, this too was deemed to be a high impact.

In relation to how CPAG might further assist in overcoming the challenges tax credits present a key area raised was lobbying, including the need for CPAG in Scotland to collate information from Welfare Advisors and represent these issues to HMRC, as well as feeding back the outcomes to these organisations.

## **Conclusions and recommendations**

In conclusion, as well as meeting or exceeding its targets, CPAG in Scotland's Tax Credits training, information and advice services were rated very highly. These services were also rated more highly in 2008 than in the last survey in 2006. In addition, the key aspects in providing the service, that of accuracy, high quality and effective advice, were also rated highly. Cascading and sharing of CPAG in Scotland's Tax Credits information, training and advice is commonplace and it appears that those using the service share this information with a wide network of colleagues, in some cases with over 20 additional colleagues. It would strongly appear that CPAG in Scotland's Tax Credits training, information and advice services increased the capacity of user organisations and there was an overwhelming support for the continuation of the project.

Key recommendations include:

- investigate the possibility of undertaking further regional training events around Scotland;
- further investigate the possibility of establishing a Tax Credits distance learning course building on the experience obtained from the HMRC funded pilot;
- investigate the possibility of CPAG in Scotland's Tax Credits training becoming accredited;
- develop guidelines on best practice to share or cascade information allowing organisations to ensure that information is accurate and up to date; and
- promote the CPAG (London) Advice line to Scottish users who can then access this service in afternoons when CPAG in Scotland's service is not available.

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# 1 Introduction

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## 1.1 Introduction

This report presents FMR's findings on an evaluation of the Child Poverty Action Group (CPAG) in Scotland's Tax Credits Project. The report presents a review of monitoring and evaluation data over the life of the project so far, as well as feedback from key stakeholders, a user survey and focus group findings. The report then draws conclusions and recommendations outlining potential improvements to CPAG in Scotland's Tax Credits Project.

## 1.2 Background

Since 2004, Scottish Government (formerly Scottish Executive) funded Tax Credits Project activity has enabled the CPAG in Scotland to develop, organise and deliver training, information and casework support to advisers and other frontline workers. Initially employing one project worker, increasing to the equivalent of two full time project workers in 2006, plus administrative support, the objective of this activity is to increase the capacity of front line agencies to provide accurate, high quality and effective advice and information on tax credits to eligible claimants, particularly lone parents and those on low income. The overall aim of the Tax Credits Project is to contribute to a reduction in the numbers of families living in poverty by maximising the potential income available to them through the Tax Credit system.

An initial internal evaluation of Tax Credits Project service activity consisted of two questionnaire surveys and two series of focus group discussions (undertaken at the start of the project in 2004 and again in 2006), designed to measure change in the level of confidence and knowledge of frontline workers at whom project activity was aimed, alongside analysis of ongoing training course evaluation. The final report found that the project had had a significant impact, with workers who had used the project significantly more knowledgeable and confident in tax credits work than those who had not, and overall levels of knowledge and confidence amongst project users higher than amongst workers generally when the Project started (see Osborne S *Evaluation of CPAG in Scotland's Tax Credits project Final report*, CPAG CRO, August 2006).

Additional funding received in 2007/08 is enabling CPAG in Scotland to build on Tax Credits Project activity and, from September 2007:

- respond to additional demand for existing tax credit training courses;
- adapt and promote courses to reflect demand for tax credit training and support to be integrated with understanding of wider benefits system;
- build on existing work with black and minority ethnic networks to identify and overcome barriers to quality tax credits and benefits advice;
- develop an information resource, supported by training and advice, on benefits and tax credits for disabled children in care homes, residential schools and looked after children and their families; and
- develop training, advice and information on tax credits and benefits for frontline workers working with disabled children and their families.

A proposal to enable activity to continue from 2008 to 2011 whilst CPAG in Scotland seeks to further increase and maximise earned income from training and conference activity and build new and sustainable income streams has been submitted to the Scottish Government, and since agreed.

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### 1.3 Objectives

The aim of this evaluation was to assess the impact of CPAG in Scotland's Tax Credits Project services on the capacity of frontline agencies to provide accurate, high quality and effective advice and information on tax credits to eligible claimants, in particular to lone parents and those on low income, and to assess the future need for those services.

The objectives of this evaluation were to assess the following.

- The extent to which CPAG in Scotland is delivering on the outcomes for Tax Credits Project funded activity agreed with the Scottish Government.
- The specific impact of various services offered by the Tax Credit Project on the capacity of front line agencies (including those providing specialist welfare rights advice, those providing generalist advice and those who are not necessarily advisers but who work with low income families) to provide accurate, high quality and effective advice and information on tax credits to eligible claimants, particularly to lone parents and those on low income.

These services are:

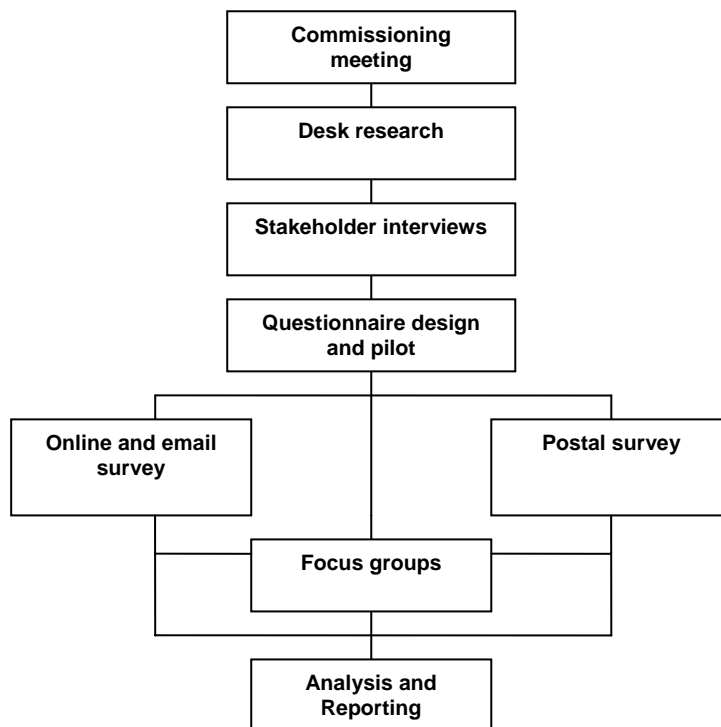
- training (including specialist, introductory and 'cascade' training activity);
  - casework support/advice line;
  - information sheets;
  - regular e-bulletin.
- The extent to which the Project has identified new networks and agencies with which to work to reach those, not necessarily advice workers, working closest to those living in poverty.
  - The extent to which the Project has developed links with local authorities and the extent this has enabled the project to reach, and provide second tier support to frontline workers.
  - The specific impact of Project activity on those who are not necessarily advisers but who work with low income families facing poverty (e.g. Working for Families projects, Women's Aid services, ethnic minorities groups, family support services).
  - The extent to which frontline workers who use Project services pass on knowledge and skills gained to other workers.
  - The need for ongoing specialist tax credit second tier support for frontline workers (specialist welfare rights advisers; generalist advisers and those who are not necessarily advisers but who work with low income families) and the extent to which such tax credit focussed training and support should be integrated with training, information and advice on wider benefits entitlement.

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## 2 Method

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This section highlights the research method FMR used to develop the key findings of this evaluation project. The method combined elements of both desk and primary research, the latter involving a range of telephone interviews with key stakeholders, an online and postal survey with users of CPAG in Scotland Tax Credits training, information and advice services, as well as focus groups. A summary of the method is outlined below.



### 2.1 Commissioning meeting

The commissioning meeting took place on 28 February 2008. At the commissioning meeting FMR gave a further outline of its proposal and CPAG in Scotland highlighted the key aims and objectives for the evaluation. The commissioning meeting also provided an opportunity to discuss and agree the project methodology, reporting requirements, and to make arrangements for FMR to receive relevant monitoring data and contact details.

### 2.2 Desk research (review of monitoring & evaluation data)

CPAG in Scotland provided a range of data and information on their Tax Credits Project for FMR to review. This included:

- Tax Credits Project Advisory Group minutes and Tax Credits Project Progress Reports which enabled FMR to review progress against target outcomes;
- access to CPAG in Scotland website traffic statistics;
- Tax Credits e-bulletin monitoring statistics; and
- 530 training course evaluation forms which were analysed to measure satisfaction with the training over the last 3 years.

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## 2.3 Stakeholder interviews

The FMR team conducted 16 stakeholder interviews plus a discussion group with four of members of CPAG in Scotland's Tax Credits Project Team. The interviews were mainly completed by telephone with the exception of two face to face interviews. Stakeholders included members of the Tax Credits Project Advisory Group, local authority welfare rights officers, Working for Families advisers as well as other support advisers.

The sixteen organisations that were interviewed were:

- One Parent Families Scotland;
- The Action Group;
- Citizens Advice Scotland;
- North Ayrshire Welfare Rights Unit;
- Scottish Government;
- Formerly Highland Advice and Information Network; (now) Highland Council;
- Contact a Family;
- Working for Families (Angus and Inverclyde);
- Aberdeen Carers Centre;
- Shetland CAB;
- Lewis CAB;
- Borders Welfare Rights Unit;
- Capability Scotland;
- Rosemount Lifelong Learning; and
- Cassiltoun Housing Association.

The interviews were conducted using a semi-structured topic guide which was developed in conjunction with the CPAG steering group and included the following lines of enquiry:

- organisation background activities, target groups, length of time in operation, objectives and how these have changed over time;
- organisation's links and involvement with the Project;
- knock-on effect of Project on other workers;
- key challenges facing organisation;
- local and national policies/agendas which might impact on the Project;
- perceived impact of CPAG in Scotland's Tax Credits Project services on the capacity of frontline agencies to provide accurate, high quality and effective advice and information on tax credits to eligible claimants;
- evidence of on-going demand for Project;
- strengths and weaknesses of Project approach; and
- how the Project assists the organisation in meeting own objectives.

A full copy of the topic guide is contained in appendix 1.

## 2.4 Questionnaire design and pilot

A questionnaire was developed which was distributed to welfare rights specialist advisors, general advisors as well as other support advisors. The questionnaire was designed in conjunction with the project steering group as well as using elements of the questionnaire which was used in the 2006 Tax Credits Project evaluation for benchmarking purposes. Key issues emanating from the stakeholder interviews were also used to develop the questionnaire. The aim of the questionnaire was to develop an understanding of current satisfaction with the Tax Credits Project, whether there is an ongoing need for the Project, what level of demand there is likely to be for individual services within the Project and responsiveness, accuracy and quality of the services provided by CPAG in Scotland Tax Credits training, information and advice services. A full copy of the questionnaire is contained in Appendix 2.

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The questionnaire was piloted online by sending to eight stakeholders previously interviewed, with five responses indicating that the questionnaire was relatively straight forward to complete and no amendments were required. The average time for completion was approximately 15 minutes.

## **2.5 Online & postal survey**

FMR entered contact details from course evaluation forms supplied by CPAG. This was merged with five other spreadsheets received from CPAG in Scotland which contained contact details from their advice line, e-bulletin subscriber list, local authority welfare rights managers and attendees on the training courses. From this master contacts list FMR deleted duplicate contact details which left a total of 1633 separate contacts. These separated into 970 contacts with e-mail addresses for the online survey and those 683 contacts without e-mail addresses were sent a postal questionnaire.

The questionnaire was issued both by email and by post. Nine hundred and seventy emails were sent on the 23<sup>rd</sup> April 2008, 70 'bounced', so 900 were sent out and received by the recipient. Of these 630 reminders were sent out a few days before the deadline of 9<sup>th</sup> May, to named email addresses only. A total of 72 completed on-line questionnaires were received.

The postal survey was sent out to 683 people on the 23<sup>rd</sup> and 24<sup>th</sup> of April and as with the online survey reminders were sent out only to named contacts, so a total of 417 reminders were sent the week before the deadline of 9<sup>th</sup> May. A total of 56 completed postal questionnaires were received.

Overall, then, 1583 questionnaires were sent out and 128 responses were received, this is a response rate of 8%. While the response rate was lower than anticipated the confidence interval is + or – 8.3% at the 95% confidence level. This is a more robust response than the previous survey in 2006 when 72 users responded to a survey of 329 contacts, a confidence interval of + or – 10.2%

## **2.6 Focus groups**

Those who responded to the survey were given the option of assisting with further research by attending a focus group in either Glasgow, Edinburgh or Inverness to discuss some of the key issues evolving from the results of the survey. Unfortunately not enough responses were received from those wanting to attend the Inverness group so two groups were recruited in Glasgow and one in Edinburgh.

The three groups took place in Edinburgh (27<sup>th</sup> May), Glasgow (CPAG offices on 28<sup>th</sup> May) and Glasgow (FMR offices on 29<sup>th</sup> May). Six people attended the Edinburgh group and three attended each of the Glasgow groups. The organisations that were represented were:

- Follow up 4 square (2);
- The Action Group;
- Midlothian Council - Welfare rights (2);
- Edinburgh Council - Working for Families;
- Clackmannanshire Council – Money Advice (previously WfF);
- Glasgow Central CAB;
- Linkwide (based in Falkirk);
- Glasgow Central College (funding officer);
- West Dunbartonshire CAB; and
- Clydebank CAB.

In summary the above represents:

- three local authorities;

- 
- three Citizens Advice Bureaus;
  - three voluntary organisations; and
  - one college.

In terms of the types of work that these representatives undertake, they were:

- 6 Specialist Welfare Rights Advisers;
- 3 General Advisers; and
- 3 Other Support Advisers.

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## 3 Key findings

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This section highlights the key findings to emerge from the evaluation.

### 3.1 Monitoring & Evaluation data

#### 3.1.1 Tax Credits Project – Aims, objectives and key outputs

CPAG in Scotland's Tax Credits Project is funded by the Scottish Government and the project funding was provided for CPAG in Scotland to meet certain outputs over the course of its three year existence.

The aim of the tax credits project is to contribute to a reduction in the numbers of families living in poverty by maximising the potential income available to them through the tax credit system. CPAG in Scotland's Tax Credits Project's objective is to increase the capacity of frontline agencies to provide accurate, high quality and effective advice and information on tax credits to eligible claimants, particularly lone parents and those on low income.

In order to achieve this objective the Tax Credits Project has delivered a number of outputs based on the following key methods of service delivery:

- delivery of Tax Credits events (in the main training events);
- provision of additional casework support (via a telephone and e-mail advice line);
- produce and disseminate information/fact sheets;
- develop website and deliver Tax Credits E-bulletin; and
- develop project links with local authorities, non-specialist advisers working with families at risk of poverty and ongoing support to voluntary sector agencies.

Over the course of the three years CPAG in Scotland's Tax Credits project has met or exceeded all of its targets set by the funder of the project, the Scottish Government. The following sections 3.1.2 – 3.1.6 below, provide a review of each of the outputs over the last three years.

#### 3.1.2 Tax Credits training course evaluation

Over the last three years CPAG in Scotland has delivered 73 training events on Tax Credits. This exceeds the target of 60 events over the three year period. In total there were 935 attendees on Tax Credits training courses and workshop events. Almost half (421) of those attended between April 2004 and August 2005, just under a third (284) attended during May 2006 and April 2007 and the remainder (230) attended between May 2007 and March 2008. This section summarises the evaluation feedback returns completed by those who attended the training events and completed the evaluation forms.

There were a total of 583 returned evaluation forms of which FMR managed to analyse 530 which spanned from 2005 to 2008. Data were entered, cleaned and then analysed by year. Different courses were identified and these were analysed as a whole in order to gain an overview of the courses offered by CPAG in Scotland and how they had been evaluated. Training courses provided by CPAG in Scotland Tax Credits Project include:

- Tax Credits – the basics;
- Tax Credits – an introduction;
- Tax Credits – overpayments and challenging decisions;
- Tax Credits – calculating awards; and

- 
- Tax Credits – case law and tactics.

### Venue location

The majority of the participants who returned evaluation forms attended courses held in Glasgow (52%, 273 participants), with 113 participants (21%) held in Edinburgh. Other venues for courses are located all over the country from Stornoway to Dumfries.

### Organisation

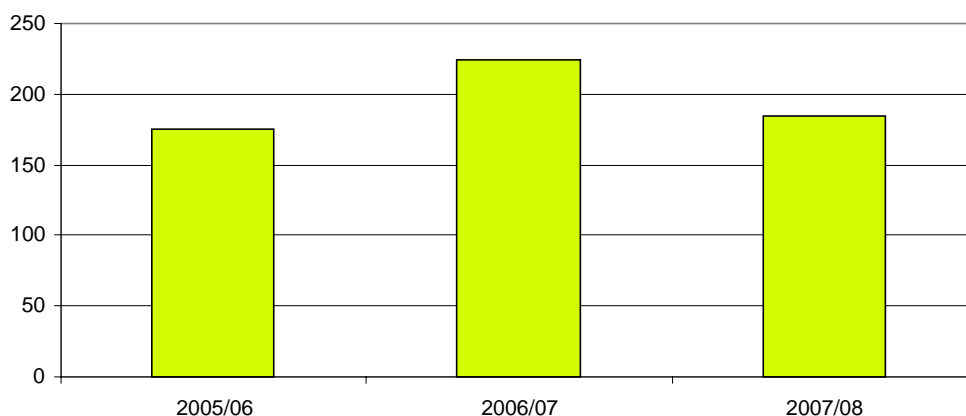
The majority of those that attended courses came from organisations that specialised in issues relating to a particular section of the community, only 28% (91 participants) served the whole community in the main. This was fairly constant throughout the three years analysed, although there was a drop in organisations dealing with particular sections of the community between 2006/07 (to 66%), but this rose to over 80% of organisations taking part in 2007/08 specialising in issues that relate to particular sections of the community.

Of those organisations that do specialise in specific groups of the community the majority of those that took part in a CPAG in Scotland training course were involved in working with families and in particular young families; this was followed by those on a low income; followed by those with health issues or with a disability; then those with employability issues; and young people. It is notable, however, that there were few organisations that work specifically with drug misuse, older people, carers, students and the BME communities.

### The course

The number of returned and analysed evaluation forms from Scottish Government funded Tax Credits courses overall went up in 2006/07 to 224, from 175 in 2005/06 and then went down to 184 in 2007/08 as can be seen from the chart below. Although a further 36 evaluation forms were returned in 2007/08 but not in time for FMR analysis.

**Figure 1** Number of returned evaluation forms on all CPAG SG funded tax credit courses by year (n = 583)



Of those that responded, 34% of participants were recommended a CPAG in Scotland course by a colleague, and 30% found out about the course through a training brochure.

**Figure 2 Where did you hear about the course?**

	Course date							
	Total		2005/06		2006/07		2007/08	
	No.	%	No.	%	No.	%	No.	%
Recommendation by a colleague	160	34%	45	28%	76	40%	39	33%
Training brochure	143	30%	57	35%	41	22%	45	38%
Website	42	9%	16	10%	9	5%	17	14%
Welfare Rights bulletin	26	6%	6	4%	12	6%	8	7%
Other	120	26%	41	25%	60	32%	19	16%
Total	469	100%	162	100%	189	100%	118	100%

### ***Aims and objectives***

The aims and objectives of the course were thought to be clear by 99% of all those that took part. Although over the three years this had dropped from 100% in 2005/06 to 98% in 2007/08.

Of those that chose to answer, 498 participants (96%) felt that the course effectively met its aims and objectives; nearly 50% felt this was excellent. No one rated the efficacy of the aims and objectives as poor and only 18 participants (3%) rated the course as fair over the three years.

### ***Course level***

95% percent of all of those that took part over the three years felt that the course was at the right level for them. Of those that felt the course was not at the correct level, roughly half of respondents felt that the course was too simple and the other half felt the course was too complex.

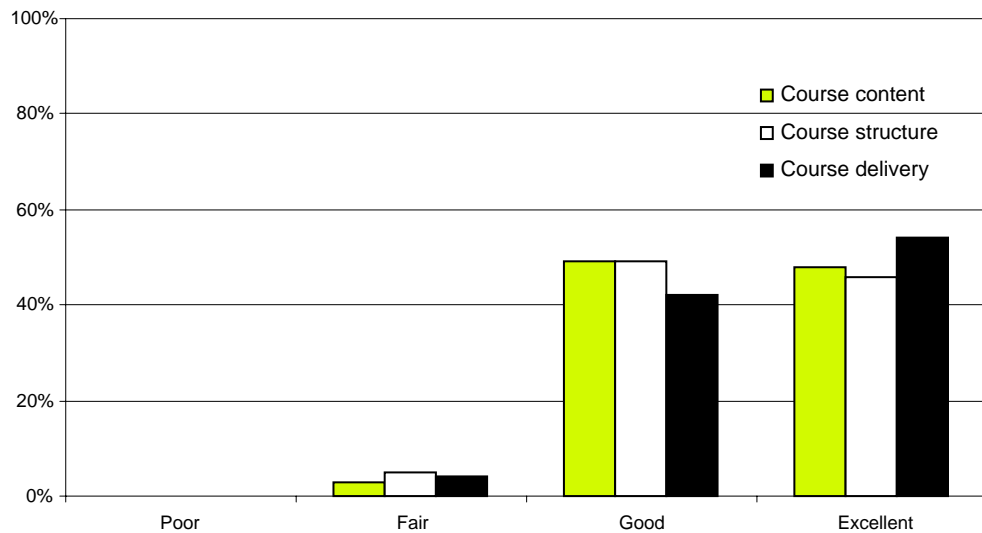
### ***Relevance***

Course relevance was also very high, with an average of 99% stating that they felt the course was relevant to the work that they carry out.

### ***Rating the courses***

Participants were asked to rate the course they took under three sections: content, structure and delivery. As can be seen by the graph below the vast majority of participants rated the course to be good or excellent: course content was 97%, course structure was 95% and course delivery 95%. These results were consistent over the three year period. Over the three years only 65 participants found an aspect of the course to be fair, whilst only one person out of 516 in three years found a delivery aspect of the course to be poor.

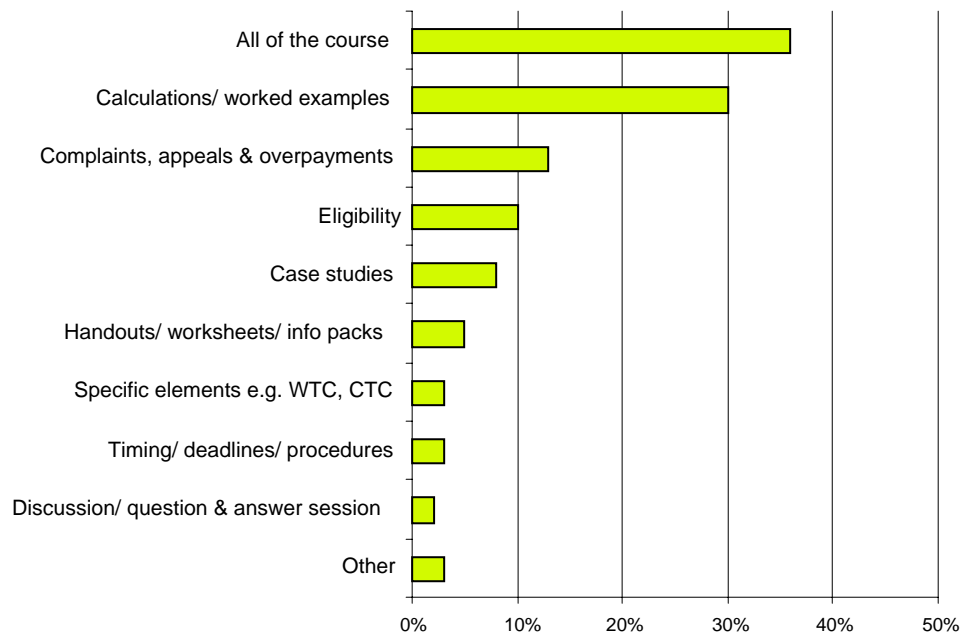
**Figure 3 How would you rate course content, structure and delivery? (n = 516)**



***Most/least useful parts of the course***

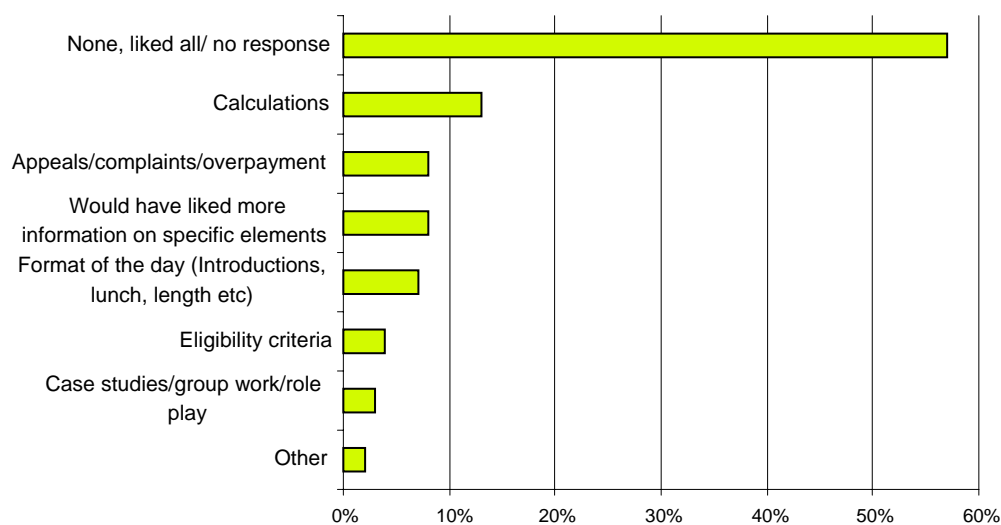
As can be seen from the table below there were a variety of components of the courses that were seen as the most useful, with the majority of participants stating they found all of the course useful and unable to state what they found the most useful.

**Figure 4 Which part of the course did you find the most useful?**



The majority of respondents could not identify a part of the course that they found the least useful, with 57% of respondents stating they liked it all or not responding. Factors that were seen as least useful were varied, but the most common answers were ‘calculations’, followed by ‘appeals/complaints/overpayments’ and ‘would have liked more information on specific elements’.

**Figure 5 Which part of the course did you find the least useful?**



### **Questions and discussion**

An average of 95% of participants felt there was adequate time for questions and discussion during the course.

### **Course administration**

Over the 2 and a half years, 89% of those that answered this question felt that course administration was effective:

- in 2005/06 course administration was regarded as effective by 97%;
- in 2006/07 this dropped to 80%; and
- in 2007/08 this started to rise again to 93%.

In 2006/07, as part of an attempt to bring CPAG in Scotland courses to a wider audience, CPAG carried out courses at the venues of umbrella organisations and because of this had little to do with the course administration.

### **Equal Opportunities**

*“CPAG has an equal opportunities policy. We aim to address this by paying attention to access issues, visual and written materials used, and in the presentation of our courses. We would welcome your comments”*

In reference to the above comment the following comments were made, the majority of comments on equal opportunities were positive, such as:

*“everything fine”*

*“no problems with access”*

*“materials were appropriate”*

Only 5 comments, listed below, were not as positive:

*“I am partially sighted and found it difficult to read the flipchart due to use of light coloured pen, better to use black”*

*“Presentation good visually, written material a little unclear in the print”*

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*should be more widely publicised”*

*“Presentation of courses”*

*“So long as you ask in advance when booking”*

*“Unfortunately disability statements from HMRC were male gender specific”*

### **Other training CPAG could offer**

Other training that those that attended CPAG courses would like to be offered are below.

- Benefits in general:
  - tax credits
  - disability
  - young people
  - immigration
  - income support
- Issues on tax credits relating to maternity and paternity benefit
- Court and tribunal training
- Issues around immigration such as employment and legislation.
- Calculations
- Council tax
- Budgeting
- Debt counselling
- For workers with specialist knowledge
- Income maximisation
- Courses specifically for HMRC staff
- Lone parents students
- Any follow up courses

### **Further comments**

At the end of the course evaluation form participants were asked if they had any other comments, below are a representative sample of further comments that were made.

*“A very useful and informative course”*

*“Course was very useful and delivered in a very professional and friendly manner”*

*“Enjoyed course which was delivered in an excellent manner, very informative without bombarding you with info”*

*“Excellent training and I will be telling everyone about it”*

*“I leave the course today far better equipped to support clients in their claims for tax credits, many thanks”*

*“Thank you for an interesting training day on what I thought would be a very dry subject”*

*“Well worth travelling to and attending this course”*

*“Would definitely attend another CPAG event”*

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### **3.1.3 Casework support - Advice line statistics**

CPAG in Scotland telephone advice line for advisers is open Monday to Thursday 10.00am to 12.00 noon. This service provides advisers with advice on benefits and tax credits including expert legal interpretation, up to date case law, regulation and procedural changes and support with appeals. This is backed up by an e-mail advice service also. This advice line supports a wide range of welfare benefit advice and, as highlighted below, over the course of the three years, on average, around a quarter of calls either directly or indirectly involved a Tax Credit enquiry.

CPAG in Scotland has kept a record of the content of its advice line contacts. Out of a total of 1245 contacts to the advice line over the last three years, 199 (16%) of first line enquiries were regarding Tax Credits. On further analysis a further 121 (10%) were enquiries that had an implication for tax credits. Therefore in total over a quarter (26%) of advice line enquiries had either a direct or indirect link to Tax Credits advice.

Out of the 166 direct Tax Credits advice enquiries, 81% were received by telephone, 17% by e-mail and 2% by letter. This mirrors the communication routes of all enquiries to the advice line.

### **3.1.4 Information/fact sheets**

In terms of updating and developing information/fact sheets, over the last three years, CPAG in Scotland have produced a total of 18 and aim to have updated 12 by the end of 2007/08. This is in line with their target of 30.

The fact sheets that have been produced include the following:

- Tax credits and childcare;
- Tax credits and complaints;
- Tax credits annual review;
- Tax credit checks;
- Claiming for children: changing to CTC from IS or JSA;
- Tax credits – the basics;
- Tax credits and self-employment;
- Tax credits – challenging decisions;
- Tax credits and judicial review;
- Tax credits – reporting changes of circumstances;
- Child tax credit for IS and JSA claimants;
- Tax credits: a passport to other help;
- Tax credits overpayments Tax credits and penalties;
- Tax credits for disabled workers;
- Tax credits and foster carers; and
- Tax credits and going back to work.

### **3.1.5 E-bulletin monitoring statistics**

CPAG in Scotland has been circulating Tax Credits e-bulletins to key contacts since February 2007 and distributed 12 during 2007-08. The e-bulletin has updates on changes to the Tax Credits system as well as links to their website which can give more specific information on Tax Credits. Figures 6 and 7 below show a summary of the monitoring statistics.

The number of e-mails sent out to key contacts rose from 282 in November 2007 to 344 in March 2008, all e-mails were delivered each month. Despite this, however, the number of e-mails viewed and forwarded has reduced from 554 in November 2007 to only 379 in April 2008.

**Figure 6 e-bulletin monitoring statistics (Nov 2007 – March 2008)**

Month	Emails sent	Emails delivered	Tracked email opens	Views & forwards	Tracked forwards
March	344	344	131	379	114
February	323	323	127	420	126
January	305	305	116	448	132
November	282	282	112	554	217
<b>Total</b>	<b>1,254</b>	<b>1,254</b>	<b>486</b>	<b>1,801</b>	<b>589</b>

The monitoring software also tracks links to the website from the e-bulletin. Overall the most used link is the CPAG in Scotland tax credits training course webpage. This is used far more than any of the other tax credit related web pages. The other clicks on websites fluctuate and appear not to have a pattern. When interest goes up on a link it could be for a variety of reasons, such as policy changes or a high rate of enquiries relating to a particular topic. Figure 7 shows various news items that were accessed via the e-bulletin from November 2007 to March 2008. Those items that are marked n/a were not available that month.

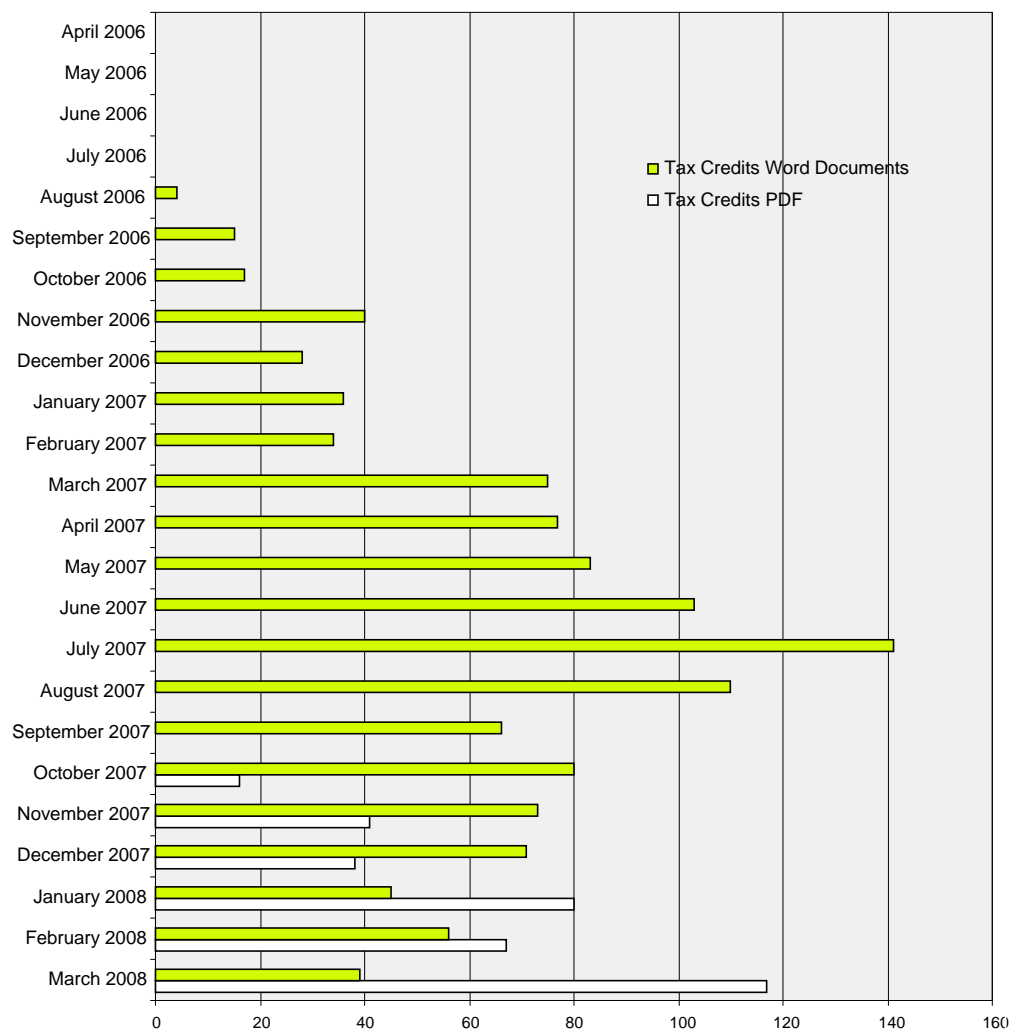
**Figure 7 e-bulletin monitoring stats. (Nov. 2007 – April 2008) – tracked links to website**

Brief description of link	Number of clicks on link				
	Nov	Jan	Feb	Mar	Total
CPAG training courses	45	28	36	40	<b>149</b>
TC – the essentials training course	9	10	n/a	5	<b>24</b>
TC forms and leaflets - HMRC	n/a	n/a	3	n/a	<b>3</b>
Fact sheet on TC – the basics	n/a	n/a	17	n/a	<b>17</b>
TC leaflets to download - HMRC	13	n/a	n/a	n/a	<b>13</b>
New course info – case law and tactics	n/a	n/a	n/a	10	<b>10</b>
Distance learning courses	10	n/a	n/a	n/a	<b>10</b>
Overpayments info - HMRC	n/a	n/a	5	n/a	<b>5</b>
TC regulations 2008	n/a	n/a	n/a	7	<b>7</b>
Joseph Rowntree Foundation research	3	n/a	n/a	n/a	<b>3</b>
TC change of circumstances form -HMRC	n/a	n/a	2	n/a	<b>2</b>
<b>Total</b>	<b>80</b>	<b>38</b>	<b>63</b>	<b>62</b>	<b>284</b>

### 3.1.6 Website usage

Over the period between April 2006 to March 2008 the number of page requests were recorded. The first e-bulletin was issued at the end of February 2007 at which point there is a sharp increase in the number requests for PDF and MS Word documents downloaded from CPAG in Scotland's website. PDF becomes a more popular format from October 2007 and by March 2008 is outstripping MS Word document downloads. Over the period the proportion of Tax Credits document requests increased from 1% in August 2006 to 11% in March 2008. Over the same period the proportion of Tax Credits HTML page requests increased from around 1% in August 2006 to around a quarter by the end of 2007/08 of all HTML requests made on the CPAG in Scotland website.

**Figure 8 Number of Tax Credit documents (PDF and MS Word) requests**



### 3.1.7 Develop project links and support with local authorities, non-specialist advisers and voluntary sector agencies.

In this area CPAG in Scotland has not been set specific targets, albeit a requirement to focus their Tax Credits service towards these sectors. In order to achieve this CPAG in Scotland has undertaken the following:

- developed training materials with a view to cascade training through partner local authorities – 11 local authorities expressing an interest and 3 events arranged.
- delivered project information to frontline workers in social work, education, guidance and childcare.
- strong links established with Working for Families providers and workshops and information delivered to them through contacts established by the project,
- training events have been delivered to Equal Access to Employment Initiative and a range of organisations involved in back to work initiatives (including the Wise Group and Reed in Partnership), as well as Women’s Aid, Barnardos and Enable.
- organised a joint meeting, with Citizens Advice Scotland, of the Scottish Social Security Consortium focusing on issues arising for low income families in Scotland from welfare reform proposals.

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- targeted Tax Credit –targeting organisations working with BME communities as well as promoting *Tax Credits - the Essentials* training course to voluntary sector organisations.

## 3.2 Stakeholder interviews

The following information gives a summary of the views of the sixteen stakeholders that FMR interviewed as well as some of the views from the CPAG in Scotland Tax Credits Project Team.

### 3.2.1 Background information

#### Stakeholder organisations' relationships with CPAG in Scotland

Stakeholder organisations' relationships with CPAG in Scotland varied. The majority of interviewees held different levels of membership with CPAG; including online, comprehensive and a couple were unsure if they were members or what level of membership their organisation held. The Advisory Group Members, with the exception of one who was also the funder from the Scottish Government, held senior positions with frontline agencies offering advice to CPAG in Scotland's priority groups including lone parents, low income families and families with disabled children. Several Advisory Group Members also indicated they were involved with CPAG in Scotland in a number of campaigns (e.g. the Free School Meals campaign, the Social Security Consortium) and another stakeholder organisation was involved in a working group with CPAG in Scotland exploring issues around kinship care.

#### Stakeholder organisations' relationships with CPAG's in Scotland's Tax Credits advice services

Stakeholders reported that their organisations utilised CPAG in Scotland Tax Credit advice services in different ways and at different levels of frequency. All but one of the organisations were users of the services. The majority reported that they either used all the services, the advice line or had received the e-bulletin. One stakeholder had taken part in the HMRC funded distance learning pilot and their organisation had received free training as a result. This stakeholder also reported that they enjoyed training at a reduced rate as they were members. A few stakeholders stated that they had not used the Tax Credit advice service directly, albeit that some of their colleagues within their organisation had.

### 3.2.2 Use and satisfaction with services

#### Advice line/casework support (including e-mail support)

The advice line was well received – both telephone and e-mail service. Three-quarters of stakeholders interviewed had used the advice line and email support. Usage ranged from *never* (one stakeholder), to occasionally to several times a month. All commented that they received a reply within five working days. The vast majority of stakeholders interviewed were very satisfied with the advice received and the following sums up the general responses:

*"I am amazed at the depth they go into; the amount of research they have done to answer your query. They even quote specific pieces of legislation. The standard of knowledge; the level of detail they go into and they disseminate this."*

Of those who used both e-mail and telephone service, the majority indicated a preference for email support, for differing reasons. First, when issues were more complicated – email lent itself well '*due to the specific nature of tax credit enquiries*'. Second, where the advice line was engaged, they felt they could circumvent to telephone by making an email enquiry. One stakeholder commented that they were

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*'encouraged by CPAG to use the email'.*

The majority of stakeholders and their colleagues indicated that the help line/email advisers were *very good and there were never any unanswered questions*. Two interviewees commented that sometimes with tax credit enquiries, there were no definitive answers; one was critical of this fact and commented:

*"I felt that they didn't add anything. They never gave a definitive answer; it was shades of grey. But in welfare rights, it's black and white. We were slightly disappointed that they couldn't shed more light on it."*

The other interviewee accepted that this was the nature to tax credits.

There was a demand for extended opening hours for the advice line with a few interviewees stating a preference for the advice line being available in the afternoons or Monday to Friday 9am to 5pm.

### **Training – overall rating**

The training provided by CPAG in Scotland Tax Credits training, information and advice services was perceived to be *'excellent'*. The trainers *'made it simple'* – despite Tax Credits being a complicated area. An experienced welfare rights adviser (WRA) felt:

*"You never come away from them without feeling that you haven't learned anything".*

Two stakeholders raised the issue of how it was pitched. One felt that it was pitched at a good level and that there was an opportunity to discuss more complicated cases but would have liked them to spend more time on case law and more technical issues. Another stakeholder thought that it was very good for new workers but for experienced WRAs:

*"It could seem too basic. Those courses listed for experienced WRAs can be more basic, by virtue of those attending the course, who may not be so experienced. It's not the fault of the trainers. In that situation you don't get out of it what you want".*

### **Tax Credits - Training Materials for Local Authorities**

Around one third of stakeholders interviewed had taken part in training for trainers. One advisory group member was involved in proofing and offering feedback on training materials. Only one of the interviewees had cascaded training themselves and the feedback:

*"...from evaluations of our training and CPAG materials was very positive. People were saying it was easy to understand."*

Another stakeholder observed that:

*"We don't need to do anything; we just need to print out the handouts. The good thing is, you can always refer to them".*

### **Training for experienced welfare rights advisers**

The vast majority of respondents expressed a high level of satisfaction with the venue and house-keeping but a minority found the venue a little unsuitable for training. Experienced WRAs in stakeholder organisations had attended a range of training around the role of the appeals representative, Tax Credits overpayments, Housing

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Benefits and benefits updates – sometimes when changes were introduced and/or for new staff.

Participants found the training very useful with several commenting that they:

*“...got as much out of going to the training as they did from the discussion with other WRAs”.*

Participants found they experienced similar issues e.g. that other WRAs had been unable to get a successful appeal for a Tax Credit overpayment. They perhaps could learn from the experiences of others.

Several commented that the handouts were excellent and they were a good source for reference to later; particularly as when they were in training, they *‘could not take everything in’*.

There was very positive feedback on the trainers both in-house and ‘expert’ brought in to present on a particular subject e.g. from Alzheimer’s Scotland. They were seen as *‘knowledgeable’* but at the same time, when they don’t know the answer, one observed:

*“They will find out for you and get back to you. They always get back to you”.*

### **Training for other frontline workers**

Three of the stakeholders had taken part in, or knew of colleagues who had taken part in, training for other front line workers e.g. non welfare rights advisers. One respondent told of their unit manager, who had been in post for one and a half years and knew nothing about benefits - he had taken part in a four - five day benefits training course and reported that it *“was the best overall basic training; fast track”*.

Another stakeholder rated the training less favourably only because the training did not ‘fit’ with the HMRC’s approach - in terms of trying to avoid tribunals.

### **E-bulletin**

Stakeholders interacted with the E-bulletin in different ways. Some did not receive it directly; their manager received it and *“forwarded those that were relevant”*. Perhaps as a result of this there were several who were unsure if their organisation subscribed to it. Some reported that they *‘scanned’* the emails for relevant items but others *“read each word religiously”*. It was seen as a good method of keeping up to date with changes. Overall it was especially well liked due to the fact it could be cascaded easily.

### **Information leaflets/fact sheets**

Information leaflets / fact sheets were perceived as useful, particularly as an up to date reference. The extensive range and the fact that they highlighted *“niche issues”* was noteworthy for some. Several stakeholders commented that CPAG in Scotland updated them and *“got them out quickly where there was a change in Tax Credits”*. Other comments included that they were *‘easy to digest’* and that their quality was *“nationally-rated”*.

One critical comment was made where there was an example of when a specialist adviser was on holiday and a general adviser was unable to seek clarification from them and so referred to the relevant information sheet through a link on an E-bulletin. It was found that the client now needed to respond to HMRC within one, rather than three months, as it had been previously which could have caused problems for the client if this mistake was not spotted.

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One stakeholder commented that the fact sheets were a bit “dated” due to rapid changes in legislation.

Overall stakeholders were asked to rate the advice service giving marks out of 10. The average response from those that were able to answer this question was 9.2. There was an overall perception of high quality and accurate of advice provided by them on tax credits issues.

### **Usefulness of support and advice**

All but one of the stakeholders found the support and advice from CPAG in Scotland Tax Credits training, information and advice services to be very useful (one rated it as useful).

“Just knowing they were there” was important for some respondents as there was no other organisation offering a similar service. Stakeholders appreciated the fact that it provided confirmation as the point was made that WRAs tended to work in isolation (as advisers). Others commented on the “attitude” of the experienced WRAs how they were always interested, and they would check to ensure the frontline advice given was accurate.

One stakeholder comment on the excellent management of the services.

### **Quality and accuracy of advice**

CPAG in Scotland was perceived to know their field very well not just in terms of Child Tax Credits but in relation to child poverty. All stakeholders indicated that they had “complete confidence in their knowledge of the Tax Credits system”.

One stakeholder observed that CPAG in Scotland may say that there “may be no definitive answer” for a query as Tax Credits. Another told of how they would offer reassurance them that they had done all they could for a client.

Within a normal working day, stakeholders did not have the capacity to keep up to date with changes to legislation and a valuable part of CPAG’s service was keeping the information up to date. This key benefit was summarised as follows;

*“The information they provide is always backed up with appropriate references. They refer me to books and legislation and you can take that away”.*

### **Value for money of training courses**

Around three quarters believed that the training offered good value for money. Several commented that there was no other provider of this service and in comparison to other training courses generally they were reasonably priced.

Several respondents, in particular voluntary organisations, felt that they could not afford to pay for training at all. Other organisations were constrained in the number of colleagues that could receive training due to budgetary constraints. Therefore they tended to limit the number of participants attending to one and they then cascaded the information/knowledge to other colleagues.

Costs of attending training were exacerbated for stakeholders who resided in the Highlands and Islands as it involved at least a one night stay over in a hotel as well as travel expenses. Nor was it a solution for small organisations to pay for one of CPAG in Scotland’s trainers to travel to them and deliver training – the costs for some were similarly prohibitive.

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Two of the organisations had bought in Distance Learning materials for various training courses including Introduction to Tax Credits. This was considered to be good value and “*well supported*” with email contact including feedback from the tutor. However, having said this, feedback from the staff project team stated that the distance learning course was expensive to provide from their perspective. This was project funded by HMRC who do not now fund the course due to its expense. There may be a dilemma here in that a distance learning course may be a better way of providing training in future, in particular to organisations based in remote areas, due to a higher uptake albeit that this is more expensive to provide from CPAG in Scotland’s perspective.

### **Key challenges facing clients in relation to tax credits**

There were a number of issues facing clients. All stakeholders cited overpayments as one of the main issues. Although there was a recognition that these cases would decline over time, there were overpayment claims going back three years and for every case closed there were new cases coming on to their books. Issues clients cited as affecting them were:

- *over payments, exacerbated by a lack of appeals;*
- *a lack of up-take due to fear of claw-back i.e. overpayments;*
- *complexity of the system;*
- *communication with HMRC – a lack of response to missives;*
- *a lack of awareness of eligibility;*
- *changes in benefits;*
- *difficulties in filling in forms, sometimes due to learning disabilities;*
- *relationship breakdown leading to overpayment;*
- *understanding decisions made by HMRC;*
- *knowing which changes in circumstance to tell the HMRC;*
- *how to inform the HMRC of changes;*
- *knowing if they qualify;*
- *wrong advice for HMRC;*
- *a lack of clarity around how a claim is calculated; and*
- *a lack of clarity around impact of other benefit on Tax Credit.*

### **Key challenges facing organisations in relation to tax credits**

The challenges facing organisations were the same as above. In addition, stakeholders cited the following:

- *a changing regime and the *ad hoc* nature of changes;*
- *the need to update information;*
- *“Conflicting information between what CPAG give us and what HMRC tell us. There are situations where HMRC do not know the system as well as they should.”;*
- *complexity of the system;*
- *“It is difficult to intercede on behalf of a client with HMRC. They are very particular e.g. you must have the correct mandate; not just any old headed paper”;*
- *HMRC’s database management and database capabilities;*
- *inconsistent responses from HMRC advisers;*
- *adviser workload; and*
- *funding.*

### **How CPAG in Scotland’s Tax Credit advice services might assist these key challenges**

Responses around how CPAG in Scotland Tax Credits training, information and advice services might assist were centred on “*lobbying*”. These were that CPAG should:

- 
- *continue to campaign to end low paid jobs;*
  - *push for more publicity about Tax Credit;*
  - *continue to be high profile in the media to keep child poverty at the forefront of the media;*
  - *continue to put pressure on HMRC to get these issues resolved and get HMRC to take corrective action and provide clear decision notices;*
  - *keep highlighting the issues in the corridors of power; and*
  - *push for improved consistency and response times from HMRC.*

### **How CPAG in Scotland's Tax Credits training, information and advice services assisted organisations in meeting their objectives**

All stakeholders agreed that CPAG in Scotland Tax Credits training, information and advice services had assisted their organisation in meeting its objectives. The general consensus was that services directly assisted organisations to meet their aims of tackling poverty. The majority of responses referred to the contribution the services make to the provision of up to date information and advice services to their organisation's frontline advisers, who, in turn, are able to deliver the same to their clients.

*"By providing us with up to date knowledge and training, we can deliver a quality service to our clients."*

Several commented how CPAG in Scotland Tax Credits training, information and advice services gave them *"confidence in tackling more complex issues"*.

CPAG in Scotland Tax Credits training, information and advice services also play an indirect role in the ability of an organisation to meet their objectives. For example one stakeholder observed that their services helped them to deliver on their target to carry out *"so many Better Off calculations"*.

For the stakeholders working in Citizen's Advice organisations, their first aim was that *"no one should suffer from lack of knowledge through being less well informed"* and so the access to specialist second advice tier allowed them to cascade advice throughout the organisation.

Local Authority respondents were more likely to state that CPAG in Scotland's Tax Credit training materials helped them to deliver their objectives as they assisted them in cascading training to other departments e.g. Social Work.

### **3.2.3 Impact of CPAG in Scotland's Tax Credits Project**

#### **Contribution of CPAG's Tax Credit training, information and advice service to the capacity of frontline agencies**

Stakeholders were asked about their opinion on the contribution of CPAG in Scotland Tax Credits training, information and advice services on the capacity of frontline agencies to provide effective advice and information on tax credits to eligible claimants. The responses tended to relate to the quality and type of service on offer rather than the impact on their own organisation. All stakeholders believed that CPAG in Scotland Tax Credits training, information and advice services *"were a good source of support"*; with several acknowledging the quality and accuracy of information generated by CPAG, as demonstrated by the following quote:

*"With frontline advisers there is so much info out there; if you're not careful you could give out the wrong information that you sourced from the internet. But with CPAG, you know it is the right information."*

CPAG in Scotland Tax Credits training, information and advice services were

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particularly helpful against a backdrop of “real cultural change in benefits” with one stakeholder observing that they were used to dealing with DWP rather than HMRC.

Others referred to the ease with which they could cascade information to other agencies within the Local Authority. This was especially the case in some rural communities where stakeholder organisations were sometimes:

*“...the only agency in (this area) offering this advice. If we don't have the capacity, no-one gets the service”*

With regard to the capacity of respondent organisations, one stakeholder observed that when tax credits came into being, WRAs underwent a “huge learning curve”. This was also the case when new staff members came on board. CPAG in Scotland Tax Credits training, information and advice services, specifically materials for WRAs helped to speed up the learning process for the advisers and this increased their capacity. One frontline adviser reported that they were “more efficient”.

### **Perceived strengths of CPAG's Tax Credits training, information and advice approach**

Perceived strengths were that CPAG's Tax Credits training, information and advice services provided “up to date and accurate information” and were seen across Scotland as “specialists in their field”. Availability of their advice services by “phone and email” and the “accessibility of their fact sheets” were cited by the majority as a key strength as was “confidence” that advisers were getting the “right” information.

The following quote sums up the overall feeling of stakeholders:

*“They get the information out; it's accurate; they are quick to respond; it's accessible. You always get a positive response to telephone and emails; - no-one wished to God that you hadn't called. They are always chirpy and up-beat about what they do.”*

An advisory group member also observed that:

*“They are prepared to look at everything. There is no complacency. They review and review to see whether the gaps are.”*

The HMRC funded distance learning approach was also seen as a strength adopted in a few rural locations as a way of addressing accessibility to training.

Other strengths included:

- a multi service approach i.e. updated material to back up advice i.e. e-bulletin;
- a service which covers the whole of Scotland; and
- the ability to tap into the resources of CPAG UK.

### **Perceived weaknesses of CPAG's Tax Credits training, information and advice approach**

One quarter of stakeholders interviewed believed that there were no weaknesses in CPAG's Tax Credits training, information and advice approach. Those who did identify weaknesses, did so reluctantly and also stated that these weaknesses or gaps had minimal impact and that CPAG's Tax Credit advice services had already identified these and were taking steps to address them.

Several weaknesses or gaps in provision were identified in terms of its reach. For example, take up from BME communities, parents with disabled children and carers which has now been addressed by additional funding. In terms of reach by organisational type, one stakeholder identified a need to cascade their advice services

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to Housing Associations and Credit Unions. Some were involved with CPAG's Tax Credit advice and services, but there is a network of credit unions across Scotland and not all were engaged with them.

It was highlighted by a minority that there were *geographic* weaknesses and that rural areas were not served as well as the central belt or centres of population, and that as a result, "*not everyone has access to the service*" and that face to face contact with advisers from CPAG's Tax Credit advice and services was difficult. People outwith the central belt have to incur extra travel costs; this puts a lot of people off.

Several stakeholders requested extended help line opening hours e.g. Monday to Friday; 9am to 5pm.

Affordability of training was an issue for both voluntary organisations and any organisation located in rural areas. Cost was explained in terms of return travel to Glasgow, overnight accommodation in addition to impact on human resources as staff who were attending training were unable to deliver services. Cost was still prohibitive for organisations to pay for a CPAG trainer to deliver in-house.

The temporary nature of funding, led one stakeholder to observe that:

*"it's only a project; what happens when it comes to an end".*

Other perceived weaknesses included continuing to reach new frontline services.

### **Targeting of resources**

There was evidence that CPAG in Scotland Tax Credits training, information and advice services did effectively target resources towards key client groups such as lone parents, low income families, disabled people/families in several ways. First, client groups in many of the respondent organisations comprised the aforementioned groups e.g. disability support organisations and lone parent advice services. Second that advisory group members represented organisations who targeted these groups and third, training was cascaded by welfare rights specialists in the local authority to advisers serving these groups.

One stakeholder, who was a registered social landlord suggested that all their "*tenant's make up these groups, so CPAG are reaching these groups through us*".

Another observed that CPAG's Tax Credit advice and services tailored their services towards discrete groups.

*"They don't just look at one group; they cover the whole spectrum of clients we deal with. They supply specialist information for each of the groups."*

Tax credits "*the essentials*" was seen as a way of reaching these groups as it highlighted specific tax credits issues and advice to non specialist advisers.

One stakeholder did not know if family centres or disability action groups were currently targeted but suggested that CPAG in Scotland Tax Credits training, information and advice services may be working with DWP and the DLA Unit to identify other agencies that needed assistance – focus groups were set up last year to look at support in the community.

### **Cascading information**

Stakeholders believed there was evidence of cascading the information. The extent to which training participants passed on knowledge and skills gained to other workers varied. Local authorities 'cascaded' information to colleagues and did so in a more

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formal organised manner i.e. through training sessions as in the case of one stakeholder who said:

*“I’ve given further presentations to other colleagues and answered queries from other professionals.”*

*“People who don’t get the opportunity to come along to the CPAG training can take advantage of our own in-house training. In Social Work, some workers will put themselves up for all training; others won’t. Some social workers will only see the benefit of training around child protection and families etc.”*

*“We do pass on info and learning to colleagues - if relevant. We cascade training not only to welfare rights advisers but also to other departments in our local authority including Social Work, Housing Benefit Teams, Revenue and Benefits and to other organisations and projects e.g. Money Advice and Citizen’s Advice Bureaux.”*

One welfare rights specialist from a local branch of Citizen’s Advice Bureau was funded by the local authority to attend training and cascade this to other organisations. They said:

*“I am asked to do the benefits training for the local authority. For example, I’m asked to deliver a session on Housing Benefit and I will deliver wider benefits training than that. Why? (1) To get money for the client and (2) To highlight to the client how complicated it is so that they realise they need to seek help earlier, which makes it easier for us.”*

Training participants from other organisations would also pass on copies of handouts and conduct short, informal verbal debriefs at staff meetings.

CPAG in Scotland Project staff felt that cascading went well, in particular to Local Authority advisers who then train frontline advisers and workers.

Informal cascading of information (when someone goes on a training course and then copies training materials to others) is a slight concern to Project staff as there is no recognition or income stream coming from this. However staff do recognise the benefit of this approach to increasing knowledge among frontline advisers.

### **Responsiveness of CPAG in Scotland Tax Credits training, information and advice services to changes in the tax credit system**

The majority of stakeholders (8) believed that CPAG in Scotland Tax Credits training, information and advice services was very responsive to changes in the tax credit system, with around one quarter indicating that the e-bulletins kept them up-to-date, with a minority stating how the information leaflets, and training materials were up-dated as and when changes occurred. Specialist welfare rights advisers and advisory board members were more likely to be able to respond to this question with insight.

The training courses were also seen to contain the latest information;

*“When I attend courses they always have the most up to date case law.”*

However, one stakeholder reported that some of the fact sheets, which were linked to the e-bulletin service, were out of date. Another stakeholder observed that;

*“They are quick in getting it out, even if the quality is not perfect - they are always changing the text.”*

With regard to the second tier training materials, one stakeholder commented;

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*“Initially it took a wee while for information to be updated enough for us to deliver. Now...I let them know when our planned dates are, then they ensure the material will be up to date at that time.”*

### **Integration of CPAG tax credits advice services with its wider welfare benefits activity**

There were mixed feelings on a closer fit with CPAG's wider benefits activity. The majority of stakeholders interviewed felt that some degree of integration was inevitable - for several reasons. Clients were more likely to ask for advice and information which related to both Tax Credits and benefits and so integration was necessary in order that advisers offer accurate advice. The example was given of general Tax Credit advice to (lone) parents returning to work which should look at the whole benefits entitlement that might include, among other things, entitlement to free school meals etc. Benefits are affected by tax credit awards and vice versa.

One specialist welfare rights adviser believed that it should be integrated more and more. They went on to explain that 2008 would be a year of change with Employment Support Allowance replacing Incapacity Benefit and with the introduction of Personal Capacity Assessments affecting people not in work;

*“It's more about getting people back into work. tax credits will become more of an issue.”*

Whilst the majority view was that of integration, there was an over-riding belief that CPAG in Scotland tax credit advice services be *“separately badged as there are particularly complex issues that need addressing”*.

But another specialist welfare rights adviser argued that tax credits were part of the Inland Revenue and were not a benefit; they were means tested. So they had to be kept separate.

### **Other sources of second tier tax credit advice, information or training**

Stakeholders identified a few other organisations providing second tier advice on tax credits and or training and these were:

- Citizens Advice Bureau
- Rights Net
- Adviser Net
- Local Authority
- Welfare Rights orgs.
- One Parent Families Scotland
- Disability Alliance
- CPAG in England (London office)
- North Glasgow Advice Service
- Inland Revenue
- HMRC
- National Association of Welfare Rights Advisers

All stakeholders were unanimous in their assertion that:

*“there is nothing in the above that provides as specific a service or comprehensive an advice service on tax credits that CPAG in Scotland do”.*

CPAG in Scotland's training was viewed as superior quality and tempered with advice based on experience.

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*“The Inland Revenue have done a couple of information days, which were useful - but there is always a positive spin on it. But CPAG deliver better training and highlight what it is really like”.*

### **3.2.4 Evidence of on-going need for the Project**

According to the stakeholders interviewed, there is demand in the immediate and medium term for CPAG support on tax credits due to:

- continual tinkering with the tax credit system;
- no other organisation has the same level of specialised knowledge to provide this advice;
- a backlog of appeals, particularly overpayments which will take time to conclude;
- a key government aim to get people off benefit and into work - Tax Credits is a big part in this process and sustaining people in employment;
- the new code of practice, which will create a lot more queries due to a tightening up of responsibilities;
- concerns about a possible recession; people who were previously comfortably off, may be worried about income and may become eligible (or more likely to apply);
- staff turnover within organisations mean that advisers will always need to be trained;
- increase in up-take of claims from other European countries as evidenced by one of the organisations interviewed having to employ a full time Polish interpreter.

Two stakeholders suggested they may stay the same or decrease for the following reasons:

*“Stay the same or decrease - as the problems die away; as HMRC becomes more professional. People need training if they are new and refresher courses - but not to the same degree.”*

*“The hope is that the big issues like overpayment will fade away due to the increase in allowed income. The ‘cleared’ cases will be replaced by new cases coming into the system”.*

### **Opportunities for future development**

Stakeholders did not identify significant gaps and it was perceived by stakeholders that CPAG in Scotland Tax Credits training, information and advice services continually scanned the environment to “see where the gaps in provision are”, for example, the targeting of specific groups i.e. BME, parents with a disabled child(ren) and carers and the introduction of a new range of training, including case law.

There were several other suggestions:

*“It would be nice to see their course choices expanding to include, for example benefits for carers and migrant workers - in response to need.”*

*“Extension of the advice line to include the afternoon. Last year they started to offer free tax credit advice on line but it was over-subscribed. This is unfortunate for outlying areas. If they could make them more competitive or expand the service.”*

*“CPAG should keep an eye on how the Inland Revenue are administering Tax Credits and report to the Government. Organisations such as ourselves don’t have time to focus on policy issues. We need CPAG to help keep us up to date with all the changes.”*

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*"I think CPAG could seek more feedback from us; be more pro-active in this. For example: "Is there a problem with such and such?" Especially on the more woolly issues. But I suppose that a thread comes through in the advice line..."*

Issues raised on opportunities for further development from the Project staff team included:

- e-learning development;
- website development (although needs to be UK wide);
- integrating enquiries – issues and policy work;
- integration of benefits and tax credits advice;
- further developing contacts (mapping exercise) to find out more advice services which CPAG are not aware of;
- Could CPAG give out more free info? (such as e-bulletins); and
- make the website more user friendly (again UK issue).

### **What else CPAG in Scotland should be doing for welfare rights and other support organisations**

Below are all responses from stakeholders on what else CPAG in Scotland advice services should be doing for welfare rights and other support organisations.

*"I think they do enough!"*

*"They are doing everything they can."*

*"Continue to do what they are doing - training; help-line and updates. Continue to push forward."*

*"Continue or keep information up-to-date. I have confidence that they keep up-to-date with changes. CPAG are in a position to share information with other organisations. And share guidance."*

*"They should tell people about their successes [i.e. how well their service is received] and promote CPAG project around local WRA organisations – to remind people who don't use it. They could also run an e-bulletin outlining successes."*

*"From a policy point of view they are doing it; the extent to which CPAG use the ammunition to influence government."*

*"Free training. We always fill the room when we have external trainers. If we could afford to pay for a trainer to come up, we would."*

*"It may be possible to give a service direct to the clients themselves (voluntary sector or individuals)."*

*"Where do clients go if they have a tax credit query? CABs are so busy as they deal with everything. It's ok for people who are ambulant and articulate. Not all people are informed. There needs to be a more accessible centre for people. What about wheelchair users who have no access to the internet? A lot of people slip through the net."*

*"Perhaps advocacy work, support in tribunals and appeals. However, I recognise that this would take up more resources."*

*"Help to create a forum whereby the voluntary sector (welfare rights advisers) can meet relevant contacts from the HMRC - to thrash out some of the problems. This happens on a national basis (i.e. UK)."*

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*“They should get out and about. There is a problem in (our local region) - there is a myriad of different ‘advice organisations’. The centres which are away from Local Authority advice are not well served. I’m not sure if their advice is as accurate as it could be. CPAG should concentrate on seeking these out. They should look at a map of Scotland, look at where there is currently no provision and look at what voluntary organisations there are. Other advice agencies need support and benefit infrastructure. They should offer cheaper training for voluntary organisations”.*

### **Local and national policies/agendas which might impact on future development of services**

Around one quarter of stakeholders did not identify any issues i.e. local and national policies or agendas. However, future funding for the voluntary sector was a continuous thread throughout the interviews: a general concern that there was less money available to the voluntary sector; funding sources would get ‘tighter’ and there would be more competition for lotteries etc.

One stakeholder had witnessed the streamlining of core funding for welfare rights and information organisations in their local region due to ‘duplication’, and CAB offices had been reduced from five to one. Also, stakeholders reported that some local authorities had already closed their Welfare Right Units, whereas others were more supportive.

If the voluntary sector could not afford to provide direct support to people on tax credits, where did this leave second tier support services such as CPAG in Scotland Tax Credits training, information and advice services? Less welfare rights organisations on the ground would have a detrimental effect on CPAG in Scotland’s overall aim of reducing child poverty.

A minority observed that tackling child poverty was, arguably, high on the UK and Scottish Government’s agenda and therefore only a change of UK government or independence would change this and these changes were not likely in the foreseeable future. Not all stakeholders shared this optimism with one pointing to a recent consultation paper on poverty and inequality, commenting: *“I could be cynical and say this is a rhetorical exercise.”*

Another theme running through interviews was the role of CPAG in Scotland Tax Credits training, information and advice services as an ‘influencer’ with the Scottish Government, who have continued to fund them, as well as feeding back to HMRC the issues which affect welfare rights information and advice organisations and the problems faced by their clients due to decisions taken by them.

The employability agenda featured in a significant number of responses. For example, within Glasgow’s recent City Strategy, there is a more strategic look at the employability pathway and one stakeholder was concerned that this would mean a streamlining of funding to employability support organisations. This may have an impact on employability as well as take up of tax credits.

Welfare reform is a priority for the UK government as evidenced by DWP’s changes to Incapacity Benefit and Disability Living Allowance eligibility. Employment Support Allowance is replacing Incapacity Benefit and Personal Capacity Assessments have been changed to include an assessment of capability to work and support required to get back to work. If policy is more about getting people back into work, Tax Credits eligibility will become more of an issue. But many disabled people work for short periods of time and may be eligible for tax credits and can easily find themselves in an overpayment situation.

With the possibility of a recession leading to increased unemployment, this may have an impact on demand for services.

### 3.3 Postal and online survey results

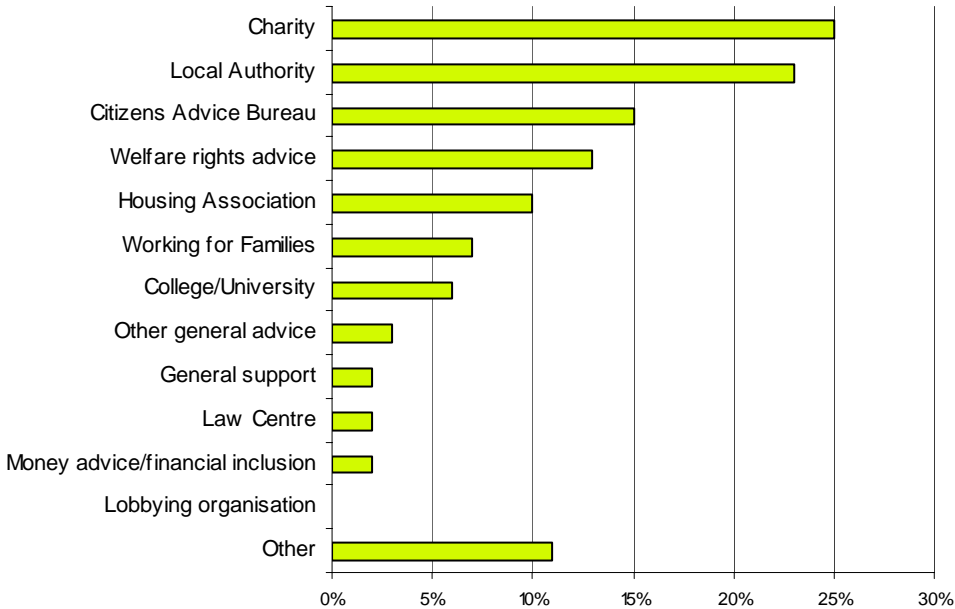
This section presents the key findings from the survey following the structure of the questionnaire (see appendix 2).

As detailed in section 2.4, the full sample was 128, however where the full sample is not reported in a chart, for example where only some people answered a question, the base is specified below the chart or on the y axis and attention should be paid to this when interpreting results. Where any percentages do not sum to exactly 100%, this is due to rounding or where more than one response can be given to a question.

#### 3.3.1 About the organisation

Respondents were asked what type of organisation they worked for, a quarter (32 respondents) worked for charitable organisations, 23% (30 respondents) worked for a local authority and 15% (19 respondents) worked for a Citizens Advice Bureau. No one claimed to work for a Lobbying organisation.

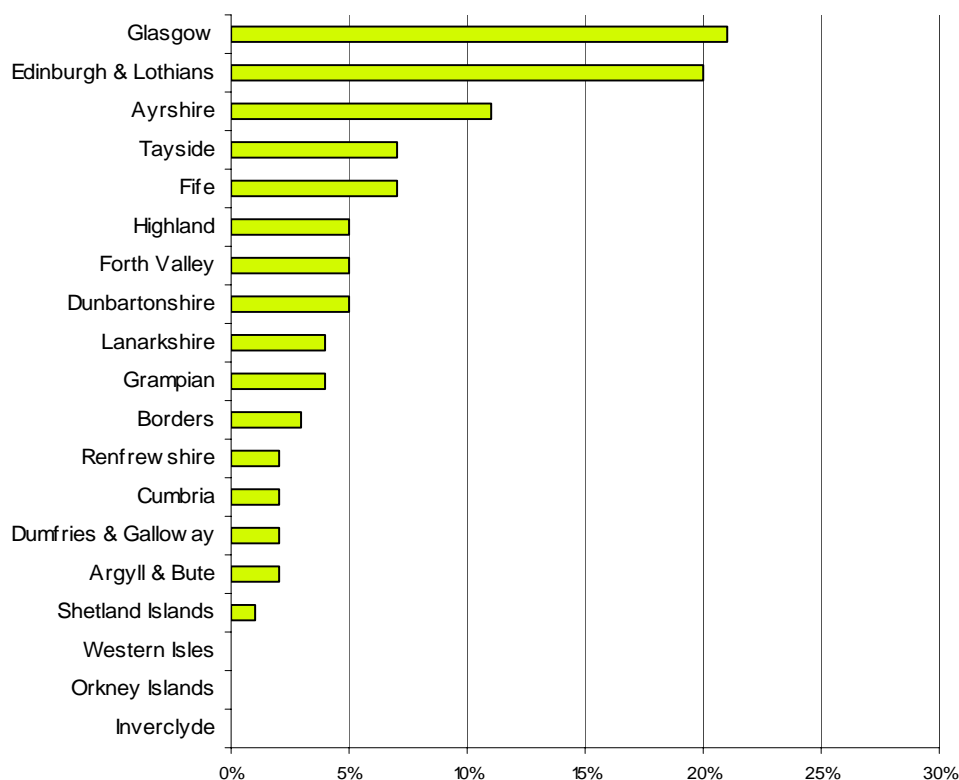
**Figure 9** What best describes the organisation you work for?



Half (16 respondents) of all the general advisors that took part in the survey worked at the Citizens Advice Bureau.

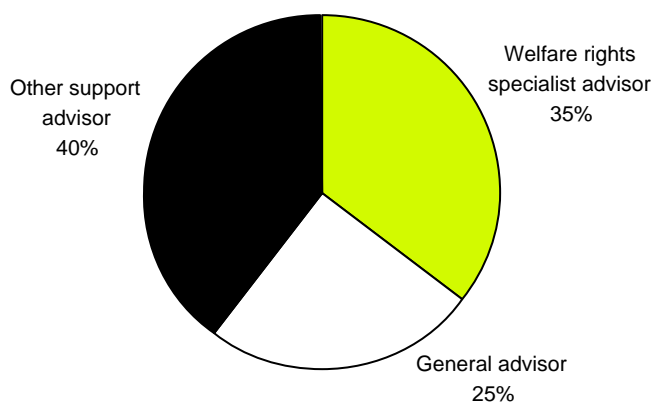
There was a good spread of responses from across Scotland. The majority of respondents were based in Glasgow (21%, 27 respondents) and Edinburgh and Lothians (20%, 25 respondents). No respondents claimed to be based in the Western Isles, Orkney Islands or Inverclyde.

**Figure 10 Where is your organisation/project based?**



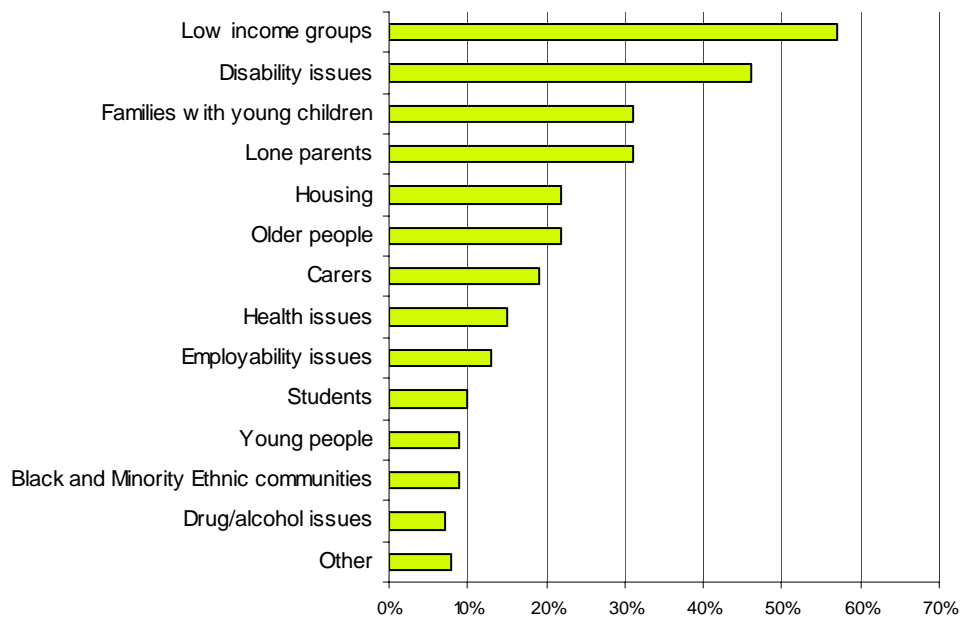
Respondents were asked to describe the main activity that they provide to their clients. The most frequently cited response was other support advisor (40%, 51 respondents) followed by Welfare rights specialist advisor (35%, 45 respondents). A quarter (32 respondents) were general advisors to their clients.

**Figure 11 What is the main activity you provide to your clients?**



More than half of the respondents (57%, 73 respondents) cited low income groups as being their main clients, almost half (46%, 59 respondents) worked with individuals with disability issues and 31% (40 respondents) selected the option of families with young children as well as lone parents. Less than 10% said that young people, black and minority ethnic communities and those with drug/alcohol issues were their main clients.

**Figure 12 Which of the groups below are your main clients?**

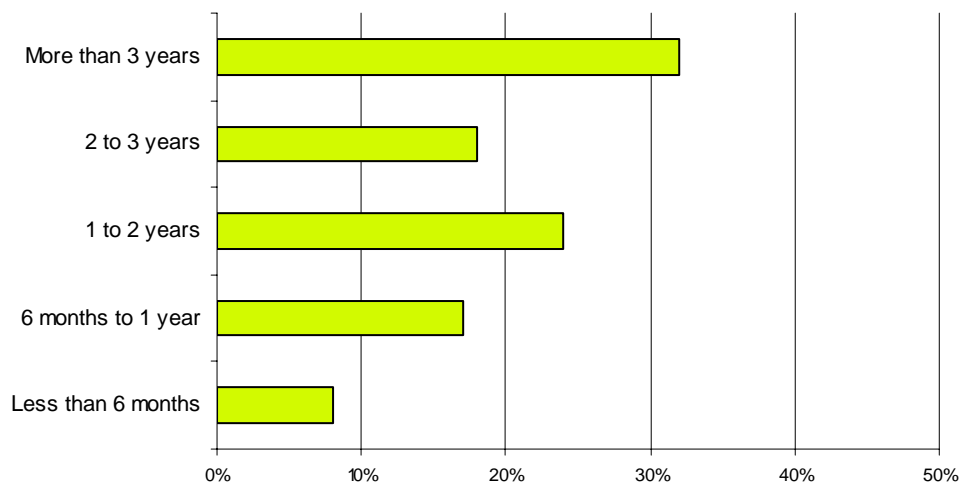


Welfare rights specialist advisors were more likely to select those with disability issues as being one of their main clients (78%, 35 respondents) compared with general advisors (53%, 17 respondents) and other support advisors (14%, 7 respondents). They were much less likely however to select housing (9%, 4 respondents compared to 28%, 9 respondents for general advisors and 29%, 15 respondents for other support advisors).

### 3.3.2 CPAG in Scotland Tax Credits advice services

The next section of the questionnaire focused on CPAG in Scotland Tax Credits training, information and advice services. Respondents were asked how long they had been using the service. As can be seen from the chart below, almost a third (32%, 38 respondents) claimed to have been using the service for more than 3 years.

**Figure 13 How long have you been using CPAG in Scotland's Tax Credits advice services?**

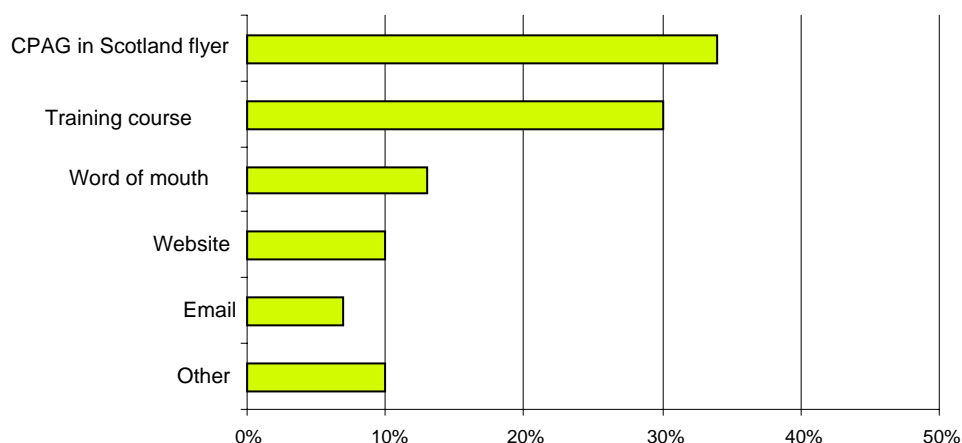


n = 119

Forty seven percent (18 respondents) of welfare rights specialist advisors had used the service for more than 3 years whereas half (50%, 15 respondents) of those providing other support had been using the service for less than 1 year.

More than a third (34%, 42 respondents) first heard about CPAG in Scotland's training, information and advice services from a flyer. Training course was the next most frequently cited response (30%, 38 respondents), whilst only 10% heard about the service through CPAG's website and 7% through email. Other mediums included search engine, via Social Security Consortium, and via the Citizens Advice service.

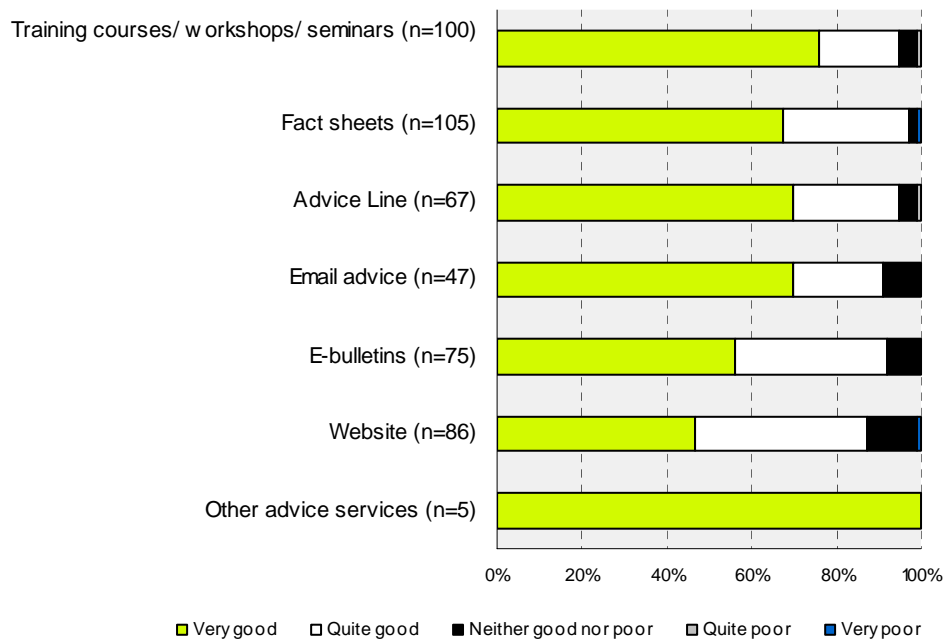
**Figure 14 How did you first hear about your CPAG in Scotland's Tax Credits training, information and advice services?**



n = 125

Respondents were asked to rate six different aspects of CPAG in Scotland's Tax Credits training, information and advice services. The figure below illustrates the response only from those who have used the service in question. The services which had never been used by the most amount of respondents were email advice (60%, 71 respondents) and the advice line (44%, 52 respondents). All aspects, with the exception of the website, were rated as either very good or quite good by more than 90% of respondents. The website still received very positive response with 88% selecting very or quite good. The aspects which received quite or very poor were training courses/workshops/seminars run by CPAG in Scotland, fact sheets, advice line and the website. It should be noted however that in each of these cases only 1% opted for the more negative rating.

**Figure 15 How would you rate CPAG in Scotland's Tax Credits training, information and advice services on the following aspects?**



Those who responded that services were very good or quite good were asked to expand on their answers. This was an open question and as such received a high response rate. The most popular response was that information was relevant/accurate/up to date with more than half of respondents stating this (56%, 55 respondents). Information was also seen to be clear/accessible/easily understood by 41% (41 respondents). The next most popular answer was that the training course/content/provision were good ( 26%, 26 respondents).

Respondents were also asked to comment if they rated any of the services as poor, there was only one response that stated that course leaders could benefit from a presentation skills course.

Respondents were next asked to rank CPAG in Scotland’s Tax Credits training, information and advice services according to how beneficial they were to the respondent’s organisation, where 1 was the most beneficial to their organisation and 6 was the least beneficial.

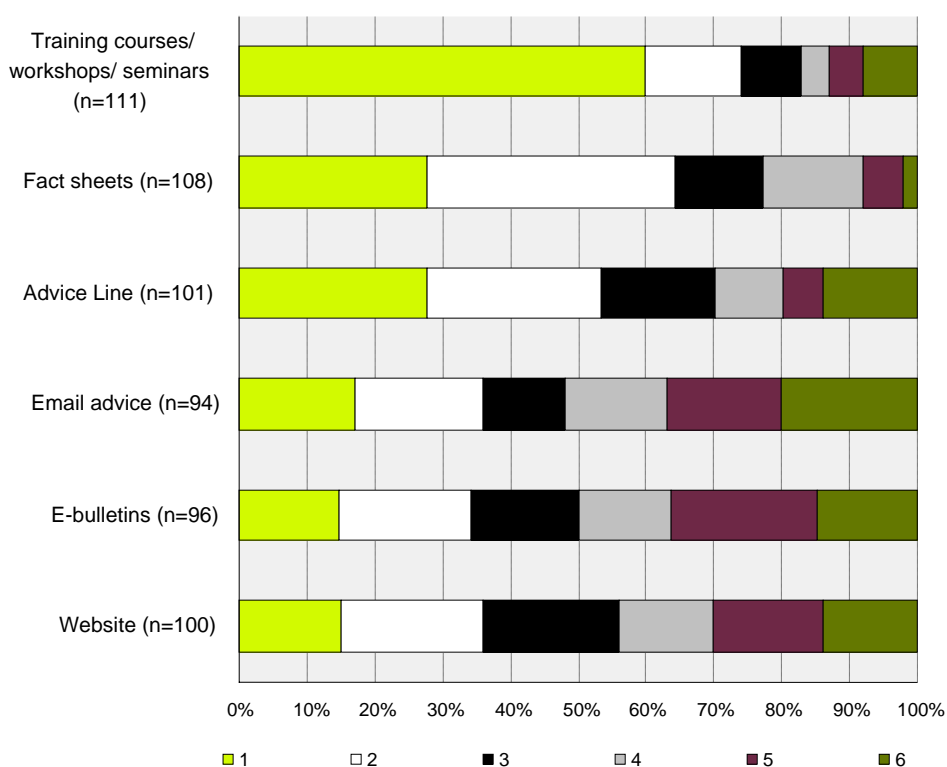
In order to determine the order in which the services were rated each service received a score by multiplying the number of responses by the ranking given to the service. For example if training was ranked as most beneficial by a respondent i.e. they gave training a 1 this would score 6, a 2 would score 5 and so on. The scores were then aggregated and multiplied by the number of responses to each service.

The table below details these findings and also identifies any differences in opinion according to the type of advisor. Training courses/workshops and seminars were clearly ranked as most beneficial, then fact sheets and then the advice line. E-mail advice, E-bulletins and the website were viewed as less beneficial and were closely ranked to each other by the respondents.

**Figure 16 Ranking of Tax Credits service by how beneficial they are to respondent's organisation**

	Overall Rank	Welfare rights specialist advisor	General advisor	Other support advisor
Training course/workshops /seminars run by CPAG in Scotland	553 (1)	228 (1)	134 (1)	191 (1)
Fact sheets	498 (2)	195 (2)	113 (3)	190 (2)
Advice line	422 (3)	157 (3)	129 (2)	136 (5)
Email advice	323 (6)	120 (6)	74 (4)	129 (6)
E-bulletins	334 (5)	133 (5)	63 (6)	138 (4)
Website	363 (4)	140 (4)	65 (5)	158 (3)

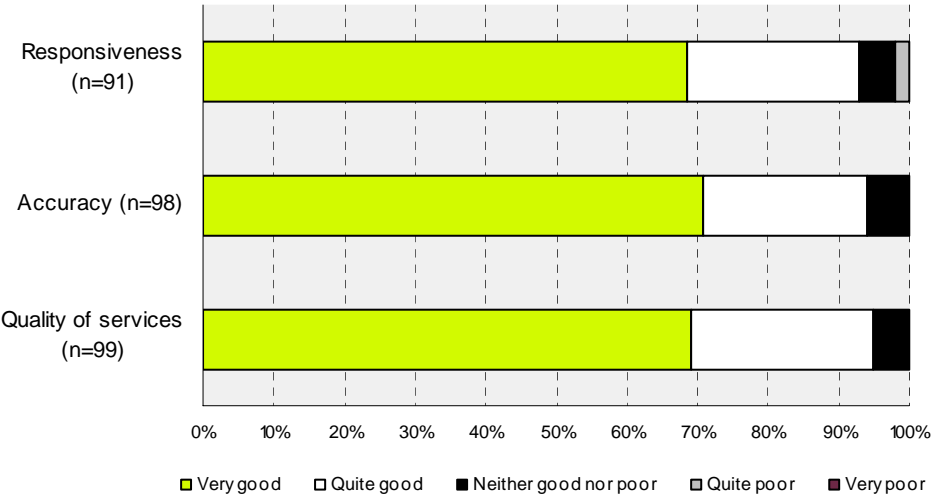
**Figure 17 Rank the services offered by CPAG in Scotland's Tax Credits training, information and advice services, where 1 is the most beneficial and 6 is the least beneficial to your organisation.**



Respondents were then asked to consider how they would rate the responsiveness, accuracy and quality of the services provided by CPAG in Scotland's Tax Credits advice service.

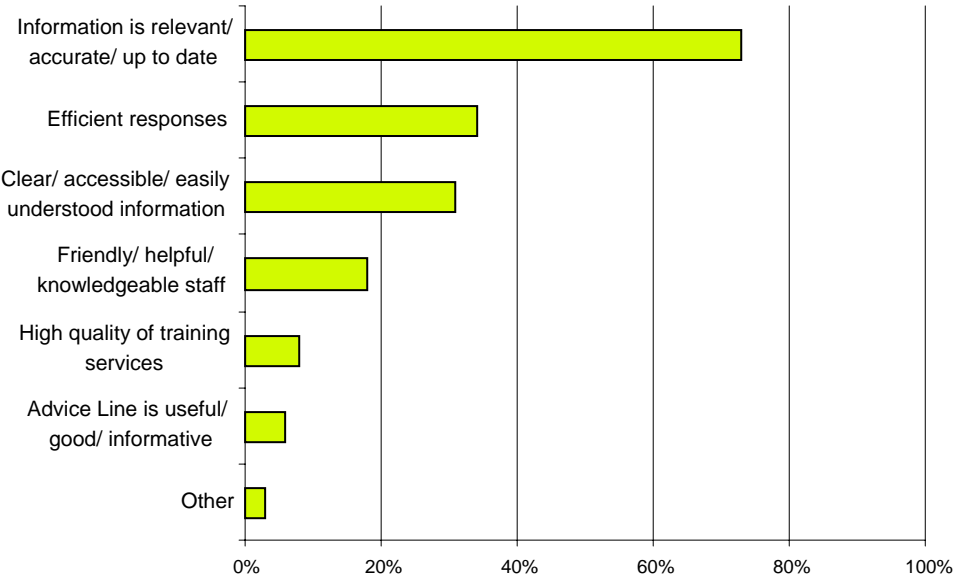
All three were rated highly by those who were able to respond with more than 90% rating each one as either quite or very good. Responsiveness was the only criteria which received a negative response (2%, 2 respondents).

**Figure 18 Overall, how would you rate the responsiveness, accuracy and quality of the services provided by CPAG in Scotland's Tax Credit advice service?**



When respondents rated the services as quite good or very good they were asked to further explain their answer. Seventy one respondents chose to answer this question with a total of 123 reasons. The top three responses were: relevant/accurate/up to date, with 73% (52 respondents), efficient response (34%, 24 respondents) and 31% (22 respondents) said it was clear/accessible/easily understood information. Two respondents rated responsiveness as poor, but choose not to further expand on their answers.

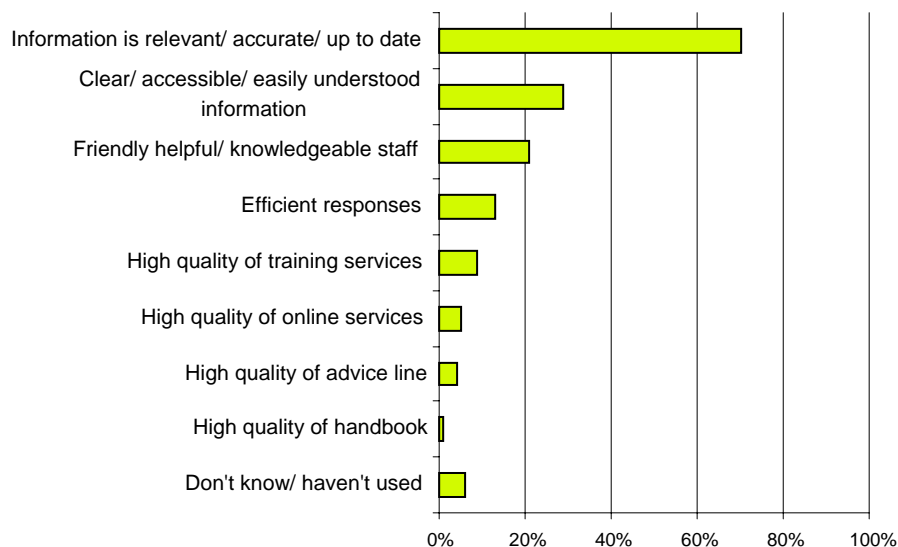
**Figure 19 If you have rated any aspects as quite good or very good, please state why.**



n= 71

The strengths of the services were mainly focused on the information being relevant/accurate/up to date (70%, 56 respondents), with similar responses for both clear/accessible/easily understood information (29%, 23 respondents) and friendly/helpful/knowledgeable staff (21%, 17 respondents).

**Figure 20 To the best of your knowledge, what would you say are the strengths of CPAG's Tax Credit advice services?**

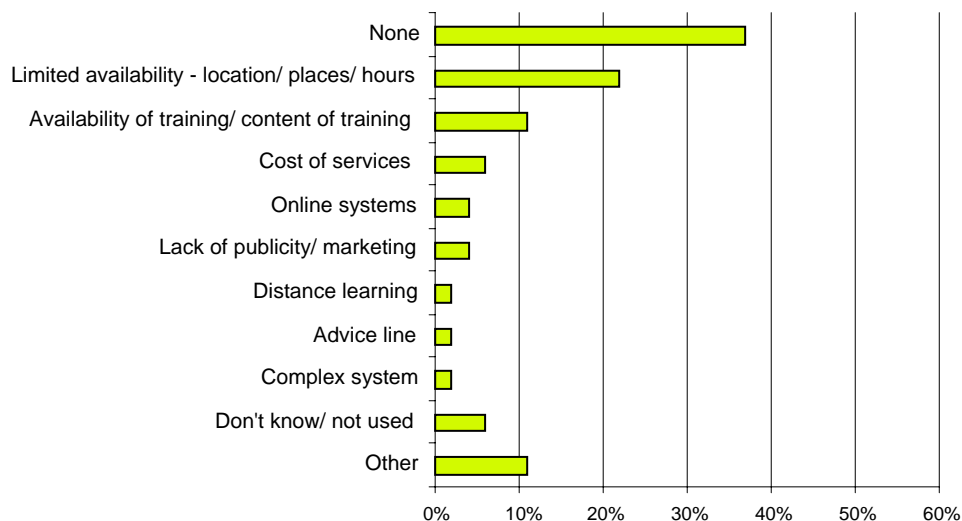


n=80

For welfare rights specialist advisors and general advisors the top three in the graph above are representative of this group, however for other support advisors the most popular response was that the information was relevant/accurate/up to date (76%, 19 respondents). This was followed by clear/accessible/easily understood information (32%, 8 respondents) with all the other options generally getting an even spread of responses.

As can be seen from the graph below the majority of respondents stated that there were no weaknesses to CPAG in Scotland's Tax Credits training, information and advice services (37%, 20 respondents). Of those that stated that there were weaknesses the most popular answers were based around availability/content of training (11%, 6 respondents) and limited availability - location/places/hours with 22% (12 respondents).

**Figure 21 To the best of your knowledge, what would you say are the weaknesses of CPAG's Tax Credits advice services?**



n=54

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Respondents were asked if any of the Tax Credits services offered by CPAG in Scotland could be improved upon, the majority of respondents stated that they could see little for CPAG in Scotland to improve on.

*“How can you improve on excellence..”*

*“I think the staff who have carried out this project have been excellent and provided wonderful materials and sites that are easy to access”*

The factors below received far fewer responses and representative quotes are listed below. Some felt unable to comment as they did not feel they had used enough of CPAG in Scotland’s services.

*“I don’t feel I use enough of these services to pass comment”*

Whilst another response was that CPAG in Scotland’s Tax Credits training, information and advice services should receive more funding and support.

*“I feel the service should be funded long term to ensure its availability”*

Some felt that there should be more variety in the courses run and more in-depth courses on specific topics. Another suggested improvement was more availability of the telephone advice line and further advertisement of the services that are available so it is widely known what is on offer..

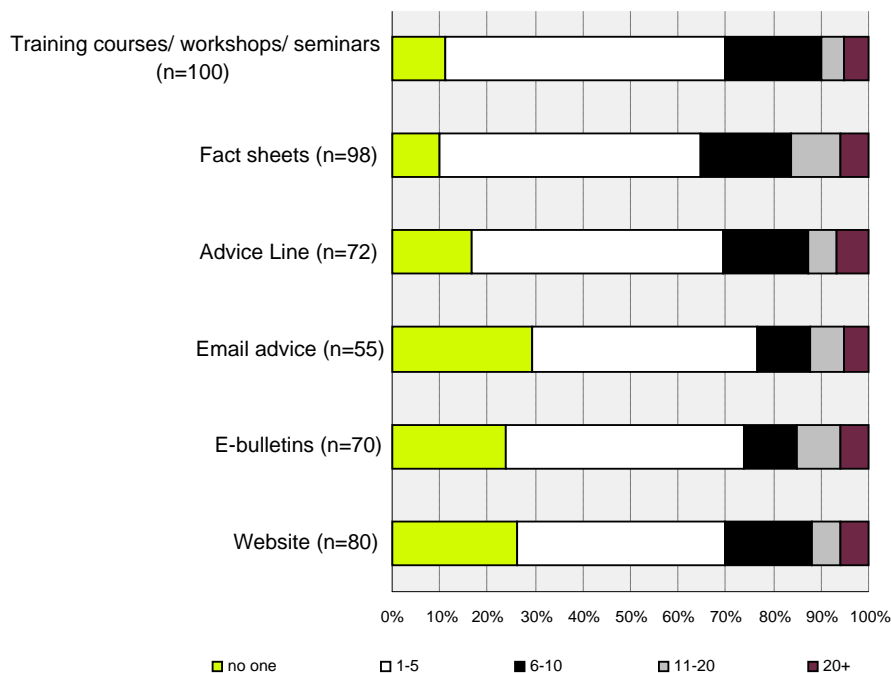
CPAG in Scotland were keen to know how far the Tax Credits training and information material is cascaded beyond the original recipients of the material. Respondents were asked how many of their colleagues they cascaded information to.

Respondents cascaded information to quite a number of their colleagues, as can be seen from the chart below. The services below are ranked according to the information which is likely to be most widely cascaded:

- Fact sheets;
- Advice line;
- Training/workshops/seminars;
- E-bulletins;
- Website; and
- E-mail advice.

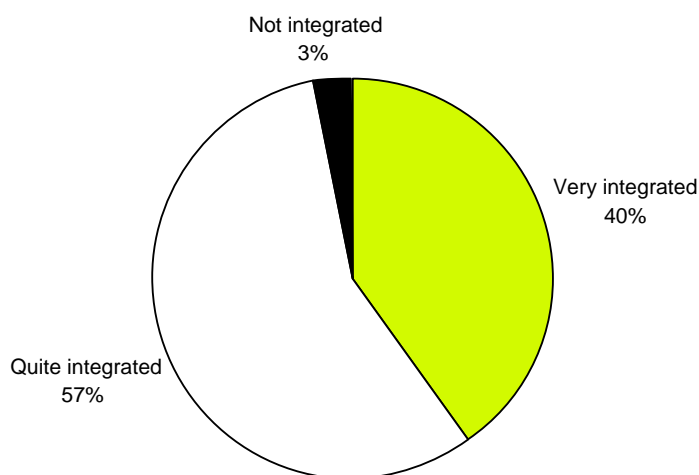
The services which led to the most amount of respondents passing information on to no one was email advice (29%, 16 respondents) followed by website (26%, 21 respondents) and E-bulletins (24%, 17 respondents). In many cases, general advisors were the least likely to cascade information to colleagues when examining the data once split by advisor type.

**Figure 22** If you have received any of the following services, approximately how many of your colleagues have you cascaded the information to?



The next question asked respondents, to the best of their knowledge, how integrated CPAG in Scotland's Tax Credits training, information and advice services was with its wider welfare benefits activity. It should be noted that this question received a lower response than some other questions, with 42% (50 respondents) opting for don't know. Excluding these respondents (the *don't knows*) more than half of those who believed it to be quite integrated (57%, 40 respondents) and 40% (28 respondents) said it was very integrated.

**Figure 23** To the best of your knowledge, how integrated is CPAG Tax Credits advice service with its wider welfare benefits activity?



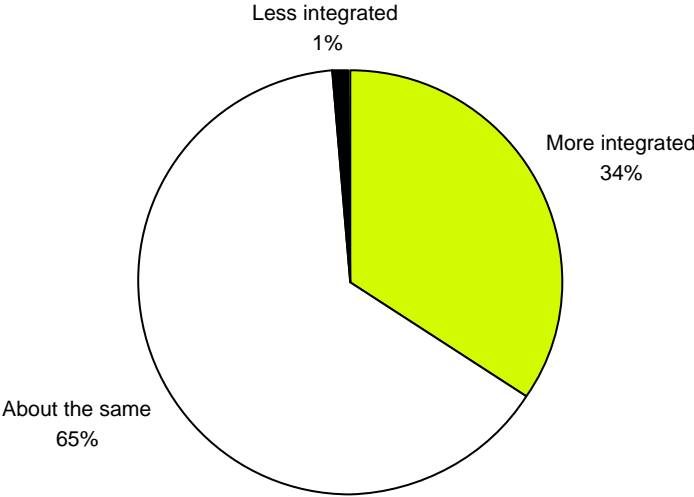
n = 70

The two respondents who felt that CPAG Tax Credits advice was not integrated with its wider welfare benefits activity were both general advisors.

Respondents were then asked how integrated they thought CPAG in Scotland's Tax Credits training, information and advice services should be with its wider welfare benefits activity. Almost a third (32%, 38 respondents) did not know and again they

have been omitted from the chart below. Just over a third (34%, 27 respondents) felt that these services should be more integrated with CPAG in Scotland's wider welfare benefits activity, however almost two thirds (65%, 51 respondents) felt it should be about the same. Only one respondent answered less integrated.

**Figure 24** How integrated do you think CPAG Tax Credits advice service should be with its wider welfare benefits activity?

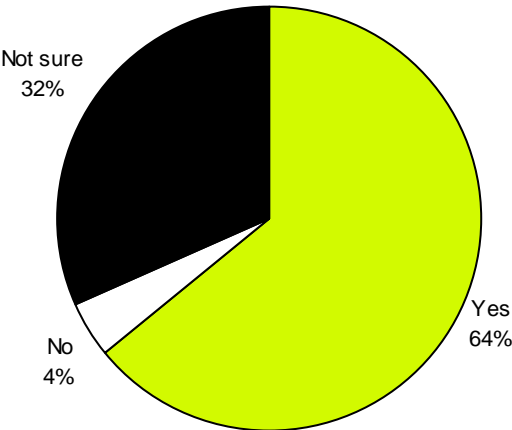


n = 79

**3.3.3 Cost of CPAG in Scotland's Tax Credits training, information and advice services**

The questionnaire then focused on training courses, asking respondents whether or not they felt that the training courses were value for money. Although almost a third (32%, 37 respondents) were unsure, 64% (75 respondents) believed that the training courses were value for money.

**Figure 25** Do you feel that the training courses are value for money?

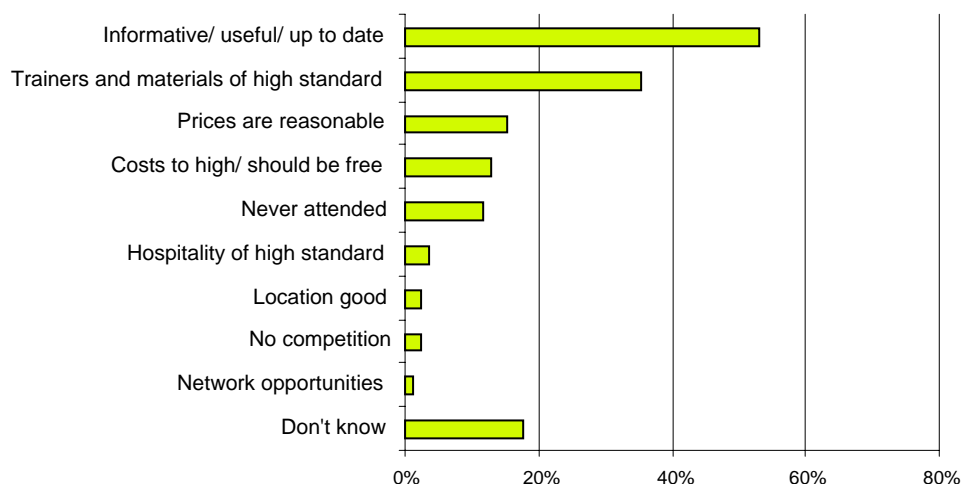


n = 117

There were five respondents in total who did not feel that the training courses were value for money. Three of these were Welfare rights specialist advisors and the other two were other support advisors.

Respondents were asked to further expand on their response to the previous question. Of those that offered a response over half (53%, 45 respondents) stated they gave the previous answer because the service was informative and up to date, the fact that the trainers and materials are of a high standard also scored well with just over a third stating this (35%, 30 respondents). There was a split of opinion between the cost of the services offered by CPAG in Scotland, with 13% (11 respondents) stating the costs are too high/should be free and 15% (13 respondents) stating that the prices are reasonable.

**Figure 26 Why do you say that?**



n=85

Respondents were asked to give further comment to their answer above and the following is a sample of these comments.

*“Always a packed day with plenty of information”*

*“Because I found it informative and useful for my job”*

*“Information excellent, staff well informed”*

*“Because it met the need for me to develop my skills and knowledge and it was realistically priced for all staff to be able to attend”*

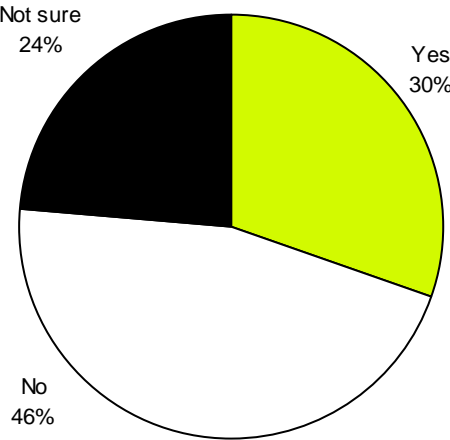
*“I believe courses are good value for money; however I do not manage budgets so I'm not so sure. The course has been really informative and motivating”*

*“For the quality of materials, delivery, presentation and expertise, I think the course fees are very reasonable”*

*“Quality of information is excellent, we do struggle to pay though so a reduction would be welcome”*

Respondents were then asked whether the cost of CPAG in Scotland training courses were a barrier to participation for their organisation. Forty six percent (55 respondents) felt that this was not a barrier to participation whilst 30% (36 respondents) felt it was.

**Figure 27** Is the cost of CPAG in Scotland training courses a barrier to participation for your organisation?



n= 119

The graph above is broken down by main activity in the table below. General Advisors generally have a lower percentage of respondents stating that costs are a barrier to participation, however they have a higher grouping in the 'not sure' option than the other main activity groups.

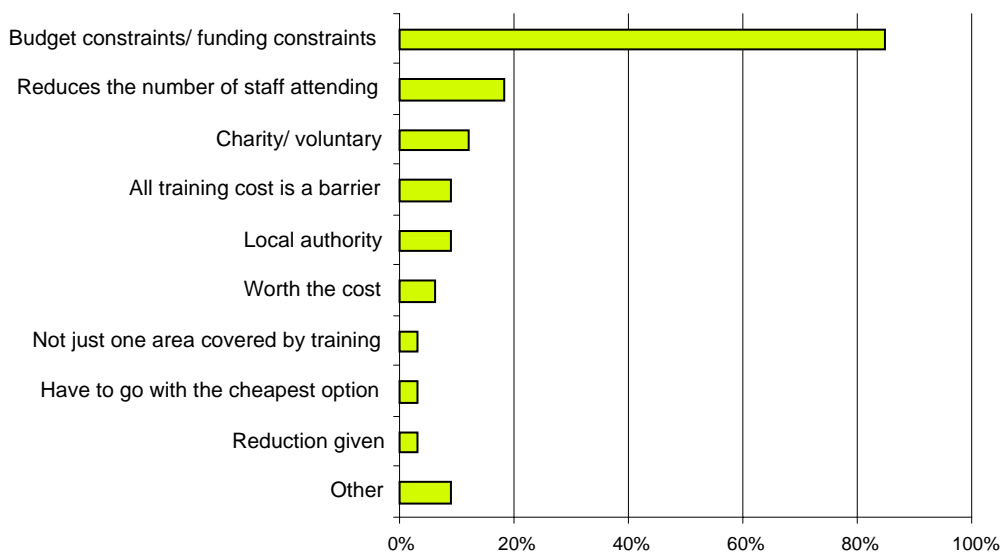
**Figure 28** Is the cost of CPAG in Scotland training courses a barrier to participation for your organisation – by type of adviser

	Welfare rights specialist advisor	General advisor	Other support advisor
Yes	29%	35%	28%
No	49%	32%	53%
Not sure	22%	32%	19%

Those who answered yes to the above question were then asked to expand on their response and were asked in what way the cost of training courses was a barrier to participation. Only 33 respondents gave an answer to this question, therefore the small sample size should be noted.

Of those that answered, 85% of respondents stated that the cost of the courses offered by CPAG in Scotland were too high to be met by their organisations funding. As can be seen from the graph below this is the most common answer, there were other factors which merited fewer responses such as: there is a reduction in the number of staff able to attend the course (18%, 6 respondents), the organisation is voluntary or a charity so has little additional funding for training (12%, 4 respondents); all training costs are barriers (9%, 3 respondents); and because they work for a local authority (9%, 3 respondents).

**Figure 29 If yes, in what way does it represent a barrier?**

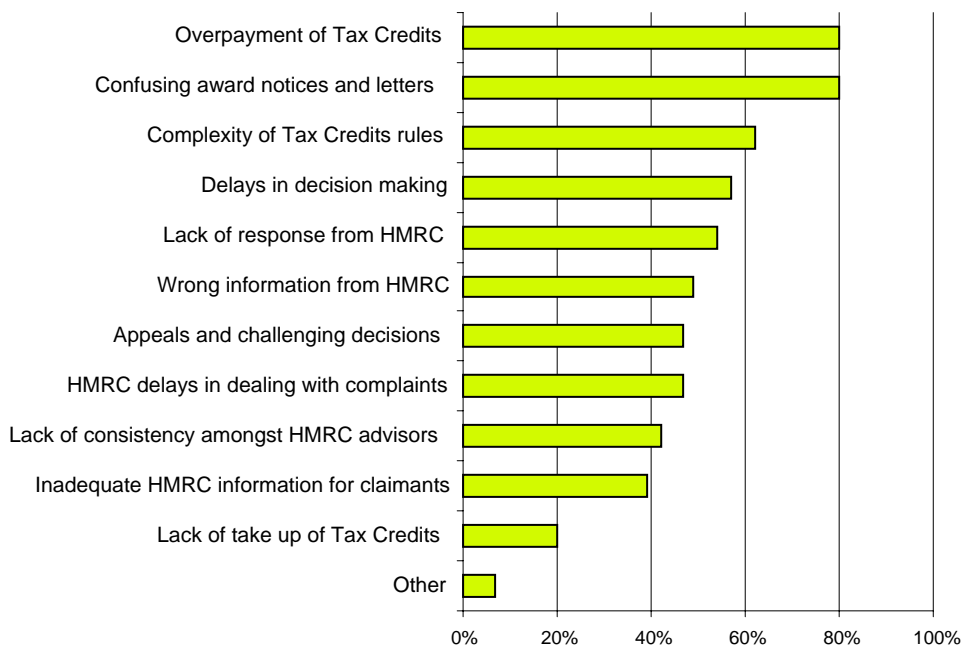


n=33

### 3.3.4 Gaps in the CPAG in Scotland’s Tax Credits training, information and advice services

The third section of the questionnaire asked what key challenges were facing respondents’ organisations in relation to Tax Credits. Eighty percent (93 respondents) claimed that overpayment of Tax Credits and confusing award notices and letters were key challenges. The next most frequently cited response was complexity of Tax Credits rules. The issue felt to be the least challenging to respondents was lack of take up of Tax Credits (20%, 23 respondents).

**Figure 30 What are the key challenges facing your organisation in relation to Tax Credits?**

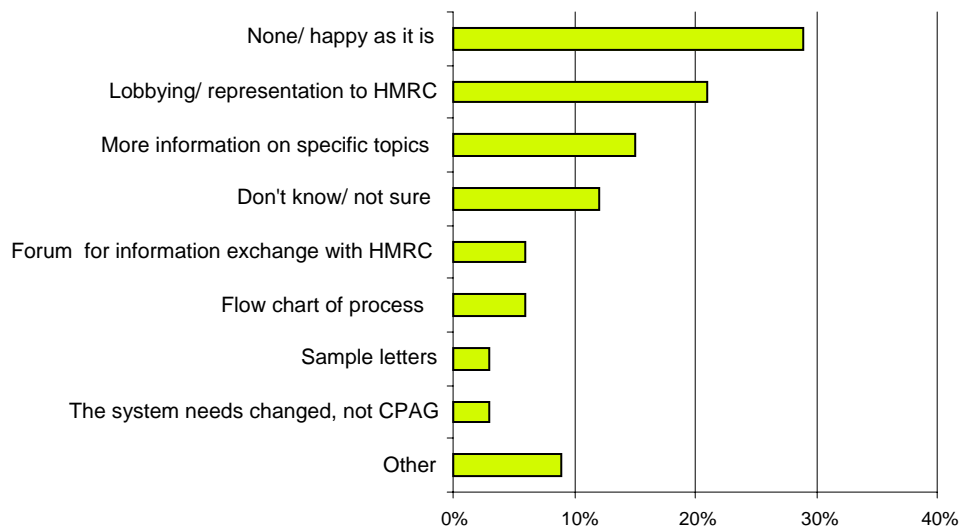


n = 116

- Other Support Advisors were less likely to say that 'overpayments of Tax Credits' were a challenge 67% (28 respondents) compared to the average of 80%.
- Generalist Advisors were more likely to state that 'lack of take up of Tax Credits' was an issue, 32% (10 respondents) compared to an average of 20%. Welfare Rights Specialist Advisors were the least likely to say this (14%, 6 respondents).
- Welfare Rights Specialist Advisors were more likely than the other groups to have a higher than average responses to:
  - 'lack of response from HMRC' 74% (32 respondents) compared to the average of 54%
  - 'lack of consistency amongst HMRC advisors' 53% compared to 42%
  - 'confusing award notices and letters' 91% (39 respondents) compared to 80%
  - 'complexity of Tax Credits rules 72%(31 respondents) compared with 61% average
  - 'appeals and challenging decisions' 60% (26 respondents) compared with 47%
  - 'inadequate HMRC information for claimants' 49% (21 respondents) compared to 39%
  - 'HMRC delays in dealing with complaints' 65% (28 respondents) compared with 47%.

Respondents were asked what CPAG could do to assist with the challenges that respondents identified in the above question, only 34 responded to this question. The largest response was that respondents were happy with CPAG in Scotland (29%, 10 respondents), the next most popular answer with 21% (7 respondents) was that CPAG should lobby to the HMRC and more information on specific topics was requested by 15% or five respondents.

**Figure 31 Are there additional services or materials that CPAG in Scotland could provide to assist you with these challenges?**



n=34

Below are some quotes representative of the top three most popular answers as listed above.

*"I think you've got it covered"*

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*"I believe that the problem doesn't lie with CPAG but is more as a result of the complexity of the Tax Credit system. Maybe more lobbying required to reduce this complexity"*

*"I would find it helpful to have more information on how to challenge overpayments and decisions"*

Respondents were asked about any further services that CPAG could offer, only 25 people chose to respond to this question and the highest proportion of respondents (40%, 10 respondents) stated that there were no gaps or nothing further CPAG could offer, with the next biggest group unsure (36%, 9 respondents).

While the majority were happy with the service offered the following suggestions were made:

- *discussion groups/workshops*
- *information sessions with community groups rather than experienced advisors might help the claimants get a better understanding of the issues. e.g. lone parent groups.*
- *pension credit uptake is very poor*
- *pressure on the HMRC to advertise more widely - over 25's on low incomes/ disabled claimants/over 50's etc*
- *provide funds to individual CAB to employ a specialist to promote take up and deal with client problems and provide specialist support/training for all advisers in the bureau office.*

Only a small number of respondents were aware of other second tier Tax Credits advice services, 21 respondents. Those that did cited the following:

- Citizens Advice Bureau Scotland;
- Citizens Advice Bureau in England (not in Scotland for professional Welfare Rights workers);
- Disability Alliance;
- CPAG in London;
- Tax Aid;
- Glasgow City Council (Social Work Services, Welfare Rights);
- an in house advisor;
- Local Authorities;
- local agencies;
- money advice projects across Glasgow;
- One Parent Families Scotland provides tax credit advice, information and training to other organisations that work with lone parents;
- Rights Advice Scotland;
- Legal Services Agency;
- SAC welfare rights section; and
- one respondent states that they provide local joint training with another organisation.

### **3.3.5 The future**

Nearly all respondents had received training from CPAG in Scotland on *the Basic Rules* with 92% (88 respondents). *Child Tax Credits* and *Working Tax Credits* had been attended by 86% (83 respondents) and 85% (82 respondents) respectively. Approximately two thirds of respondents had been on the *Calculating Awards* (60%, 58 respondents) training course and over half had attended *Overpayments* (52%, 50 respondents), with just under half attending *Challenging Decisions* (46%, 44 respondents). The courses *Case law and Tactics* and *Moving Into Work* had been attended by the least number of respondents.

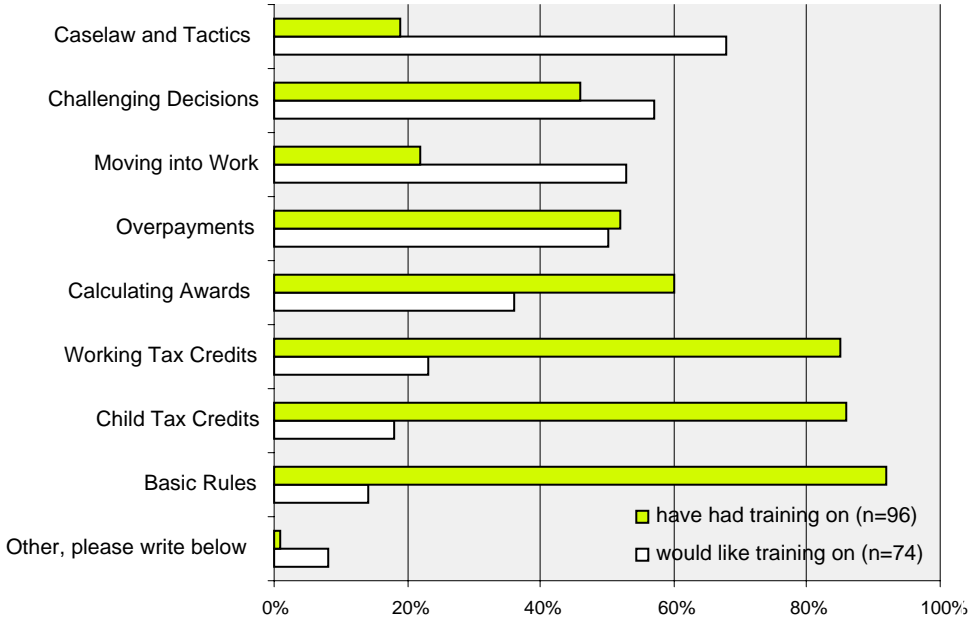
As can be seen from the graph below there is clearly further appetite for training courses right across the full range of courses, this varies substantially however. The

highest demand was for Case law and Tactics and this was strong from all sections of worker, although slightly less from Other Support Advisor. Challenging Decisions was popular across all the workers with between 52% (13 respondents) and 59% (16 respondents) stating they would like training on this subject.

Welfare Rights Specialist Advisors were less likely to request training on *Basic Rules* and *Child Tax Credits* whilst the majority wanted training on *Case law and Tactics* (74%, 20 respondents). This was also the most popular choice of further training for General Advisors with 73% (16 respondents) and they were least likely to want training on *Child* and *Working Tax Credits* (both had 18%, 4 respondents)

Other Support Advisors were more likely to request training on courses right across the spectrum with only two courses (*Basic Rules* and *Child Tax Credits*) lower than 30%. The most popular of these courses was *Case law and Tactics* and *Moving into Work* both with 56% (14 respondents).

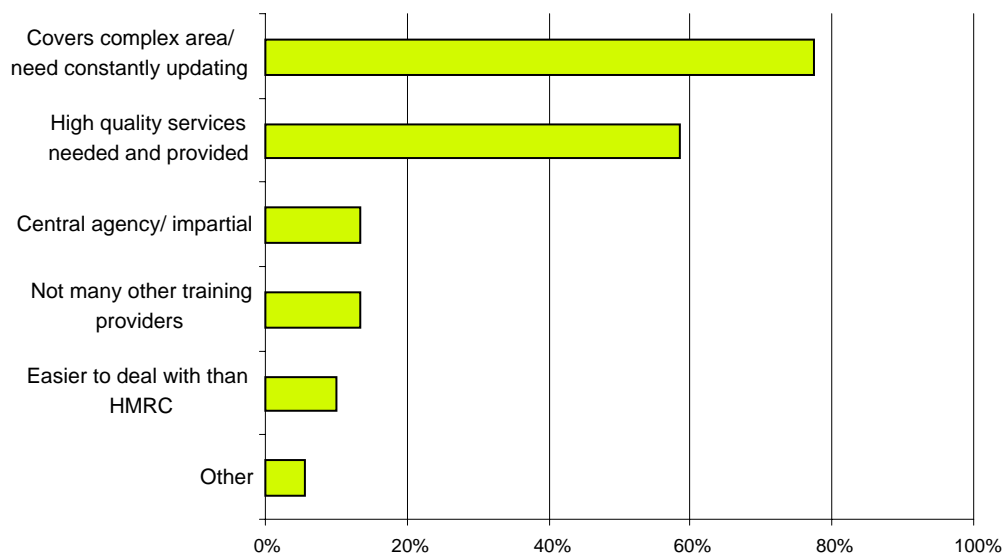
**Figure 32** Which of the following areas of the Tax Credits system have you had/would like training on?



In answer to the question do you think there is a need for CPAG in Scotland’s Tax Credits training, information and advice services to continue, the response was overwhelmingly in favour with 98% responding yes and 2% no.

Respondents were asked to further expand on why they felt CPAG in Scotland’s Tax Credits training, information and advice services should continue and as can be seen from the graph below over three quarters stated that the service is required because it covers such a complex area and needs constantly updating (78%, 69 respondents).

**Figure 33 Why do you say this?**



n=89

Some representative comments relating to this question are included below:

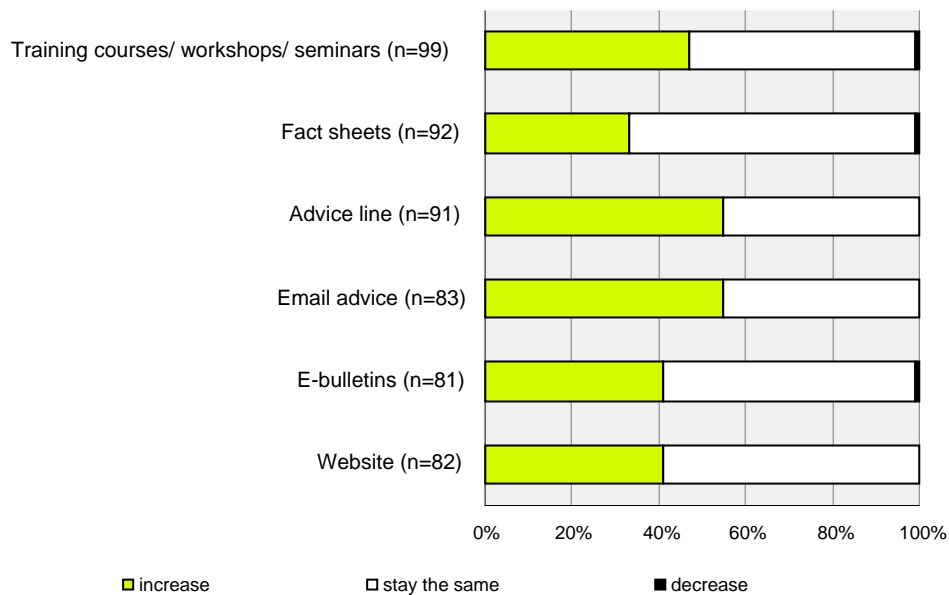
*“it is important to have a reliable up to date information source to check information on”*

*“Not aware of a comparable service in Scotland”*

*“Tax Credits are sometimes complicated to understand and it is good to know expert advice is available”*

Respondents were asked if they felt the demand for specific services would alter over the next couple of years, every service was assessed very highly. One hundred percent of respondents felt that the advice line, the email advice and the website would all have the same or increased demand. Respondents’ anticipated increase in demand was particularly high for advice line (44%, 50 respondents) and email advice (41%, 46 respondents). Only one person stated that they felt the need for E-bulletins, Fact sheets and Training courses/workshops/seminars services would decrease over the next couple of years.

**Figure 34 CPAG in Scotland is currently trying to assess demand for its services over the next few years. In your opinion, do you think demand for the following services will change over the next couple of years?**



Respondents were asked for the reasons behind their answers to the previous question. The majority of respondents stated the importance of the services offered, the complexities of the Tax Credits system combined with, what were perceived as, constant legislative changes.

**Training courses/workshops/seminars**

*“Because of new changes to legislation I feel that there may be more of an uptake”*

*“There are always changes being made to the benefit system”*

*“Complexity of the system will worsen and more clients will need assistance”*

**Fact sheets**

*“A low cost way of acquiring information necessary to do the job”*

*“These are important to keep abreast of small changes”*

*“Useful resource now and likely to be more so, especially if not able to access in-house training or other resources”*

**Advice line**

*“As pressures on time and budgets increase the cheapest most time efficient resources will get more demand”*

*“More awareness of and need for advice organisations”*

*“With the government pushing more families, including lone parents, into employment more people will need help to get into the Tax Credits system effectively”*

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## **Email advice**

*“Good tool to use, again more awareness will increase use”*

*“More emphasis on virtual services is a general trend”*

*“Online services more popular”*

## **E-bulletins**

*“Online services easily accessed”*

*“Quick easy way to get information”*

*“A simple tool that more people have access to”*

## **Website**

*“Online services easily accessed”*

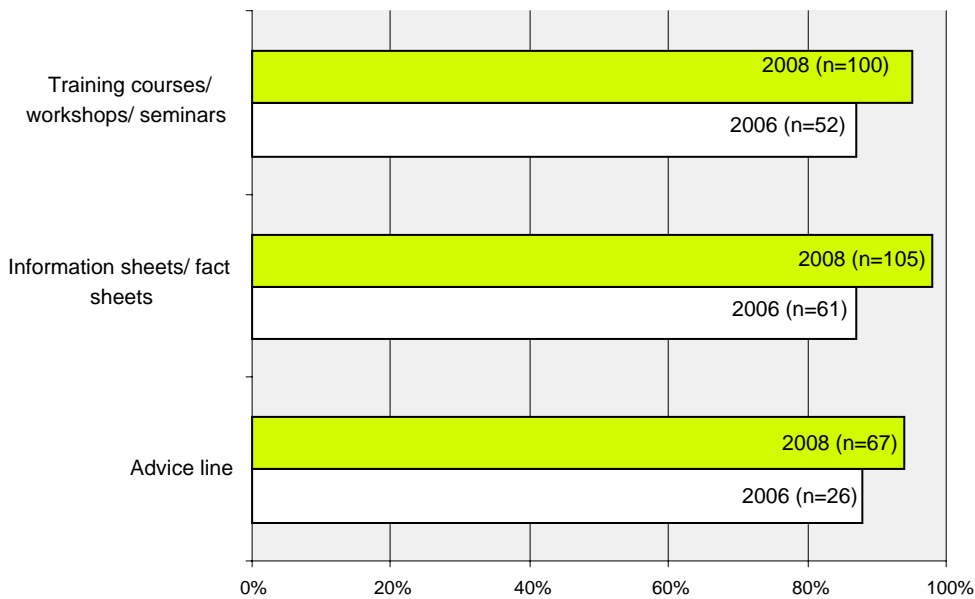
*“To keep up to date with any changes”*

### **3.3.6 In comparison**

Overall the 2008 survey has shown that the services offered by CPAG in Scotland Tax Credits advice service are very well received. In order to compare this survey to previous work there are some important caveats that need to be taken into account. The scales used in the two pieces of work are slightly different. In this survey the scale was: ‘very good’, ‘quite good’, ‘neither good nor poor’, ‘quite poor’, ‘very poor’, ‘don’t know’ and in some cases another option was given such as ‘never used’. The 2006 survey used a scale of: ‘very poor’, ‘poor’, ‘fair’, ‘good’, ‘very good’, and ‘not attended’ the scales are similar but are not the same. Also the questions were phrased in a different way so may merit different responses which is also important to note.

As can be seen from the chart below, CPAG in Scotland’s Tax Credit advice services were highly regarded in 2006, with 87% stating that training courses/workshops/seminars and information sheets were good or very good. The advice line was rated as good or very good by 88%. In the 2008 survey, with a larger sample size, this has risen even further to 94% or better for the three categories. Comparison here is only between the training courses/workshops/seminars, information sheets/fact sheets and advice line as there was no data available from 2006 for e-bulletin, website or e-mail.

**Figure 35 Comparison between CPAG in Scotland Tax Credit advice services in 2006 and 2008 (good, quite good and very good responses)**

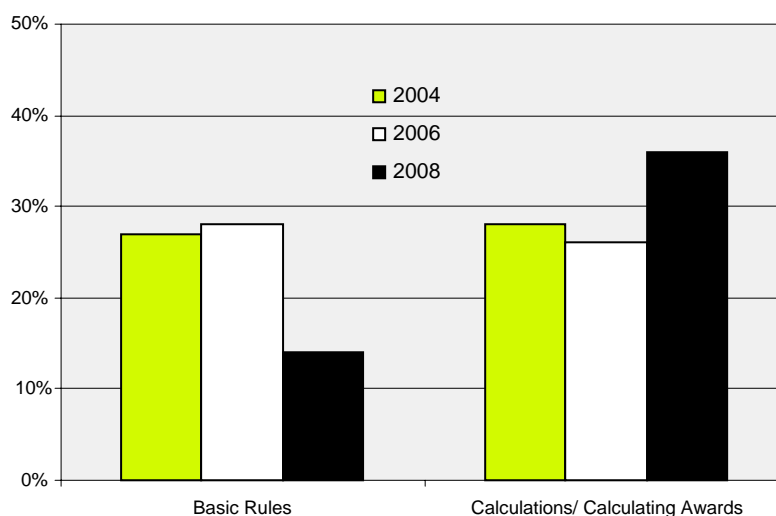


The next section from the 2006 survey that is available for comparison is about training requirements. In 2006 respondents were asked if they would be interested in training, support or information on three specific tax credit factors: Basic Rules, Calculations and Claims, Renewal Claims and Overpayments and 'other'. This survey asked respondents what areas they would like further training on and which areas they had already received training on, respondents were given eight options (including an 'other' option) in the 2008 questionnaire.

The 2008 survey asked the respondent if they would like training whilst the 2006 survey asked if the respondent would like training, support or information, this should be noted. We are only able to compare two of the options given to respondents in the chart below.

The demand for the Basic Rules training decreased to just 14% of respondents in 2008, this could be because 92% of respondents in 2008 had previously received training on Basic Rules. Requests for training on Calculating Awards has gone up from 26% in 2006 to 36% in 2008, with 60% of respondents stating they had received training on this in the 2008 survey.

**Figure 36 Comparison of demand for aspects of training in 2004, 2006 and 2008**



### 3.4 Focus group findings

In general terms the Specialist Welfare Rights advisers knew more about felt CPAG in Scotland's Tax Credits training, information and advice services than the General Advisers and Other Support Advisers. This is probably to be expected as they are more likely to use the service more.

#### 3.4.1 Communication and marketing

Neither of the groups could comment directly on why there was a low response to the survey or why there was a high minority of respondents who had not used aspects of the Tax Credits advice service since all group members did respond to the survey and do make use of the service.

However there were some general comments and thoughts as to why this was. Members within all three groups stated that CPAG in Scotland are not proactive about 'selling themselves' or making their services known to those who need them.

*"We're on the mailing list so we're contacted regularly, however, what about the organisations that are newly started up or projects that have a limited time frame how are they contacted? There are a number of Registered Social Landlords establishing welfare rights teams themselves at the moment so CPAG need to be more proactive at getting out there." (Voluntary organisation)*

*"The Only reason I knew about CPAG was via Scottish Funding Council – I don't think they are very well publicised – any time I've contacted them they have been very good but I just don't think they are well publicised at all." (General adviser)*

*"There are a lot of organisations out there offering training or benefit calculations that offer advice lines so it may be about selling yourselves more." (Local authority)*

There were a few comments among two of the focus groups regarding CPAG's name, in particular the fact that the word 'Child' may put some organisations off from using the service, particularly general/other advisers who were less aware of the services provided.

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*"I think there is an issue with the name – 'Child' - some people may think that if their clients do not have children then the advice line is not geared to their organisation. Whereas the advice relates to Tax Credits for all groups." (Voluntary organisation)*

*"Outside of my office no one has really heard of them – I think the name puts people off – I don't think it's a very good name – they don't just deal with Child Poverty – that puts a lot of people off using them – they think the service is only about children and poverty rather than day to day benefits advice." (CAB Adviser)*

In terms of CPAG in Scotland's communication with Tax Credits advice services, a number of people across the three groups stated that they receive e-mails or e-bulletins and that this is effective at letting them know of CPAG's services.

Others knew about CPAG's services by attending the training courses although two people stated they could do more by publicising services directly during the training. One member also commented that there was no real follow up or feedback after the training was delivered.

*"You're left to get on with it" (Local Authority)*

Although others did state that they just contacted the advice line if they had any queries about the training material.

The focus groups were asked how best they thought CPAG in Scotland should raise awareness of its Tax Credits advice services to existing users. Not many group members were able to suggest ideas here, with one stating

*"If we knew the answer to this we would be in marketing!"*

However a few suggestions included:

*"using positive testimonies from people that use the service which gives a publicity about how good CPAG is"*

*"via other organisations free advertising (perhaps on websites)."*

And for marketing to non-users some suggestions included

*"Find out what projects the Scottish Government are funding and perhaps piggy back on that – also the same for Councils – find a Local Authority contact and get information on all welfare rights advisers/organisations/projects in the local area to channel marketing at."*

*"Contact Housing Associations as they may now have their own Welfare Rights Advisers"*

A couple of attendees within two different groups stated that they were quite shocked by the gaps in the knowledge of the frontline advisers from HMRC.

*"Can CPAG market their services to those people in HMRC or offer specific training to HMRC frontline advisers?"*

Group members were also asked about how other not for profit services market themselves to their organisations, responses to this included the following:

*"In terms of the voluntary sector as soon as someone provides services and doesn't charge for it then everyone signs up for it."*

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*“Scottish Enterprise send out bulletins to a huge number of organisations on training events to organisations and businesses – tapping into this network may be a way to market CPAG Tax Credits training.”*

*“There are organisations offering benefit calculator websites – flyers, e-mails, handouts e.g. Quick Calc”*

*“Chest Heart and Stroke undertake leaflet targeting as well as conferences – they’re quite proactive – e.g. stroke week.”*

*“Stands at conferences – I was at a Money Advice conference the other month and CPAG had no presence there”*

### **3.4.2 Cascading information**

Focus group members were asked about how they cascade CPAG in Scotland’s Tax Credits advice information, whether it be training, e-bulletins or fact sheets.

Most people in each of the groups felt that information gets to the people who need it. When asked if they cascade information to other colleagues the majority of members stated that they did.

*“Yes, in our local authority it’s a good way of getting advisers up to speed – i.e. train the trainer.”*

*“Generally yes, we get a lot of leaflets from them and send it on to colleagues.” (CAB Adviser)*

*“Yes, via e-mail.” (voluntary organisation)*

*“Yes, pass training info on to colleagues – copy the training notes - I’m the tutor for passing on Tax Credits information, however this is quite an informal system” (CAB Adviser)*

In terms of having specific systems one local authority mentioned train the trainers.

*“... the systems are fairly informal and it is up to individuals to keep updated by reading e-mail updates, cascaded e-bulletins, and updated training material.”*

Those out with local authorities have very informal systems such as group e-mail lists to forward on e-bulletins, or a library or folder where CPAG Tax Credits information is kept and individuals have to take responsibility to remember to read through the updated information, fact sheets etc and stay up to date. The CAB advisers stated that they have their own system for updating themselves on Tax Credits advice via their ‘Adviser Net’ system.

*“We just leave information out on the table and if people want to read them they do. There’s no system as such because no one is specialised in Tax Credits.” (CAB Adviser)*

*“This is up to individual organisations – e.g. I receive the bulletins and I pass it on to my staff – and it’s up to them to read and update themselves – we can’t police it in a way.”*

One person suggested that it would be useful to develop a good practice guide on cascading information. This could highlight case studies of sharing information among colleagues - good practice – highlighting to other organisations how they may benefit from implementing a cascade system.

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Groups were also asked specifically on training material that is shared and cascaded within their organisation.

*“Yes, material is photocopied and kept in a folder after we’ve had training. We sometimes give presentations but I’m not keen on that.” (voluntary organisation)*

*“Our training notes are copied and passed out among colleagues“ (Voluntary organisation)*

*“Notes are summarised from the last couple of courses and passed on.” (CAB Adviser)*

When asked how this information is kept up to date a few stated that it is not systematically kept up to date, while other CAB advisers use their own system. One person stated that

*“We use the Adviser magazine to keep us up to date – if there’s large changes then people tend to know, it’s the more subtle changes that there needs to be systems for” (Voluntary organisation)*

In terms of keeping the information accurate, those that responded stated that they were either not sure or that it was up to the individual. Again, in terms of receiving feedback from those they had passed the training material on to, group members stated either there was no feedback or that there was informal feedback such as a discussion in passing.

The groups were asked if more support is required in addition to the training material training. A number of people across the three groups stated that if they required further support they would simply contact the advice line. A comment was made that if it was simply down to updating information then this should be circulated to everyone that had attended a particular course rather than having to attend another training course, as they could not afford to go on updated courses. Another stated that support is really only required on complex issues and if these arise the advice line is used.

### **3.4.3 Cost/accessibility of training**

All focus group members felt that the cost of training courses were reasonable in terms of cost of training. However a large number of people stated that the main problem was that there was not enough funding in their organisation to undertake training.

*“As an individual course they’re not that expensive but the issue for organisations is do you spend money training staff or do you spend money getting the staff to do the work and deal with clients.” (Local Authority)*

*“It is reasonable but we won’t be going on any more because we don’t have a training budget any more and we can’t afford to go on any training that isn’t free.” (Voluntary organisation)*

*“I noticed one that was £150 for up to 20 delegates at the place of work which is obviously cheaper per head.” (General Adviser)*

*“One person goes on each training course. It is a small cost but travelling to Glasgow is expensive in terms of time as well as travel expenses and the cost of training – it is the overall costs that make the training expensive.” (Voluntary organisation)*

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*“Everyone’s funding has been cut and training takes a back seat when this happens” (voluntary organisation)*

*“Local authority budgets have also been cut and even for us training is now getting difficult to justify.” (Local Authority)*

One respondent in response to the discussion on the cost of training stated,

*“... which is why my manager would advise us to go to free training courses e.g. Glasgow City Council Training” (CAB Adviser)*

And another stated,

*“Its back to resources our training budget is £500 per person per year so once you take out travelling, time off work and cost of the training that’s our budget spent “ (Voluntary organisation)*

However, those attendees from CAB offices, Glasgow Central College and Working for Families all stated that there are currently no problems for their organisation, so far as cost of training is concerned.

The majority of focus group members in all three groups were aware that CPAG offer discounts for poorly funded groups. However, despite this, most stated that the course fee was not necessarily the sole barrier in terms of cost. Travel costs, potential overnight stays and time away from work were also factors.

*“The day out of the office is the harder thing to manage than the cost of the course.” (Voluntary organisation)*

General and other advisers in particular feel that there is more important business (or training) rather than simply Tax Credits. While Tax Credits may be an important part of their remit it is not the sole area that advisers need to keep up to date with

*“There are statutory duties we need to undertake such as child protection training we require – we’re obliged to do this by the authorities which means any other training is a luxury.” (Voluntary organisation)*

*“... especially when you have Employment Support Allowance coming in and changes to Lone Parents which are fairly major then Tax Credits training goes further down the pecking order”. (Voluntary organisation)*

In addition,

*“...there should be discounts available e.g. if you do 5 courses there should be a particular discount or if a certain number of people went on courses within the same organisation then there should be a discount.” (Local Authority)*

*“There perhaps can be training workshops around the country e.g. in one area then pulling organisations together rather than provide it for one organisation only. There could be a couple of different workshops at the same time and this will attract a wider audience – a bit like the conference.” (Local Authority)*

Focus group members were asked if there was any way of making the training courses more cost effective or accessible. The following responses were noted:

*“Make it free.”*

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*“If some of the courses they ran were SQA accredited they could access the ILA scheme. I’m not sure how this would happen but they would need to speak to SQA.”*

CAB advisers agreed that this could be a good route as if it were accredited more people would be willing to go on the course – it could be part of their personal development as a recognised qualification.

*“ I feel the distance learning course is an excellent idea which could make it [Tax Credits] training cheaper and more accessible.”*

A local authority representative mentioned the recent CPAG conference which gives training workshops as well as the conference and she felt it gives value for money.

*“Money Advice Scotland – Wiser Adviser training programme – Their strategy is to charge an organisation a yearly fee and make all courses available to all employees of the organisation – everyone then signs up for this. At present with CPAG we will send one person to go on the training and then feedback to our team.”*

Six people within the three groups raised the issue of the HMRC funded distance learning pilot, unprompted, which they had either completed or colleagues had completed. All were positive about the course.

*“I put all my team on it as part of their development – as it was accredited.” (CAB adviser)*

Some stated it was more challenging than a face to face course and a few struggled with completing it in the timescales.

*“There was a lot of writing and a lot of thinking. More effort was needed than having a trainer, you had to discipline yourself. I would enjoy doing something similar again.” (CAB adviser)*

#### **3.4.4 Advice service – opening hours**

When asked about the opening hours not everyone was aware of the correct hours, for example, some felt it was open in the afternoon whilst some thought it was five days in the morning.

Everyone who stated they had used the advice line felt that the service was good, accessible and that they relied on it as a back up to either their own knowledge, a colleague’s or the CPAG Handbook (aka “the Bible”). However, everyone felt that the service should be open longer although did not state definitive hours. All did state that it should be open five days a week. In terms of actual hours a few felt that it should be 9am – 5pm; some felt that simply having afternoon cover for as little as a few hours per day would be good while another group member felt that hours such as 10am - 12pm in the morning and 2pm – 4 pm in the afternoon would be more appropriate.

Focus group members were asked if people were aware of the London advice line service. Only three people from the Edinburgh focus group were aware of this service. One person from Midlothian council used the London advice line but this was before the Scotland advice line was opened a few years ago.

Almost all of those advisers who were not aware of the London service said they would use it now that they had become aware of it. One person stated they would continue to use the Scottish service because they had built a relationship with the advisers.

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### 3.4.5 Impact

Focus group members were asked what sort of impact CPAG's Tax Credits advice service has had on both their organisation and on their clients.

In terms of impact on their organisation everyone in all three groups stated that the service has made a positive impact.

*"I think you feel confident that the information you're giving out to the client is accurate because you trust CPAG and the information they have, so it does give you that extra confidence." (Voluntary organisation)*

*"I don't deal with Tax Credits every day so having that service there that you can refer to is really useful" (College representative)*

*"I think its had a really positive impact because the Tax Credits system is so new and so fluid and changeable, certainly in terms of other benefits where all the key issues have been ironed out and you can refer to case law, but with Tax Credits you can phone up [HMRC] next week and they could have rewritten the rule book!" (Voluntary organisation)*

*"The CPAG book is our bible, no matter what you know in your head you refer to the CPAG book." (CAB adviser)*

*"It may have a larger impact on smaller voluntary organisations as there are other support or advice systems within CABs and local authorities." (Local Authority)*

In terms of the benefit their clients have obtained from receiving this advice, this too was deemed to be a high impact.

*"Yes, a high impact – particularly the migrant workers information" (Local Authority)*

*"There is a high impact, I don't give advice on Tax Credits on a daily basis but when I do I feel I can give general advice which helps students with financing their course." (College representative)*

*"Yes, a good impact on our clients. We use the CPAG handbook on an almost daily basis to advise clients which is our bible." (CAB adviser)*

*"It's the only way clients are going to get information - from us and us from CPAG. No one else [i.e. HMRC] is going to give us that information." (Voluntary organisation)*

There was a discussion on take up in one of the groups and generally the group felt that there was a high impact with CPAG in Scotland's Tax Credits advice services, but obviously only those who previously knew about Tax Credits. The group felt that take-up of Tax Credits is an issue that needs to be highlighted to potential recipients.

*"Yes, there's a high impact on our clients from the advice we pass on from CPAG. However, that's only from people that access advice. There is a lot of people that do not access information – how can CPAG help or lobby HMRC on the take up issues? We can't judge this but it's important to realise that not every Tax Credit claimant in Scotland has access to help. How do we reach the people who do not ask for help?" (Voluntary organisation)*

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### 3.4.6 Lobbying/policy work

A number of focus group members in all three groups raised the issue of lobbying and policy work (unprompted) that CPAG either do or they feel should be doing. There were a few themes to the lobbying discussions including, collating information from Welfare Advisors and representing these issues to HMRC, as well as feeding back the outcomes to these organisations.

*“You can talk to DWP but you can’t talk to HMRC, the DWP may even listen to you but HMRC don’t. CPAG need to play a part in putting our issues across to HMRC” (Voluntary organisation)*

*“CPAG could collate information e.g. case load issues that HMRC are not dealing with.” (Voluntary organisation)*

*“CPAG need to act as a focal point for all the other organisations and represent them to HMRC.” (Local Authority)*

*“They need to lobby on the award letters/how to do the calculations/overpayments and get someone to pass our frustration back to HMRC.” (CAB adviser)*

*“They need to get advisers involved in lobbying as we have so much to say. There are no clear channels for actually doing that. If there was, say, a liaison officer who is in contact with organisations in the field.” (CAB adviser)*

There was also discussion around lack of feedback from CPAG on lobbying issues.

*“They can improve their lobbying by working together with other organisations rather than working away on their own.” (CAB adviser)*

*“Good to hear that there is liaison with HMRC but CPAG also need to feedback the progress on this area.” (Local Authority)*

*“Its hard to see what lobbying is done by CPAG as there isn’t feedback the other way – i.e. what is the result of the lobbying?” (Local Authority)*

*“They’re too quiet – they should blow their own trumpet more – particularly on the lobbying side and making more people aware of the poverty issues.” (CAB Adviser)*

*“They need to make their presence known because they are trundling around in the background” (Voluntary organisation)*

Other comments on lobbying are included below:

*“HMRC’s frontline advisers need to have training as well.” (Voluntary organisation)*

*“Lobbying is an important part of CPAG - that they are lobbying and continuing to keep Tax Credit issues high profile.” (CAB adviser)*

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# 4 Conclusions & recommendations

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The following conclusions and recommendations are offered for consideration.

## 4.1 Conclusions

### 4.1.1. Key evaluation outputs

In conclusion, as well as meeting or exceeding its targets, CPAG in Scotland's Tax Credits training, information and advice services were rated very highly. All services were rated as either quite or very good by between 88% and 98% of respondents to the survey. These services were also rated more highly in 2008 than in the last survey in 2006. In addition, the key aspects in providing the service, that of accuracy, high quality and effective advice, were also rated highly with all being rated either quite good or very good by over 90% of respondents. These are some of the highest satisfaction findings FMR has evaluated in recent projects.

From the stakeholders' interviews and the focus groups it would strongly appear that CPAG in Scotland's Tax Credits training, information and advice services increased the capacity of user organisations. This was achieved by increasing their speed of learning in relation to Tax Credits issues and improving the efficiency of providing advice to clients.

The majority of the survey respondents passed on this highly regarded advice to their key clients who tended to be CPAG in Scotland's key target groups. The survey respondent's key client groups included:

- low income groups (57%);
- those with disability issues (46%);
- families with young children (31%);
- lone parents (31%); and
- clients with housing issues (22%).

There was an overwhelming support for the continuation of the project. Most of the respondents felt that demand would either increase (between 31% and 44% depending upon the specific Tax Credit service) or stay the same (between 33% and 55%). Some of the main reasons given for the need for the continuation of the project included:

- sole provider of such a specialised service;
- the need to use Tax Credits to maintain employment levels (and government targets);
- continual changing of the system;
- likelihood of higher take up due to changing economic circumstances; and
- a backlog of appeals, particularly with overpayments;

Future demand for training tended towards the need for support with more complicated issues such as case law and tactics, challenging decisions and overpayments; with less need for basic Tax Credits advice.

While there is strong evidence to suggest that the service is well integrated with CPAG's wider benefits activity, a large minority of survey respondents felt that it should be more integrated and perhaps less promoted as a Tax Credits service. This said, many of the stakeholders and focus group interviewees felt comfortable with the way the service is currently pitched and many felt the need for a specific Tax Credits

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branded advice and information service comfortable in the knowledge that such a service inevitably must encompass the rest of the welfare benefits service either directly or indirectly.

#### **4.1.2 Other Key issues**

Despite the high satisfaction results there are issues that require to be addressed and may pose particular challenges for CPAG in Scotland moving forward, given its limited funding and resources. In addition to this the Tax Credits Project requires CPAG in Scotland to meet set outcomes by their funder, the Scottish Government, which may limit how it can change its services (or invest in new material) to meet future needs and demands. Some of the issues that CPAG in Scotland may want to address are highlighted below.

##### **Communications and marketing**

A number of comments in both the survey and focus groups highlighted the need for CPAG in Scotland to be more proactive in promoting its Tax Credits training, information and advice services. This said it is noted that effort is being undertaken in this area with promotion of the service via the Third Force, Positive Action in Housing's Quickmail distribution and Glasgow Advice and Information Network. A few comments related to the name 'Child' in Child Poverty Action Group which may put some organisations off from contacting CPAG's services. While not much can be done to change the name it may be worth raising awareness that the Tax Credits Project can assist organisations who may have other clients rather than children or families.

##### **Cascading and sharing of training/information**

Cascading and sharing of CPAG in Scotland's Tax Credits information and materials is commonplace and it appears that those using the Tax Credits advice, training and information service share this information with a wide network of colleagues, in some cases with over 20 additional colleagues.

There are two levels on which this happens. Firstly a formal level of cascading with local authorities which provides local authority trainers with up to date materials to use as well as support them in their delivery of the training. Information gained from the focus groups shows that this appears to be in place and working well via 'train the trainers' training event and cascading information through a formal system.

The second way information is cascaded or shared is informally via people who have attended training courses and share this information with colleagues, both verbally and through copying and re-use of CPAG training materials. Informal re-use of training materials raises issues for CPAG in relation to loss of potential training revenue, and over loss of control over quality and currency of materials..

##### **Cost and accessibility of training**

Cost and accessibility of training is a major issue and was raised in all sections of the evaluation. The cost of training, travel, accommodation and time away from work is seen as a key barrier for many organisations to attending CPAG in Scotland's Tax Credits training courses. In particular for smaller organisations within the voluntary sector as well as organisations in more remote areas. While survey respondents stated that demand will remain high, actual take up of training may not hold up due to the lack of affordability among organisations hoping to access Tax Credits training. In addition to this more pressing issues may require organisations to demote the priority of training on Tax Credits for their staff. This can potentially cause problems for CPAG in Scotland's Tax Credits Project as it relies on an income stream from the training courses to partially fund the project.

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## Advice line opening hours

Findings from stakeholders, survey respondents and focus group attendees all gave a strong indication that, if possible, the Advice Line opening hours should be extended to five days a week and include access during the afternoons as well as mornings. It may well be that CPAG's London Advice Line is not well known enough in Scotland and could plug the gap in service for organisations using the Tax Credits advice service.

## Lobbying and policy work

In addition to the need to communicate its services more, there was some feedback from the evaluation that CPAG in Scotland should be feeding back more information on progress with their lobbying as well as negotiation with HMRC on policy work. CPAG's lobbying and policy work was seen as integral to the support organisations receive on Tax Credits advice and ultimately in helping to reduce the number of families living in poverty.

## 4.2 Recommendations

The following recommendations are based on the above conclusions and offered for consideration.

- Investigate the possibility of undertaking further regional training events around Scotland. Rather than organisations travel to a training venue in Glasgow/Edinburgh the trainers can travel to regional locations across Scotland. This will reduce potential travel costs and accommodation for the participating organisation and minimise time out of the office. Perhaps undertaken in the style of CPAG in Scotland's conference where more than one workshop can be accessed throughout the day but tailored to the needs of organisations in say, Grampian, Fife, Borders etc.
- Further investigate the possibility of establishing a Tax Credits distance learning course (or e-learning course) building on the experience obtained from the HMRC funded pilot. There is considerable time input to establish this as well as the material which will require CPAG in Scotland to lever additional funding to establish this. An online distance learning course may reduce the cost of materials. Such a course will enable organisations to train their staff without leaving the office. It may also be possible to produce a distance learning course which can be accessed throughout the UK rather than simply aimed at the Scottish market and could potentially increase the possibility to lever funding.
- Investigate the possibility of providing training to HMRC and/or DWP perhaps linked to a pilot distance learning course outlined above.
- Investigate the possibility of CPAG in Scotland's Tax Credits training becoming accredited. The benefits of this will be twofold. Firstly, it enhances the training allowing recipients to receive a qualification and to sell the training as part of their development to their manager or organisation. Secondly, it may allow the possibility to become a course funded by an Individual Learning Account (ILA). This will allow individuals to access the training and be paid for from their ILA account. This could maintain or even increase the income stream from training in future as well as help fund the development of a potential distance learning course. ILA accounts currently give those earning less than £18,000 a £200 voucher for approved training courses and those earning over £18,000 a £100 voucher. It is anticipated that this will increase to £500 and £200 respectively later this year. If this can be achieved CPAG in Scotland can market their Tax Credits courses to individuals as well as to organisations.

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- Develop guidelines on best practice to share or cascade information CPAG in Scotland provide on Tax Credits, allowing organisations to ensure that information is accurate and up to date. This could be copying a similar system in an existing organisation and using it as a case study. Potentially this can be built into training courses.

Following on from the above, develop potentially smaller (more branded) training materials, outlining copyright as well as how organisations can update the materials to ensure the information they are delivering to their clients is accurate.

- Continue to promote its services beyond the usual routes (explaining that the service is available to organisations that do not directly have children or families as their clients) to try and capture new organisations. A mapping exercise may be required that can tap into existing local government and Scottish Government projects to widen CPAG in Scotland's Tax Credits training, information and advice services profile. This should also include linking with Advisory Group member organisations to see if they can further promote CPAG in Scotland's Tax Credits Project, either through their own contact list of organisations or partnering CPAG in Scotland on their websites.
- Promote the CPAG (London) Tax Credits Advice line to Scottish users who can then access this service in afternoons when CPAG in Scotland's service is not available.
- Investigate the possibility of a Tax Credits monitor/liaison officer with HMRC linking with relevant welfare rights organisations in Scotland. A similar system exists with CPAG UK.
- There is a need to update CPAG in Scotland's Tax Credit Project contacts on a regular (perhaps annual) basis ensuring contact details are updated.
- A final recommendation would be to take the key issues and recommendations highlighted above and for CPAG in Scotland to develop an action plan which can help give a focus to its development work and improve its service to an even higher level.

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# Appendices

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Appendix 1	Stakeholder Topic Guide
Appendix 2	Questionnaire
Appendix 3	Focus Group Topic Guide

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**Appendix 1 Stakeholder Topic Guide**

## 2883: CPAG in Scotland Tax Credit Advice Services Evaluation

### TOPIC GUIDE FOR STAKEHOLDER INTERVIEWS

Introductions and background information on the evaluation of the Tax Credits advice services.

#### Organisation background

1. What is your organisations relationship with CPAG in Scotland?
2. What is your organisation's involvement with CPAG's Tax Credits training, information and advice services?
3. Can you give some examples of the kind of support you have accessed from them? Probe about the following:
  - Advice line/casework support (including e-mail support)
  - *Tax Credits - the essentials* Training Materials for LAs (aka cascade or 'train the trainer' materials)
  - training/support for experienced welfare rights advisers;
  - training for other frontline workers; and
  - E-bulletin and information leaflets.
4. How do you rate the overall support – marks out of 10? And what about the specific types of support –marks out of 10? (ask why they rated them the way they did)
  - Training;
  - Leaflets;
  - e-bulletins;
  - advice line by phone; by email.
5. How useful is this support/advice? (Very useful, useful, not useful, or of no use at all)
6. Do you have any comments on the quality and accuracy of advice provided by CPAG on tax credits issues?
7. Do you feel that the training courses offer value for money for your organisation?
8. What are the key challenges facing a) your clients and b) your organisation (or welfare rights team) at the moment in relation to tax credits? How could CPAG in Scotland's Tax Credit advice services assist in addressing these, either directly or facilitating others to help?
9. Have the CPAG's Tax Credits training, information and advice services assisted your organisation in meeting its objectives? If so, in what way(s)?

## **Impact of CPAG in Scotland's Tax Credits Project**

10. To the best of your knowledge, what would you say the contribution of CPAG's Tax Credits training, information and advice services has been on the capacity of frontline agencies to provide effective advice and information on tax credits to eligible claimants?
11. Why do you say this?
12. Again to the best of your knowledge, what would you say are the strengths and weaknesses of CPAG's Tax Credits training, information and advice approach?
13. In your experience, have the services effectively targeted resources towards key client groups such as lone parents, low income families, disabled people/families?
14. Are you aware of any knock-on effect(s) on other workers who may not have received tax credits training, information or advice from CPAG? (Probe for any additional and unexpected benefits.)
15. To what extent do those who receive training pass on knowledge & skills gained to other workers?
16. How responsive is CPAG's advice, information and training activity to changes in the tax credit system?
17. How integrated do you think CPAG tax credits advice information and training service should be with its wider welfare benefits activity?
18. What other sources of second tier tax credit advice, information or training are you aware of?

## **The future**

19. What evidence is there for the on-going need for the Project? What sort of demand do you anticipate in the foreseeable future? Increase, decrease, much the same? Why do you say this?
20. Are there any gaps in provision/opportunities for development?
21. What else do you think the Project should be doing for welfare rights and other support organisations generally?
22. Are you aware of any local and national policies/agendas which might impact on the Project's future development of services?

Any other comments or suggestions?

Thank and close

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## Appendix 2 Questionnaire



# CPAG in Scotland Evaluation of Tax Credits advice services

## About you and your organisation

### 1. What best describes the organisation you work for?

- Charity
- Citizens Advice Bureau
- Other general advice
- College/University
- General support
- Housing Association
- Law Centre
- Lobbying organisation
- Local Authority (please specify department below)

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- Money advice/financial inclusion
- Welfare rights advice
- Working for Families
- Other (please describe below)

---

### 2. Where is your organisation/project based? (i.e. the site where you work)

- |   |   |
|---|---|
| <input type="checkbox"/> Argyll & Bute        | <input type="checkbox"/> Grampian         |
| <input type="checkbox"/> Ayrshire             | <input type="checkbox"/> Highland         |
| <input type="checkbox"/> Borders              | <input type="checkbox"/> Inverclyde       |
| <input type="checkbox"/> Dumfries & Galloway  | <input type="checkbox"/> Lanarkshire      |
| <input type="checkbox"/> Dunbartonshire       | <input type="checkbox"/> Orkney Islands   |
| <input type="checkbox"/> Edinburgh & Lothians | <input type="checkbox"/> Renfrewshire     |
| <input type="checkbox"/> Fife                 | <input type="checkbox"/> Shetland Islands |
| <input type="checkbox"/> Forth Valley         | <input type="checkbox"/> Tayside          |
| <input type="checkbox"/> Glasgow              | <input type="checkbox"/> Western Isles    |
- Other (please describe below)

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### 3. What is the main activity you provide to your clients? PLEASE TICK ONE ONLY

- Welfare rights specialist advisor – such as a local authority welfare rights officer or someone who provides legal advice on welfare benefits entitlement.
- General advisor – such as a CAB general advisor or advisor in an independent advice centre.
- Other support advisor – such as a social worker, housing worker, employment support worker or advocacy worker.

**4. Which of the groups below are your main clients?  
PLEASE TICK UP TO THREE OPTIONS**

- Black and Minority Ethnic communities
  - Carers
  - Low income groups
  - Health issues
  - Disability issues
  - Employability issues
  - Families with young children
  - Housing
  - Young people
  - Older people
  - Drug/alcohol issues
  - Students
  - Lone parents
  - Other (please describe below)
- 

**CPAG in Scotland Tax Credits advice services**

**5. How long have you been using CPAG in Scotland's Tax Credits advice services?**

- Less than 6 months
- 6 months to 1 year
- 1 to 2 years
- 2 to 3 years
- More than 3 years

**6. How did you first hear about CPAG in Scotland's Tax Credits advice services?**

- Word of mouth
  - Website
  - CPAG in Scotland flyer
  - Email
  - Training course
  - Other (please specify)
-

**7. a) How would you rate CPAG in Scotland's Tax Credits advice services on the following aspects:**

	Very good	Quite good	Neither good nor poor	Quite poor	Very poor	Never used
Training courses/workshops/ seminars run by CPAG in Scotland	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fact sheets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Advice Line	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Email advice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E-bulletins	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Website	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify and rate)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**b) If you have rated any services as GOOD OR VERY GOOD, please state why.**

**c) If you have rated any services as POOR OR VERY POOR, please state why.**

**8. Please rank the services offered by CPAG in Scotland's Tax Credits advice service, where 1 is the most beneficial and 6 is the least beneficial to your organisation.**

	Training courses/workshops/seminars run by CPAG in Scotland
	Fact sheets
	Advice Line
	Email advice
	E-bulletins
	Website

9. a) Overall, how would you rate the responsiveness, accuracy and quality of the services provided by CPAG in Scotland's Tax Credits advice service? (please tick the box that most represents your views)

	Very good	Quite good	Neither good nor poor	Quite poor	Very poor	Don't know
Responsiveness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accuracy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quality of services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

b) If you have rated any aspects as GOOD OR VERY GOOD, please state why.

c) If you have rated any aspects as POOR OR VERY POOR, please state why.

10. To the best of your knowledge, what would you say are the strengths and weaknesses of CPAG's Tax Credits advice services?

**Strengths**

**Weaknesses**

11. Do you feel any of the Tax Credits advice services can be improved at all? (If so, please write in the box below).

**12. If you have received any of the following services, approximately how many of your colleagues have you cascaded the information to?**

	No one	1-5	6-10	11-20	20+	Don't know/never used
Training courses/workshops/seminars run by CPAG in Scotland	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fact sheets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Advice Line	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Email advice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E-bulletins	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Website	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**13. a) To the best of your knowledge, how integrated is CPAG Tax Credits advice service with its wider welfare benefits activity?**

- Very integrated
- Quite integrated
- Not integrated
- Don't know

**b) How integrated do you think CPAG Tax Credits advice service SHOULD BE with its wider welfare benefits activity?**

- More integrated
- About the same
- Less integrated
- Don't know

### **Cost of CPAG in Scotland services**

**14. a) Do you feel that the training courses are value for money?**

- Yes
- No
- Not sure

**b) Why do you say that?**

**15. a) Is the cost of CPAG in Scotland training courses a barrier to participation for your organisation?**

- Yes
- No
- Not sure

**b) If yes, in what way does it represent a barrier?**

### **Gaps in the CPAG in Scotland's Tax Credits advice services**

**16. a) What are the key challenges facing your organisation in relation to Tax Credits? TICK ALL THAT APPLY**

- Overpayment of Tax Credits
- Delays in decision making
- Lack of take up of Tax Credits
- Lack of response from HMRC
- Wrong information from HMRC
- Lack of consistency amongst HMRC advisors
- Confusing award notices and letters
- Complexity of Tax Credits rules
- Appeals and challenging decisions
- Inadequate HMRC information for claimants
- HMRC delays in dealing with complaints
- Other, please describe below

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**b) Are there additional services or materials that CPAG in Scotland could provide to assist you with these challenges?**

**17. Are there any other gaps in provision or opportunities for development within CPAG in Scotland's Tax Credits advice service?**

**18. a) Are you aware of any other second tier Tax Credits advice, information or training sources?**

- Yes  
 No

**b) If so, which organisations provide them?**

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## **The future**

**19. Which of the following areas of the Tax Credits system have you had training on and which would you like training on?**

	<b>Received training</b>	<b>Would like training (or more training)</b>
Basic rules	<input type="checkbox"/>	<input type="checkbox"/>
Child Tax Credits	<input type="checkbox"/>	<input type="checkbox"/>
Working Tax Credits	<input type="checkbox"/>	<input type="checkbox"/>
Challenging decisions	<input type="checkbox"/>	<input type="checkbox"/>
Calculating awards	<input type="checkbox"/>	<input type="checkbox"/>
Overpayments	<input type="checkbox"/>	<input type="checkbox"/>
Case Law and tactics	<input type="checkbox"/>	<input type="checkbox"/>
Moving into work	<input type="checkbox"/>	<input type="checkbox"/>
Other (please write below)	<input type="checkbox"/>	<input type="checkbox"/>

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20. a) Do you think there is a need for CPAG in Scotland advice services on Tax Credits to continue?

- Yes
- No
- Don't know

b) Why do you say this?

21. a) CPAG in Scotland is currently trying to assess demand for its services over the next few years. In your opinion, do you think demand for the following services will change over the next couple of years?

	More demand	About the same	Less demand	Don't know
Training courses/workshops/seminars run by CPAG in Scotland	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fact sheets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Advice Line	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Email advice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E-bulletins	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Website	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

b) If you have answered more demand or less demand to any of the above, why do you say this?

## Focus groups

22. Would you be willing to take part in a focus group discussion about CPAG in Scotland and its Tax Credits Project on the XX in Edinburgh, the XX in Glasgow or the XX in Inverness (travelling expenses will be paid).

- Yes  
 No

23. Which venue would suit you best?

- Glasgow  
 Edinburgh  
 Inverness

Please give us a telephone number or email address, so we can contact you about focus groups. This information will not be associated with your questionnaire responses.

Name	
Organisation	
Email address	
Telephone number	

**Many thanks for taking part.**

Please return the completed questionnaire to FMR Research Ltd in the pre-paid envelope by **Friday, 9<sup>th</sup> May 2008** or if you don't have the envelope please post freepost to:

FMR Research Ltd  
FREEPOST SCO6052  
GLASGOW  
G3 6BR



## Appendix 3 Focus Group Topic Guide



## 2883: CPAG in Scotland Tax Credit Advice Services Evaluation

### FOCUS GROUP TOPIC GUIDE

Welcome and introduction.

Explain background to the evaluation and highlight some of the feedback from the survey.

Ask attendees what background they have and what experience of CPAG in Scotland's Tax Credits advice service they have.

#### Communication & marketing

- 1 One issue that came out of the survey was that there was a low response and a high minority of respondents had not used certain services? Do you have any thoughts on why this was?
- 2 What type of communication does CPAG in Scotland use to contact you about their services? (probe for face to face (ie meetings, networking), e-mail, web site, telephone, via training).
- 3 How effective do you feel this is?
- 4 How best do you think CPAG in Scotland should raise awareness of its Tax Credits advice services to:
  - a) existing contacts/users?
  - b) New contacts and organisations who currently are unaware of its services or are maybe unwilling to use CPAG services – if so for what reasons? ie seen as too specialist?
- 5 What organisations might they be?
- 6 Are you aware of other not for profit services that market themselves to your organisation?
- 7 If so, who are they and how do they go about raising awareness of their service?

#### Cascading information

- 8 Do you feel the information CPAG sends out on Tax Credits gets to the people who need it? Why do you say this?
- 9 Does any one cascade CPAG in Scotland's Tax Credits advice and information to other colleagues or organisations? (Note: - need to identify if this is done informally or through the specific training materials designed for LAs to cascade).
- 10 If so how is this done? Are there systems in place for cascading information (probe for what type of info e.g. e-bulletins, training material etc)

- 11 If training material is cascaded probe this i.e.
- how is this information kept up to date?
  - how do they ensure it is accurate?
  - Do they receive feedback from those that they have passed it onto?
  - Is more support required on training from the material received by CPAG?

(note differences between LA respondents and non LA respondents).

### **Cost/accessibility of training**

- 12 What do people think about the cost of CPAG in Scotland's Tax Credits training? Is it reasonable/expensive/ cheap? Were you aware that CPAG can offer reduced rates/further discounts for poorly funded groups?
- 13 Is the cost of accessing the training prohibitive? (i.e. travel costs, over night stays, cost of covering a colleague who is on training etc.)
- 14 Is there any way of making the training more cost effective? Accessible?

### **Advice service – opening hours**

- 15 Has anyone used the advice line? How accessible have you found it? Would you prefer longer opening hours? (or e-mail advice?)
- 16 Is anyone aware of the advice line service from CPAG's London office? (5 afternoons per week). If so have you used the service? What did you think of it?
- 17 Would others consider using this service now they are aware of it?

### **Impact**

- 18 What sort of impact has CPAG's Tax Credits advice service had on:
- a) the ability of your organisation to deliver accurate advice to your clients?
  - b) the benefit your clients have received from receiving this advice?

### **Lobbying/policy work (only to be asked if it is raised by attendees)**

- 19 What more can be done in this area by CPAG?