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Outreach through Children's Centres Qualitative Research Report 112



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1 Executive Summary

1.1 Research Objectives

In April 2009, HM Revenue & Customs (HMRC) began an initiative in Children's Centres to deliver information and advice on tax credits. The initiative was being run in 101 Children's Centres in several locations across London, Birmingham and Lancashire. The initiative was designed so that HMRC Claimant Compliance Officers (CCOs) visited each Children's Centre once a month for approximately 2 and a half hours (including travel time). On their visit they would offer advice and support on tax credits to the families attending the centres. This support could be offered in any way that the advisors and centre managers felt most appropriate, however some suggestions were given initially. Due to funding and resource constraints, the HMRC advisors' work was restricted within these boundaries and no further time for extra visits or other resources were available to them for this initiative. Furthermore, due to data security restrictions, advisors were unable to supply customers with tax credits application forms and were prohibited from accessing the tax credits system and making changes to customer records themselves.

GfK NOP Social Research was appointed to carry out qualitative research to look at the running of the initiative across 16 Children's Centres in London, Birmingham and Lancashire. The overall objective of the research was to provide a qualitative, in-depth investigation into the customer, advisor and Children's Centre experience of the initiative which aimed to:

- Improve take-up of tax credits among eligible customers who were not already claiming;
- Increase understanding of the tax credits system among customers who already claimed tax credits;
- Make customers more aware of their responsibilities to the tax credits system;
- Reduce error in customers' tax credits claims;
- Continue to develop tax credit advice services and to seek and respond to feedback as to which methods of delivering advice were most effective for each centre.

1.2 Research Approach

This research used a qualitative approach and respondents from 16 centres across the three locations were interviewed in detail about their experiences of the initiative by GfK NOP researchers. The sample for the research included customers, centre managers, centre staff and HMRC advisors. The table on the following page outlines the respondent groups, numbers and the method used to conduct research with each of them. Due to the use of in-depth, qualitative techniques, the sample for this research is necessarily small. Findings are based on detailed conversations with respondents and are descriptive rather than numerical.

Respondent Group	Description	Method	Number Respondents
Customers	Children's Centre users who had received information and advice from an HMRC advisor at a Children's Centre	Individual and paired (with partner) interviews (1 hour each)	33
Centre managers	Managers in charge of each Children's Centre in the sample	Individual interviews (1 hour each)	16
Centre staff	Staff working in Children's Centres	Individual, paired or triad interviews (1 hour each)	33
HMRC advisors	HMRC Claimant Compliance Officers delivering information and advice in Children's Centres	Three workshops with between 4 and 10 advisors (3 hours each)	22

1.3 Research Findings

Positive outcomes of the initiative

Across the three groups participating in this research (customers, Children's Centre managers and staff and HMRC advisors), **considerable support for the outreach initiative** was evident. All of the respondents interviewed said they thought the **initiative was worthwhile** and that they **wanted to see it continue**.

All respondents thought that **Children's Centres were an appropriate place to deliver tax credits advice**. In particular, Children's Centre managers and staff consistently reported that tax credits advice was one of the three main areas of financial advice required by their customers, alongside advice relating to finding work and claiming benefits. There was **clear evidence that the outreach initiative had delivered a range of positive outcomes** to individual customers and these are summarised in the following table.

- **Awareness**

- > **Increased awareness of tax credits** - The initiative had helped most customers develop a fuller understanding of their eligibility for tax credits, when and how to apply, the need to inform HMRC of changes to their circumstances or how tax credits might affect their financial situation.
- > **Increased awareness of Working Tax Credit where not already claimed** - Some customers who were not working when they had first applied for tax credits, had been receiving Child Tax Credit but had not been aware of the existence of Working Tax Credit until they were told about this by the HMRC advisors at a Children's Centre. Advisors had estimated that both were eligible which allowed them to take this extra entitlement into account when deciding whether to go into work.
- > **Increased awareness of childcare element of Working Tax Credit** – For example, a customer described how she had not been aware of the childcare element

of Working Tax Credit, to which she was entitled, until an advisor informed her of her eligibility at the Children's Centre.

- > **Direction to sources of information** - Many customers had been directed to the tax credits website and helpline by advisors. While most customers had been aware of the website and helpline prior to contact with the advisor, this had reminded them of these contact routes. A few had not been aware of the website or helpline beforehand and now knew how to find information and advice about tax credits.
- **Eligibility**
 - > **Better understanding of eligibility** - Some customers had not been aware that they were eligible for tax credits prior to meeting an advisor at a Children's Centre. Both of these customers were in the process of applying for tax credits at the time of interview. Even where customers were aware of tax credits generally, understanding of individual eligibility for specific elements was gained.
 - > **Assistance calculating payment levels** - The majority of customers had spoken to advisors about how they would be affected by a change in their circumstances (such as a return to work or having another child). Many of these had received assistance in calculating future payment levels.
- **Action**
 - > **Encouragement to apply for tax credits** - As well as helping customers to understand that they were eligible for tax credits, advisors had also encouraged customers to apply for tax credits, including the two customers who were not claiming prior to contact.
 - > **Encouragement to notify about changes of circumstance** - In some cases, advisors had encouraged customers to notify HMRC of a change in their circumstances, informing them of when they should notify and emphasising the importance of doing this in advance to avoid receiving an overpayment of tax credits.
 - > **Encouragement to return to work** – For example, a customer had been encouraged to return to work as a consequence of receiving tax credit advice. The advisor had calculated the tax credits she would be likely to receive based on her new income and helped her understand that she would be better off in work. She had subsequently entered into employment.

Limitations of the initiative

However, in addition to these positive outcomes, many Children's Centre managers and staff and many HMRC advisors expressed concerns about how the outreach initiative was delivered and, in particular, its reach and its impact¹. Three main limitations were identified:

- **The number of Children's Centre visitors benefiting from the initiative**

¹Although some limitations outlined here could be addressed in the initiative's current set up, many rely on the initiative being extended outside the current boundaries through extra funding and resources and data security restrictions.

- > Managers and staff in most of the centres visited had concerns about the number of visitors the initiative was reaching. These concerns focused on the fact that HMRC advisors only visited once a month, with many centres expressing a desire for more frequent visits than this.
- > Staff and managers were also concerned that advisors did not always have contact with many visitors on each of their visits; however they did accept that this was not necessarily the fault of the initiative. Staff agreed that improved collaboration regarding the most appropriate sessions for advisors to attend between themselves and HMRC advisors coupled with enhanced advertising of the service within and around the centre was the best solution to increasing customer engagement.
- **The detail and level of advice offered to customers**
 - > Many of the HMRC advisors wanted to be able to provide customers with on-the-spot outcomes (e.g. processing an application or recording a change in circumstance there and then in the Children's Centre) and felt that their inability to do this impeded the level and detail of advice they were able to provide, which customers agreed with. However current data security regulations mean this is not viable and furthermore, it has been argued that allowing advisors to administer such processes on-the-spot may put at risk the informality and resulting approachability of the service as it stands.
- **The extent to which advisors were able to reduce error directly**
 - > This inability to process applications, renewals and updates on the spot (an impossibility as already mentioned above) was seen by advisors, customers and centre staff to constrain the capacity of the HMRC advisors to directly reduce error. In directing customers to the telephone service and website, advisors were not present when customers made contact and were less able to make sure the correct action was taken.
 - > In addition, the frequency of visits (once a month in all centres) meant that the advisors were restricted in the amount of follow-up advice they could give and in the extent to which they could find out whether particular customers had taken any action following previous contact.

The Importance of a Good Working Relationship between HMRC and Children's Centres

The strength of the working relationship between Children's Centre staff and the HMRC advisors was seen as particularly important for effective delivery of the initiative. The limitations identified above were less apparent where working relationships were stronger. Across the 16 centres, it was clear that there was a high degree of variability in the strength of the working relationship achieved.

In some centres, managers felt they knew the advisors well and were regularly in contact with them. They worked closely to identify suitable times for the advisors to visit and appropriate sessions for them to attend. They had arranged for the advisors to provide the centre staff with tax credits information at the start of the initiative and were actively involved in promoting and advertising the initiative. Furthermore, HMRC advisors were more likely to deliver information and advice using a wider range of methods (perhaps developed with the

centre managers), including presentations, group and one-to-one sessions. However, in other centres, the opposite was true: managers did not know the names or full contact details of the advisors they were working with; they did not work with the HMRC advisors to arrange appropriate times or sessions for them to visit; they had not organised for their staff to receive tax credits advice and had not taken responsibility for promoting the initiative.

Ideas for Improving the Outreach Initiative

Respondents suggested a range of improvements to the way the outreach initiative was delivered. Please note that many of these suggested improvements were already being undertaken in some of the centres and the suggestion is that this practice should be rolled out to *all* centres involved in the initiative.

Improvements that could be addressed within the original design of the initiative:

- Use of the full range of delivery methods in all centres, to include presentations, one-to-one advice, attendance at group sessions and open days (mentioned by all).
- Consistent delivery of advice to Children's Centre managers and staff, both at the start of the initiative and throughout its course (mentioned by centre staff and HMRC advisors).
- Promotion of the initiative in all centres, to include use of posters, calendars, leaflet drops in the local area and word of mouth / customer referrals (mentioned by all).
- Provision of improved handout materials and promotional materials to the HMRC advisors (mentioned by Children's Centre managers and staff and HMRC advisors).

Suggestions of ways in which the initiative could be developed beyond its original form if funding and/or resources were extended:

- More frequent visits from HMRC advisors, potentially once a fortnight (mentioned by all).
- An extension of the advisor role to a full-time outreach role that would incorporate a wider range of Children's Centres as well as alternative venues, such as Jobcentres (mentioned by HMRC advisors).
- Equipping the advisors to process applications, renewals and updates on the spot (mentioned by customers and advisors)².
- Joining up delivery of advice with Jobcentre Plus, employment agencies, job clubs and other services to target relevant customers and offer a comprehensive financial advice service (mentioned by all).
- Collection of customer feedback with reports to centre managers (mentioned by centre managers).

² Although as previously mentioned it may be argued that allowing advisors to administer such processes on-the-spot may put at risk the current informality and resulting approachability of the service that currently allows the HMRC advisors to engage well with hard-to-reach customers.

2 Introduction

2.1 Background & Objectives

In line with the government's long-term commitment to reducing child poverty, a cross-government Child Poverty Unit (CPU) was established in 2007 and now has the responsibility of overseeing a number of pilot initiatives designed to reduce child poverty using innovative approaches. The Outreach through Children's Centres initiative is one of these. There are currently 2,500 Children's Centres, delivering a wide range of services and support for families with children under five. The Outreach through Children's Centre initiative sends HMRC advisors to Children's Centres to offer advice on the tax credits system and support in claiming tax credits to parents visiting the centre. This initiative was designed to run alongside any family, health, employment and education services that were already operating within the Children's Centres, which primarily service the most disadvantaged areas in England.

Government figures indicate that the risk of child poverty falls from 58 per cent to 14 per cent when parents are employed³. This highlights the importance of supporting working parents and reducing barriers to work (such as availability of affordable childcare) through systems such as tax credits. There are currently two forms of tax credits available:

- **Child Tax Credit** – financial support provided to families and children without the condition of incurring childcare costs or being in work
- **Working Tax Credit** – financial support available to people in work regardless of whether they have children or not. This includes a childcare element which helps working people with children cover the costs of approved and registered childcare.

HMRC is the department responsible for administering tax credits and is responsible for the Outreach through Children's Centres initiative outlined above. This initiative was run in 101 centres in several locations across London, Birmingham and Lancashire from April 2009 with no confirmed end date. The initiative was designed so that HMRC Claimant Compliance Officers (CCOs) visited Children's Centres once a month for approximately 2 and a half hours (including travel time). On their visit they would offer advice and support on tax credits to customers attending the centres. This support could be offered in any way that the advisors and centre managers felt most appropriate; however some suggestions were given initially including: setting up private appointments; attending specific sessions and discussing tax credits informally within the group; holding presentations for staff and centre users and simply giving out leaflets to visitors at the centres. Due to funding and resource constraints, the HMRC advisor's work was restricted within these boundaries and no further time for extra visits or other resources were available to them for this initiative. Furthermore, due to data security restrictions, advisors were unable to supply customers with tax credits application forms and were prohibited from accessing the tax credits system and making changes to customer records themselves. Children's Centres were seen as an appropriate venue for delivering outreach on tax credits advice as they allowed HMRC to target parents of young children who live in disadvantaged areas, both seen as sectors of the society that both needed the extra support and who were likely to be disengaged from the system.

³ DCSF, DWP & HMT, *Ending child poverty: everybody's business*, March 2008

At the outset of the initiative, HMRC outlined a number of key objectives and desired outcomes to be achieved throughout the course of the initiative. These included:

- Seeking and responding to feedback as to which methods of delivering advice were most effective for each centre
- Improving take-up of tax credits among eligible customers who were not already claiming.
- Increasing understanding of the tax credits system among customers who already claimed tax credits.
- Making customers more aware of their responsibilities to the tax credits system.
- Reducing error in customers' tax credits claims.

HMRC commissioned GfK NOP to carry out qualitative research to support the evaluation of the initiative and address a number of research aims and objectives. The main aim of the research was to identify how well the initiative realised HMRC's desired outcomes outlined above. This was addressed through qualitative research with Children's Centres' visitors who had used the HMRC service, the HMRC advisors working in the Children's Centres and Children's Centre managers and staff, which examined all areas of the initiative and investigated the extent to which the desired outcomes were being achieved.

In addition, the research sought to:

- Identify customers' desire to use Children's Centres as a source of tax credits advice and support, including their preference for this method over other routes such as the helpline.
- Ascertain the most productive and beneficial method of delivering the HMRC service within the Children's Centres, exploring which methods were favoured by both the Children's Centres' visitors and the Children's Centres' staff.
- Discover what was needed to deliver the most successful service, exploring such topics as Children's Centre staff involvement in the service, effective advertising and promotion and what was considered to be useful advice and support.

2.2 Method & Sample

In order to get a rounded perspective of the extent to which the outreach initiative was achieving its objectives, it was decided that this research, taking place in 16 Children's Centres, should include customers, centre managers, centre staff and HMRC advisors. The table below outlines more details of these respondent groups and the method used to conduct research with them.

Respondent Group	Description	Method	Number Respondents
Customers	Children's Centre users who had received information and advice from an HMRC advisor at a Children's Centre	Individual and paired (with partner) interviews (1 hour each)	33
Centre managers	Managers in charge of each Children's Centre in the sample	Individual interviews (1 hour each)	16
Centre staff	Staff working in Children's Centres who had been involved in the initiative	Individual, paired or triad interviews (1 hour each)	33
HMRC advisors	HMRC Claimant Compliance Officers delivering information and advice in Children's Centres	Three workshops with between 4 and 10 advisors (3 hours each)	22

A) Customers

30 interviews were carried out with customers. This involved 27 individual interviews with women and 3 paired interviews with husbands and wives, giving a total of 33 participating customers.

All customers were already receiving tax credits (either, Child Tax Credit, Working Tax Credit or both), except for two, who were both in the process of applying at the time the interviews were carried out. All customers were parents, bar one female respondent aged 17 who did not have children and attended a women's group at her local Centre. Twelve customers interviewed were in work. The sample breakdown in terms of age is shown in the table below.

Age	Number*
18-29	5
30-39	22
40-49	4
50+	2
TOTAL	33

* Please note findings are based on detailed conversations with respondents and are descriptive rather than numerical

Given the nature of the initiative and the unpredictable numbers of parents seen by advisors in each centre, recruitment of the customer sample had to be carried out in a pragmatic way. An 'opt-in' format was used, with both the HMRC advisors and GfK NOP contributing to the recruitment process.

Firstly, advisors working in the 16 centres asked the Children's Centre visitors they interacted with whether they would be happy to take part in research about the initiative. If these visitors did want to take part, they entered their details on a form which was passed to the advisor in a sealed envelope for confidentiality purposes. The advisors then passed these completed forms on to GfK NOP who contacted the parents by phone to arrange an interview date and time. While this approach was open to potential bias (it was possible for the HMRC advisors to invite only those customers from whom they expected a positive response to take part), it was the best one available in the circumstances, enabling GfK NOP to carry out recruitment and interviewing within a set time frame (usually four to eight weeks) in which the participant:

- Was likely to remember the advice they had received and be able to provide a clear account of it;
- Had adequate time to have taken some action based on this advice before the interview was carried out.

While this research took place in 16 Children's Centres in London, Birmingham and Lancashire, it was only possible to recruit customers to be interviewed in 10 of the Children's Centres – 14 customers from London Children's Centres, 11 from Lancashire centres and four from Birmingham centres. There were two main reasons why the customers interviewed were not evenly distributed across all 16 centres and both of these reasons were related to the recruitment method used. Firstly, the amount of customers advisors interacted with differed between centres. In some centres the HMRC advisors were interacting with large groups on their visits, enabling them to recruit more customers to take part in the research whilst others were only having private appointments with a couple of parents on each visit. Secondly, in some centres there was greater apprehension from parents about giving their personal information to the HMRC advisors. In a few of the centres, parents were concerned that by passing on their personal details they would be reported to HMRC or checked up on and therefore did not want to participate. These two factors meant that HMRC advisors working in some centres provided more contact details than others, resulting in uneven recruitment across the centres.

B) Children's Centre Managers & Staff

A total of 16 interviews were carried out with the Children's Centre manager in each of the centres where the initiative was being conducted. As well as being in overall charge of the Children's Centre, the manager was also the person who had assumed overall responsibility for delivery of the HMRC outreach initiative in each of the centres. They had signed up to the initiative, had been involved in initial discussions about delivery and usually had arranged the timing of the visits with the HMRC advisors.

In each centre, members of staff who had been closely involved in the initiative were also interviewed. Most had sat in on a number of group sessions which HMRC advisors had attended and were therefore able to comment on the delivery of the advice in context. A few members of staff were also responsible for organising HMRC attendance in the different centres. In each of the 16 centres, between one and three staff were interviewed (depending on the number of staff involved in the initiative and their availability). Interviews were carried out individually, in pairs or in triads.

C) HMRC Advisors

Three separate workshops were carried out with the HMRC advisors in London, Birmingham and Lancashire. All advisors involved in the outreach initiative were invited and attendance was high, with 10 advisors attending in London, 8 in Birmingham and 4 in Lancashire (reflecting the different numbers of advisors appointed in each area), a total of 22 of the 29 advisors that were working in the Children's Centres at the time of the research.

2.3 Research Team

This research was carried out by Michael Thompson (Research Director), Lauren Small (Senior Research Executive) and Josephine Hansom (Research Manager) of GfK NOP Social Research. All fieldwork was conducted between December 2009 and March 2010.

3 Main Findings

3.1 Benefits & Positive Impact of the Outreach Initiative

3.1.1 Overall Benefits

Across the three groups participating this research (customers, Children's Centre managers and staff and HMRC advisors), considerable support for the outreach initiative was evident. All of the respondents interviewed said they thought the initiative was worthwhile and a beneficial, helpful service that they wanted to see it continue regardless of the limitations of the set-up mentioned later.

"It's useful for everyone who's walking in ... parents, people who work here, grandparents that come in sometimes."

(Customer 12, claiming WTC and CTC, Lancashire)

"It's a very, very low maintenance arrangement that parents are getting some important advice and information from ... That's a good service as far as I'm concerned."

(Centre manager, London)

All respondents thought that Children's Centres were an appropriate place to deliver tax credits advice. In particular, Children's Centre managers and staff consistently reported that tax credits advice was one of the three main areas of financial advice required by their visitors (alongside advice relating to finding work and claiming benefits) and that financial advice was a priority (alongside information and advice on childcare and parenting) within the overall information requirements of their visitors.

A wide range of benefits from the outreach initiative were identified and are listed below. These focus on the way in which the initiative was delivered and in particular the benefits of using Children's Centres to conduct outreach work on tax credits. They do not cover the outcomes of advice provided, which are dealt with later. The benefits of delivering tax credits advice through Children's Centres identified were:

- Convenience and accessibility of the advice;
- Face-to-face, informal advice;
- Good fit with other services offered in Children's Centres;
- Aimed at relevant customer groups;
- Provided opportunity to question HMRC advisors;
- Enabled information sharing between advisors and customers;
- Facilitated contact between HMRC and hard-to-reach groups;
- Provided potential for ongoing relationship between customers and advisors.

In discussing these benefits, this report will first identify and describe the main benefits reported by each of the respondent groups.

3.1.2 Customer Benefits

For customers, the main benefit of the initiative was the convenience and ease of access to having tax credit advice delivered in Children's Centres. Many customers agreed that having advice delivered locally, in a Children's Centre they were already visiting, encouraged them to interact with HMRC. It was evident that some customers who were discussing issues such as eligibility and changes of circumstances with the HMRC advisors in the Children's Centres would not have had that opportunity to interact with HMRC or to benefit from the advice they were given if the outreach initiative had not been in place.

"To have help and advice and information in a Children's Centre that you're using on a kind of weekly, daily basis, it's some place that you feel comfortable going. And so to be able to get useful information in addition to the main reasons that you're going there is a really good idea. From my perspective the purpose of Children's Centres is to be able to provide those kinds of services and support to people and reach people that may not necessarily be aware of some of the things."

(Customer 4, not claiming TC, London)

"Actually, at first I wasn't going to talk to them as I was just there so my children could play but it was my friend who suggested that while they were at the centre, I might as well talk to them. So that's why I spoke to them."

(Customer 15, claiming CTC, London)

The informality of advice offered face-to-face in Children's Centres was seen as an important benefit. In this regard, the formality of the telephone helpline had previously restricted many customers' interactions with the telephone advisor which made it less likely that they would gain a clear understanding of what information they needed to provide and what action they had to take. In contrast, the outreach setting was seen as informal and friendlier, primarily because advice was provided face-to-face. This enabled customers to enter into discussions with advisors and ask them questions, which reassured them that they understood what was required (e.g. to make an application) and that they knew the correct information to provide.

"We all left happy and realising what we could achieve and what our potential really was."

(Customer 29, claiming CTC, Lancashire)

Given the convenience and informality of the outreach initiative, many customers said they were more likely to discuss their situation openly with advisors in the Children's Centre than they would be on the telephone. Customers reported that they felt less pressure, in this setting, not to make mistakes in the information they provided than they did on the telephone. Furthermore, they felt they were scrutinised less by the HMRC advisors in the Children's Centres and that they had a greater opportunity to try and understand how tax credits worked and what information they were required to provide.

"I would prefer to see them face-to-face. You feel more like you can talk ... It is easier than over the phone, when you're worried about saying something wrong."

(Customer 3, claiming CTC, London)

"People are more confident in approaching tax credits than they were before; it always used to be a faceless service, and now they are not afraid to ask questions anymore."

(Centre manager, London)

Similar comparisons were made between contact with HMRC in Children's Centres and in HMRC enquiry centres and even over the Internet. Overall, customers preferred the informality of the Children's Centre environment and the reassurance of direct contact with advisors in this setting.

"It's a relaxed environment. You are not penned in an office, which is very daunting for me."

(Customer 13, claiming CTC, Lancashire)

"I would have looked on the Internet to find out about tax credits but the problem with that is it would take longer for me to find what I'm looking for rather than with the advisor, if the advisor knows the answer you will know instantly."

(Customer 15, claiming CTC, London)

3.1.3 Children's Centre Benefits

The relevance of the outreach advice and its fit with the services already offered in Children's Centres were the main benefits perceived by those working in Children's Centres. Managers and staff saw tax credits advice as one of the key information needs of their customers. Financial information and advice overall was seen as important and within this, information and advice on work, benefits and tax credits were prioritised.

"My families that I've been working with have really benefitted from this service. Because in the past I've had them phoning up, 'Am I entitled to this?' or, 'My tax credits have stopped, what do I do now?' and with the help of [the advisors] working alongside us, it's been really good because I can actually say, 'Well we've got a clinic on that day, do you want to pop along?'"

(Centre manager, Birmingham)

All of the Children's Centres visited were offering financial advice and information in addition to the tax credits initiative. This included information on benefits provided by Jobcentre Plus and information on a range of financial issues (including tax credits, benefits and getting into work) provided by private contractors such as Reed and Pertemps. A few centres had even attempted to join up the provision of this advice, for instance, by inviting HMRC advisors and Jobcentre Plus staff to coffee mornings to present to customers or by inviting HMRC advisors to job clubs where customers would receive information on getting back into work.

"Partnership working, which is really important as well, because services do overlap and the needs of parents do overlap. I think, or I'd like to think, that we are working really well in that direction."

(Centre manager, London)

In addition, many centre managers and members of staff were claiming tax credits. Few said they felt very confident about the tax credit system and how it worked with some having received overpayments. Consequently, there was seen to be a definite need for tax credit advice amongst Children's Centre staff and managers, as well as their visitors. Formal presentations of tax credits information to staff were only reported in six of the 16 centres visited.

"We need to train our staff and we need to have those campaigns and regular feedback to HMRC about how many people have accessed those services as a result of the campaign."

(Centre manager, London)

Given the relevance and fit of the outreach initiative, all managers and staff spoken to expressed a desire to see the HMRC outreach initiative continue. The service was seen as an important element of the financial advice offered to customers at Children's Centres.

3.1.4 Advisor Benefits

All the advisors participating in the research were Claimant Compliance Officers who had taken on the outreach role in addition to their compliance duties. Given that the compliance role involved investigating overpayment and fraud and the outreach role involved delivery of information, advice and guidance to reduce error in claims, they were viewed very differently. All advisors had opted to take part in the initiative and said they had been very excited at the outset at the opportunity to help and advise customers, as this was a departure from their compliance duties.

"I think what I expected was to be able to help, to see that you have actually helped people and when you do get that it's a really good feeling."

(HMRC advisor, Lancashire)

This enthusiasm had not been lost in the intervening period and advisors across all three locations said how much they enjoyed the outreach work. In particular, they felt they now understood their customers' needs more than they had done previously and had extended their own knowledge of the tax credit system, due to the wide-ranging queries they had been required to answer.

"It is quite nice when you do help somebody who's never heard of them [tax credits] and you know that they are in need of this money."

(HMRC advisor, Birmingham)

"I've been surprised by the large number of people we've been able to help ranging from general queries to complex and urgent cases."

(HMRC advisor, Lancashire)

All felt the initiative had benefited the customers of the Children's Centre they attended and helped improve customers' knowledge of the tax credit system and the accuracy of the information they reported. Furthermore, because advice was provided in a comfortable and informal setting and was delivered face-to-face, advisors felt better able to provide useful advice tailored to the needs of each individual. As with the managers and staff, all advisors wanted to see the initiative continue.

"Because you actually meet the people, you are able to provide them with the right advice for their situation."

(HMRC advisor, Birmingham)

"It's having that face to face contact, it's so much nicer. You know as well that you've got somebody that you can relate to."

(Customer 7, claiming WTC, Lancashire)

3.1.5 Additional Benefits

Additional benefits identified by all respondent groups, that were less frequently mentioned than those already outlined above, included:

- The perception that the initiative was aimed at relevant customer groups and enabled contact between HMRC and hard-to-reach groups
- The belief that the initiative had potential for creating ongoing relationships between customers and the HMRC

It was certainly the case that all respondent groups thought Children's Centres were an appropriate place to deliver tax credit advice. Children's Centre users included parents of young children, parents on low incomes and many mothers and fathers who would be returning to the workplace imminently. Given this, customers, staff and advisors thought the initiative was aimed at relevant customer groups. Further to this, the demographic profiles of the areas the Children's Centres were based in meant that the likelihood of HMRC advisors being able to make contact with hard-to-reach groups (e.g. families in poverty, socially excluded people, BME groups and people who did not have English as a first language) would be relatively high.

"It's working in a very different way than they've [HMRC advisors] been used to and it took them out of their comfort zone. But having said that, over time they've really got used to being around the parents and their children, seeing families rather than clients."

(Centre manager, London)

"I thought they [customers] would be a bit wary of us. Even though we said none of their details would go back to the office, we were still HMRC ... Just going into the Centres made [tax credit advisors] more approachable."

(HMRC advisor, Birmingham)

One centre manager believed the initiative had actually helped bring new and different visitors to her centre. This manager was based in London and was highly engaged with the initiative. She had advertised the HMRC presence at her centre widely (alongside other services offered), not just in the centre but around the local area as well. She reported that the tax credit advice sessions had helped draw in fathers who had not previously visited the centre.

"This has been, really, a positive way of getting fathers involved in Children's Centre activities."

(Centre manager, London)

Advisors, managers and staff all felt that the initiative could help create ongoing relationships between customers and HMRC. If customers were referred to advisors, informed of when they were attending and realised that repeat contact on a month-by-month basis was possible, closer and ongoing relationships could be fostered, ensuring greater awareness and a reduction in error amongst these customers. However, this was only seen to be happening in

a few centres and one of the limitations of the delivery identified was that referral and customer awareness of the ongoing nature of the initiative was low.

3.2 Positive Outcomes of the Initiative for Customers

In addition to the benefits identified above, there was clear evidence that the outreach initiative had delivered a range of positive outcomes to individual customers. These are summarised below. All outcomes are based on first-hand reports given during the customer interviews.

3.2.1 Increased Awareness

It was evident that the initiative had helped most customers develop a fuller understanding of tax credits overall, whether this concerned their eligibility, when and how to apply, the need to inform HMRC of changes to their circumstances or how tax credits might affect their financial situation.

"We've improved their understanding, whether they do it [claim] is entirely up to them, they know about it and they didn't know about it before."

(HMRC advisor, Lancashire)

"I thought originally tax credits were just for those who had children but apart from that I didn't know anything."

(Customer 12, claiming CTC, Lancashire)

Furthermore, the initiative had increased awareness of different elements of tax credits that customers were not claiming but might be entitled to. There were examples of customers, who were not working when they first applied for tax credits, had been receiving Child Tax Credit but had not been aware of the existence of Working Tax Credit until they were told about this by the HMRC advisors at a Children's Centre. They were considering moving into employment but were not aware they could be eligible for Working Tax Credit and had not been able to take this potential entitlement into account when deciding whether to move into work. Advisors had estimated that these customers were eligible and at the time of interview they were in the process of looking into updating their tax credit record with a view to starting work.

"I was shocked at just how many parents [in the session] were not aware of what they were entitled to. They thought because they worked, they weren't entitled to anything..."

(Customer 29, claiming CTC, Lancashire)

"I know for a fact that several people have claimed tax credits based on my advice."

(HMRC advisor, Lancashire)

There was also evidence of increased awareness of the childcare element of Working Tax Credit. For instance, one customer described how she had not been aware of the childcare element of Working Tax Credit, to which she was entitled, until an advisor informed her of her eligibility at the Children's Centre.

Many customers had been directed to the tax credits website or telephone line by advisors. Most customers needed to follow up their contact with the advisor through one or other of these channels as the advisor was unable to deal with their query on the spot. Only a few customers had not been aware of the website and telephone prior to contact with the advisor, however this initial interaction with the advisor allowed the customers to feel confident about what they needed to refer to the telephone/website about.

3.2.2 Eligibility to claim tax credits

The initiative had helped customers better understand their eligibility for tax credits. There were examples of customers that had not been aware that they were eligible prior to meeting an advisor at a Children's Centre. Both of these customers were in the process of applying for tax credits at the time of interview. As mentioned above, others were not aware of their eligibility for Working Tax Credit or the childcare element of Working Tax Credits until they met an advisor.

"Any basic questions you have they would discuss with you, for instance, she mentioned to me about the new grant that you can get when you are pregnant."

(Customer 25, claiming CTC, London)

"That's why it's good because if you don't know [about tax credits] and you get people explaining it then that's definitely good because otherwise you'll be sitting there, going to work, getting the [child] tax credit and still missing out on the work one too."

(Customer 24, claiming CTC, London)

The majority of customers had spoken to advisors about how they would be affected by a change in their circumstances (such as a return to work or having another child). Many of these had received assistance in calculating future payment levels. Even where customers were unable to show advisors relevant financial information, advisors were able to provide guidance as to likely payment levels.

"The centre, they explain it more to me. Now I understand how it works [more than] before."

(Customer 6, claiming WTC and CTC, London)

In addition, there was evidence that those who spoke English as a second language had been helped to understand their eligibility for tax credits. In at least one centre, advisors had taken

customers in this position through the application forms and helped them to understand what information was required.

"There were some Asian ladies who couldn't write English ... they were saying they didn't understand the forms they were having to fill in. It just makes it a lot easier if you've got a real person there."

(Customer 8, claiming CTC, Lancashire)

"Some people are not even aware about tax credits, you know. You could be from another country and have been here for some time and could qualify but they're just not aware. If English is a second language and a parent is isolated."

(Centre manager, London)

3.2.3 Increased Action

As well as helping customers to understand that they were eligible for tax credits, advisors had also encouraged customers to apply for tax credits. In some cases, advisors had encouraged customers to notify HMRC of a change in their circumstances, informing them of when they should notify and emphasising the importance of doing this in advance to avoid overpayment of tax credits.

"I didn't want to have to repay for anything I was claiming and the advice they gave me helped me to avoid this."

(Customer 9, claiming WTC and CTC, London)

Advice received could act as encouragement to return to work. For example, before meeting the advisor, one customer had been unsure as to whether she would be better off returning to or staying out of work. The advisor had calculated the tax credits she would be likely to receive based on her new income and helped her understand that she would be better off in work. She had subsequently entered into employment.

"I wasn't sure whether to go back to work or not but now they have said I will be better off in part-time work, I think I will do that."

(Customer 2, claiming CTC, Lancashire)

3.3 Limitations in relation to the Delivery of the Initiative

3.3.1 Main Limitations Identified

Overall, it was clear that all respondent groups thought the initiative was worthwhile and wanted it to continue. However, many Children's Centre managers and staff and many HMRC advisors identified limitations in relation to the way the outreach initiative was being delivered and, in particular, the effect this had on its reach and its impact. A few customers shared these concerns, though the customer perspective tended to be limited to individual interactions with an advisor. The three main limitations identified were:

- **The number of customers benefiting from the initiative**

- > Managers and staff in most of the centres visited did have concerns about the number of visitors the initiative was reaching. These concerns focused on the fact that advisors only visited once a month, with many centres expressing a desire for more frequent visits than this, perhaps fortnightly.

"I would like to see them coming in once every two weeks."

(HMRC advisor, London)

- > Also, staff, their managers and HMRC advisors were concerned that advisors did not always have contact with many customers on each visit ; however they did accept that this was not necessarily the fault of the initiative. While they might attend a coffee morning of up to 25 customers, they might also attend a session where they would see less than five customers. Staff and managers agreed that improved collaboration regarding the most appropriate sessions for advisors to attend between themselves and HMRC advisors coupled with enhanced advertising of the service within and around the centre was the best solution to increasing customer engagement.

"I think more targeted sessions ... if there was time given, say an hour and get as much information across in that time, that would [work]"

(Centre manager, London)

The detail and level of advice offered to customers

- > Many advisors wanted to be able to provide customers with on the spot outcomes (e.g. processing an application or recording a change in circumstances there and then in the Children's Centre) and felt that their inability to do this impeded the level and detail of advice and support they were able to provide to the customer.

"I would personally prefer if we could give them the information there and then rather than signpost them."

(HMRC advisor, Birmingham)

- > Customers confirmed that the advice they were given was sometimes quite limited. For instance, if someone wished to report a change of circumstances, they would be unable to do this with the advisor in the centre (who could only offer advice and was not equipped to process updates) and would simply be given the tax credit helpline number and website address to enable them to report once they got home.

"I would have liked to go through the process [of updating] there and then but they can't do that so the advisor gave me the website address then."

(Customer 5, claiming CTC, London)

- > However, it is important to note that this desired ability to process actions on-the-spot is not an outcome this initiative can aim to achieve as current data security restrictions do not allow HMRC advisors to have access to the tax credits system off-site. Furthermore, it may be argued that allowing advisors to administer such processes on-the-spot may put at risk the informality and resulting approachability of the service that allowed the HMRC advisors to engage well with so many hard-to-reach customers.

- **The extent to which advisors were able to reduce error directly**

- > This inability to process applications, renewals and updates on the spot (currently not possible as previously explained) was seen to constrain the capacity of advisors to reduce error. In directing customers to the telephone service and website, advisors were not present when customers acted on their advice and were less able to make sure the correct action was taken.

"If we could process things there and then, we would know the information was right."

(HMRC advisor, Birmingham)

- > In addition, the frequency of visits (once a month in all centres) meant that advisors were restricted in the amount of follow-up advice they could give and in the extent to which they could find out whether particular customers had taken action following their previous contact. The frequency of visits also made it hard for managers and staff to refer customers to advisors if their next visit was a few weeks away and the action required was urgent.

"It would be nice to know when they are coming again so I could arrange an appointment and talk to them about any issues I've got ... I've only seen them there once."

(Customer 5, claiming CTC, London)

3.3.2 Perceived limitations by Customer Group

It is now worth taking each of the respondent groups in turn and discussing the main limitations each of them identified.

A) Customers

For customers, the main limitations of the service were that the information they received was not always detailed enough and their queries were not always fully resolved. Some customers had wanted an outcome on the spot and had been disappointed when this was not achieved. For instance, a few respondents had been told an advisor was visiting the centre and had brought their financial details along with them in order to update their financial circumstances and find out how this would affect their tax credit payments. While they did receive constructive advice from HMRC, they were not able to process their application or update their details at the centre and had to go away and do this on their own at home. Of these customers, some had received a successful outcome by the time of interview and some (who had only seen an advisor a few weeks previously) had not yet taken any action.

"I did not make my application at the Centre ... I then went away and downloaded the form ... which the advisor told me to do."

(Customer 21, not claiming, London)

A further, more minor, limitation highlighted by customers was that they often did not have time to prepare for their meetings with advisors as they were not aware when the HMRC advisors would be present at the centre. Very often, customers had visited the centre to attend a coffee morning or some other session and were not aware that the advisors would be present. Consequently, they sometimes struggled to think of questions to ask them (four of the customers interviewed presented with 'no query' and said they had not asked the advisor anything) or did not have an opportunity to bring their financial details along with them. It was clear that this had been avoided in centres where promotion of the initiative within the centre (and the surrounding community) had been better and where centre staff had referred customers to the advisors (i.e. set up appointments with them). However, not all centres were seen to be advertising the initiative effectively and in a few centres staff did not even know when the advisors were next attending to enable them to refer customers.

"I haven't got a phone number for [the advisors] ... They phone me to tell me when they're going to come in over the next three months ... It would be helpful if they were easier to contact."

(Centre manager, London)

"I think [the advisors] saw one or two people [on their last visit]. I'd like more but what can you do?"

(Centre manager, Birmingham)

B) Centre Managers and Staff

The main limitation identified by centre managers and staff was the concern about the number of customers being reached by and benefiting from the initiative, mentioned above. In addition, many managers expressed a desire to see the initiative joined up better with other sources of financial advice, such as that offered by Jobcentre Plus or commercial employment agencies such as Reed or Pertemps. This had already been attempted in some of the centres visited, with varying success. While some had achieved successful collaborations between Jobcentre and HMRC staff at coffee mornings and other events, one centre found that attendance of its 'job club' (held at a Jobcentre) had fluctuated from session to session and that this had not been a particularly productive event for advisors to attend.

"The tax credits could operate better with the Jobcentre. You need joined up thinking, but I'm not sure how that could be managed, or how that would work. It would be great to offer a job-centre drop in at the same time as the tax credit advisors arrive. We did have that originally, but everyone was too busy for that to work."

(Centre manager, London)

"We could complement the lone parent advisors in Jobcentre Plus."

(HMRC advisor, Birmingham)

In addition, staff felt that advisors needed to be equipped with better materials and resources than they had at present. While most centre staff had seen the leaflets distributed by advisors and thought these were useful, they did comment that when advisors had attended their open days or fun days (when various services and organisations would set out their stalls in the centre and talk to parents), the materials HMRC had on display were less attractive and innovative than other organisations. Advisors confirmed this view, commenting that while some organisations could attract parents with children's toys and bright banners, they only had a few leaflets at their disposal and found it more difficult to get an audience.

"We say the centres could market it better, but so could we given the time."

(HMRC advisor, Birmingham)

As far as centre staff and managers were concerned the final limitation highlighted was that advice was not always delivered using a full range of techniques and delivery methods. While in some centres presentations were delivered, group sessions attended, detailed one-to-one advice provided and open days attended, in most centres this variety in delivery methods was not taking place. In a few centres, the only method of delivery was through group sessions. It was clearly evident that different customers needed to be approached and have information provided in different ways. Therefore, by using only one delivery method, such as group

sessions, advisors were not connecting with those customers who may not have been comfortable using the service available. It was acknowledged by both centre managers and advisors that the delivery methods had to be decided on collaboratively and that the closeness of the relationship between advisors and managers was central to effective delivery of the outreach service.

"I wouldn't have wanted a group session. I wouldn't have liked to go down that route because I don't want other people knowing [my financial business]."

(Customer 30, claiming WTC and CTC, Lancashire)

C) HMRC Advisors

In addition to the three main limitations listed at the start of this section (the number of customers reached, the level of advice they were able to offer, their ability to deliver outcomes on the spot), advisors were concerned about their ability to juggle their compliance and outreach roles. Most were highly enthusiastic about the outreach work they were undertaking but it was frequently reported that their compliance caseload had not reduced enough to be manageable alongside their outreach duties. For these reasons many advisors thought that the outreach role should be a full-time, dedicated role, which would also allow them to expand their outreach work further into the community.

"I would like to see the outreach role made full time so we can really concentrate on it and not just limited to Children's Centres."

(HMRC advisor, Birmingham)

In line with their view that they should be able to deliver outcomes on the spot, most advisors wanted to be fully equipped with laptops that would enable them to work remotely and process applications, renewals and updates from Children's Centres. They also wanted to be supplied with better materials, such as banners for stalls at open days and 'freebies' that they could use to attract family members, enabling them to reach more customers. Overall, the desire to make the outreach initiative a success was strong. Advisors felt an obligation to the customers they met and wanted to deliver the best service they could. This raises the possibility of advisors calling a customer and following up on their enquiry once they had returned to the office, there was an example of this even though it was not part of the managerial briefing for this initiative.

3.3.3 Additional Difficulties that arose in the Initiative

Other difficulties encountered that were mentioned across the respondent groups included:

- **Privacy** – A few customers who had attended group sessions said they would have preferred to discuss their finances in private. This was a result of private one-to-ones not being offered in all centres and adds to the argument of using a variety of delivery methods in each centre.
- **Childcare** – Many centres offered free childcare during at least some of the sessions attended by advisors. Where childcare was not available, customers and advisors

reported that it could be difficult to deliver effective advice when parents were simultaneously looking after children and were less able to concentrate.

- **Suitability of session attended** – Advisors reported attending some sessions that were not suitable for them to give tax credit advice in. Examples of this were music or singing sessions for parents and children. During these, advisors were only able to talk to parents at the beginning and end of the session, when they were often distracted. Selecting appropriate sessions to attend required close collaboration between advisors and managers.
- **Referrals** – As previously mentioned, while staff were referring customers to advisors in many centres, in some this was not happening. This was usually because staff were not well-informed about when advisors were attending.
- **Promotion and advertising of the initiative** – Most managers and staff saw promotion and advertising as primarily being the responsibility of the centre. Some centres were doing a great deal to promote the initiative. However, not all centres saw promotion as their responsibility and a few centres had done very little beyond putting up a poster to advertise the initiative. Again, successful promotion was dependent on the strength of the relationship formed between advisor and manager.
- **Delivery of advice to managers and staff** – This had not taken place in all centres visited and many managers and members of staff felt they had little awareness of the tax credits system. There was an example of this at one centre where some members of staff reported that they had received a tax credits overpayment notice from HMRC. It was agreed by all respondents that it was important and extremely beneficial for centre staff to be given basic information on tax credits to pass on to customers, yet formal presentations of advice and information to staff had not taken place at all of the centres visited.
- **Positioning of advisors** – In most centres, advisors attended group sessions and were introduced to customers by staff. However, in three centres visited, advisors were not always involved in group sessions in this way and were sometimes given a room in the centre for the duration of their visit. It was then up to them to venture out around the centre and find customers in need of advice. They felt this made them look rather isolated and unapproachable and that it reduced uptake of advice amongst customers.
- **Feedback** – Finally, a few managers commented that they had not received any feedback about the initiative. While they appreciated that customer confidentiality had to be maintained, they believed anonymous feedback would help them refine and improve the service if an appropriate way of collecting it could be found.

Although some of the drawbacks outlined here could be addressed in the set up of the initiative, many rely on the initiative being extended outside the original boundaries set by funding and resource constraints and data security restrictions

3.4 Customer Stories

Customers had a range of queries, with changes of circumstances being a predominant concern, these are shown in the table below. Advisors confirmed that most of the queries they heard were in relation to changes of circumstance and that few were about applications.

Types of query
Eligibility
Application
Change of circumstances <i>Employment (actual)</i> <i>Employment (prospective)</i> <i>Change of income</i> <i>Having another child</i>
Childminding
None

In the process of making the initial queries listed above, many customers found out additional information. For instance, one customer whose query was about the effect of prospective employment on her tax credits claim also found out that she was eligible for the childcare element of Working Tax Credit.

Other customers had not claimed any tax credits prior to meeting an advisor at the Children’s Centre, and had queries about making an application.

Overall, customers responded well to the intervention. Advisors were commonly seen as both professional and approachable and were perceived to have integrated well into the Children’s Centre environment (for instance, by wearing appropriate clothes). In all centres, advice was delivered to individual customers during group sessions. The vast majority thought this method of delivery was appropriate and that it tied in well with their attendance and use of the centre. Only a few had concerns about the lack of privacy involved in this method of delivery and some of these customers stated that, had they wished, they could have asked to see the advisor in private.

“It’s good because it’s [a] real person.”

(Customer 8, claiming CTC, Lancashire)

"It's good having tax credit advice at the Children's Centres because it's targeting the right market because people like me who are not necessarily going to claim benefits or something like that would be more likely to get information from there [i.e. Children's Centre] because I don't go to the Jobcentre or anything and so the only place that I would get it if I was speaking to someone there."

(Customer 15, claiming CTC, London)

Many centres were also delivering tax credits advice via one or more of the following: presentations of information, private one-to-one sessions and open days. Few were offering all of these. All methods of delivery were appreciated by customers, though attendance at group sessions was preferred by most, as this was seen as most convenient, fitting round customers' usual attendance at the centre.

"I thought it was strange [to have advice given in a group] but it worked well."

(Customer 8, claiming CTC, Lancashire)

Most customers were not aware that a HMRC advisor would be attending the session on the day they met them. (This was not necessarily because the initiative had been poorly advertised, in fact in some centres where customers said they were unaware an advisor was attending, the intervention was evidently well publicised.) Therefore, few had built up any expectations of the intervention prior to meeting an advisor. While most did not mind the unexpectedness of the advisor's presence, some did say they would have brought along financial details if they had known, so they could have got better and more tailored advice. Others felt that this had inhibited them from asking the advisor a question, which they may have done had they had time to think about what queries or problems they had in advance.

Where customers were aware that an advisor was attending, they were able to bring in financial details and consider their tax credit situation in advance, preparing questions and queries. A few of these customers said they had expected the advisor to give them an on the spot outcome, by processing their application, renewal or update at the centre and were disappointed they had to go away and do this on their own at home.

In order to illustrate the experiences of different customers, four detailed accounts of customer experiences now follow. Two relate to customers with queries about applying for tax credits and two relate to customers with queries about a change in their circumstances. All accounts are based on customer interviews only and were not corroborated by advisors.

3.4.1 Case Study 1 – Effect of Income and Savings on Eligibility, London

The customer was a self-employed woman working part-time as a nanny. She lived with her husband and her young child. She was not claiming tax credits, though she was aware of them, and had thought she might be eligible and therefore had considered applying. Her main reason for not applying was a lack of awareness of the income threshold levels and whether savings were included in this calculation.

A member of staff at the Children's Centre told her about the HMRC initiative during a discussion about finances, during which the customer had said she had considered applying for tax credits. The member of staff gave her the date and time of the next HMRC advisor session and told her to come along.

The customer attended. She asked the advisor whether she was eligible for tax credits and gave him a verbal description of her financial situation. The advisor calculated that she was eligible despite her savings, based on her description, and suggested that she apply, providing her with the telephone number and website address.

The interview was carried out about eight weeks after the customer had met the advisor. In this time, she had downloaded the application form and filled most of it in. She intended to complete the form and submit it, but was still unsure as to the exact amount she would receive. Based on the advisor's comments, she understood that she had to report fluctuations in her income and she had wondered whether she wanted the hassle of doing this for the small amount of credit she believed she would be entitled to; this was her main reason for delaying submission of her application.

"So it was very helpful and I am sure after that meeting, you know, quite a few people like me have applied ... It was very, very good, very helpful and clear."

(Customer 21, not claiming TC, London)

3.4.2 Case Study 2 – Uncertainty about How to Report Fluctuating Income on Application, London

The customer was a self-employed female teacher with a fluctuating income. She was not claiming tax credits and had called and requested an application form, prior to meeting the advisor. She did not complete the application form due to doubts about how to enter figures for her income, given that it fluctuated.

She had attended two HMRC sessions at the Children's Centre. At the first, she had listened to the general tax credit information presented by the advisor and at the second she came with her questions prepared and her financial details. She told the advisor she could not estimate her annual income for 2009/10 at present and asked how she should report this on her application form. The customer was very eager to avoid under-reporting her income as she did not want to be overpaid and have to repay HMRC at a later date. In addition, she told the advisor that it was not urgent that she receive tax credit payments, due to her current income. Given this, the advisor told her to wait until she had a true record of her income for her 2009/10 tax return and apply at this point, using these figures⁴.

At the point of interview, the customer was still in the process of calculating her income (she had met the advisor for the second time within eight weeks prior to the interview). She was

⁴ Although this is not necessarily the correct advice to give (a tax credits application is made in relation to the applicant's income in the previous financial year), it is understood that the advisor tailored their advice to this specific customer ensuring the customer would avoid any overpayment in the future.

pleased with the advice she had received from the advisor as, although she would have to wait to claim tax credits, she was not perturbed by this as she could survive in the meantime without her award. Furthermore, by taking this advice she would be less likely to be overpaid and have to make repayments, which she wanted to avoid. The advisor had helped her formulate a plan for her application – to wait until she had the relevant financial information and then apply, which she had previously lacked.

“They approached me and asked me about it, whether I had applied. And I said no, it’s something that I am planning to kind of get round to doing, but I’ve been a bit put off doing it because I just feel that it’s going to take me quite a bit of time to do it. So we had a brief chat about whether it would probably be worth my while to do it or not. I think the conclusion that we came to that, yes, it probably would.”

(Customer 4, not claiming TC, London)

3.4.3 Case Study 3 – Decision to Return to Work, Lancashire

The customer was a new mother who was approaching the end of her maternity leave. She was claiming Child Tax Credit. She wanted to return to work but was unsure how this would affect her financial situation and her tax credit payments in particular.

She knew an advisor was visiting her Children’s Centre, as the intervention was well promoted, and therefore she attended the session with her financial details. The advisor looked at her financial details and the income she expected to get from returning to work and calculated how this would affect her entitlement to both Child Tax Credit and Working Tax Credit. He also informed her that she would be able to get some support with childcare costs.

Based on this, the customer decided she would be better off financially if she returned to work and claimed Child Tax Credit and Working Tax Credit. She had met the advisor within a month of being interviewed and her maternity leave had not yet come to an end. She intended to call HMRC and inform them of the change in her circumstances once her maternity leave ended and she had confirmation of the pay level she would return to work on.

“I didn’t realise you got up to seventy-five per cent⁵ of your childcare costs covered if you went to work.”

“[My question was] what would I get if I didn’t go back to work, which would be nothing (i.e. no Working Tax Credit), so it was worth me going back to work. That was my number one question.”

(Customer 2, claiming CTC, Lancashire)

⁵ Tax Credits customers can in fact get up to 80% of approved or registered childcare costs covered by the childcare element of Working Tax Credits

3.4.4 Case Study 4 – How to Report Increases in Income due to Overtime Pay, London

This paired interview was with a husband and wife who had four children. The husband worked on the railways and the wife looked after the children. They were claiming Child Tax Credit and Working Tax Credit. The husband's pay fluctuated due to overtime and he was unsure about how this should be communicated to HMRC. He was very eager to avoid any overpayments. Neither respondent spoke English as a first language and neither was entirely fluent in English.

The husband found out an advisor would be attending when picking his children up from nursery. He subsequently went to a presentation about how to complete tax credit applications. At the presentation, he asked whether and how he should inform HMRC of his overtime pay. The customer said he was eager to avoid overpayment as he would struggle to pay this back and therefore did not want to underestimate his income. The advisor told him to inform HMRC by phone and suggested that he overestimate his income to avoid overpayment⁶.

The customer had followed this advice prior to interview. He had overestimated his income and called to advise HMRC of the new figure. He was happy with the advice he had received, as he felt that the advisor had taken his concern about receiving an overpayment into consideration before giving him advice. He commented that the advisor had helped him to understand more clearly the need to inform HMRC of changes in income and the consequences of not doing so.

"We ... depend on the tax credit to help my income."

"To us it [the advice session] was brilliant, it was very useful."

(Customer 9, claiming WTC and CTC, London)

3.5 Delivering the most Successful Initiative

Delivery of the outreach initiative was seen to work best where:

- A strong working relationship existed between the HMRC advisors attending the Children's Centre and the centre manager and their staff.
- A variety of delivery methods were used.
- Tax credit advice and information was delivered to managers and staff as well as directly to customers.
- Promotion and advertising of the initiative was undertaken by Children's Centre staff.
- Customers were referred to advisors by centre staff and managers.

⁶ This is the customer perception of the advice given. HMRC advises customers to keep HMRC updated of changes in income throughout the year and does not recommend overestimating income.

"It was important that they came along to those more informal events to build up trust and to let parents see regular faces, familiar faces."

(Centre manager, London)

"They come to the coffee mornings but they can be arranged in different ways. They can be just sort of drop in coffee mornings and very relaxed and they will talk to the parents there...or we can arrange it so it will be set up like a more formal presentation using PowerPoint and having hand-outs for the parents."

(Centre manager, London)

"We've [the Children's Centre] invited them in so surely it's my responsibility to let parents know who's coming into our space."

(Centre manager, London)

While it was apparent that all of these things were happening simultaneously in two of the centres visited, they were not consistently happening in all centres. Each of the items listed above is discussed in the sections below.

3.5.1 The Importance of a Good Working Relationship

Across the 16 centres, it was clear that there was a high degree of variability in the strength of the working relationship achieved between the HMRC advisors and the centre staff. In centres where the relationship was stronger, advisors, customers, managers and staff tended to be increasingly more positive about the initiative and more certain of its benefits, while in centres where the relationship was weaker, although the initiative was still seen as beneficial overall, more limitations of the delivery were emphasised, many of which could be addressed if the working relationship between HMRC and the Children's Centre was improved. While this research cannot comment on the incidence of stronger and weaker relationships (due to the size of the sample) it can identify the ways in which stronger and weaker relationships functioned and identify the indicators of stronger and weaker relationships.

In order to do this, scenarios observed in two different Children's Centres in London are described below. Both draw on evidence from managers, staff and advisors. One stands as an example of best practice, where the relationship achieved between the manager, staff and advisors was particularly strong, the other as an example of a weaker relationship. It is important to note that both the Children's Centre manager and staff, as well as the HMRC advisors, agreed that a strong relationship could only be achieved if both parties took an active role and shared responsibility.

A) Centre 1, Strong Relationship

- The HMRC advisors and the centre manager had one another's full contact details and were in regular contact.
- The advisors and manager worked closely to identify the most appropriate sessions, days and times for the advisors to attend.

- The manager had taken responsibility for promoting the initiative and was advertising it through posters and timetables, handouts to customers, leaflets distributed round the local area and through word of mouth.
- Tax credits information and advice had been delivered to the manager and other centre staff at the start of the intervention through formal presentations.
- The manager and her staff were present during advice sessions delivered to customers to help customers feel at ease and so they could support them and ask relevant questions on their behalf where necessary.
- The full range of delivery methods were used, including presentations, group and one-to-one sessions and attendance at open days.

“Their presentations are informative, very straightforward, they are responsive [to parents’ questions] their handouts are very clear and they always have enough, they’ll come on time and make sure they are set up and ready to go when the parents are here. I personally couldn’t ask for anything else from them.”

(Centre manager, London)

B) Centre 2, Weak Relationship

- The centre manager and staff did not know the advisors’ names and did not have any contact details bar their email addresses.
- Staff had not been informed about the initiative at the outset and one member of staff interviewed did not know the advisors were attending until she met them in the centre and asked for some advice about her personal situation.
- Advisors were rarely integrated into sessions run at the centre but were given a private room from where they had to venture out and attract customers – this was not seen as an adequate delivery method by either staff or advisors.
- Besides one HMRC poster put up in the centre, the initiative was not promoted or advertised.
- No advice had been delivered to staff or managers at the centre, except where one member of staff had proactively sought this from advisors in relation to her personal situation.

“It’s a case of trying different things, we do all try ... to get in on different things to try and make it work but sometimes it’s like pulling teeth.”

(HMRC advisor, London)

3.5.2 Delivery Methods

As previously described, centre staff and managers and the HMRC advisors generally thought the initiative worked best where a range of delivery methods were used. However, in most centres, the full range of delivery methods was not employed.

Group sessions were run in all 16 centres visited. This involved advisors attending a coffee morning or other group session, often when children were being supervised elsewhere. They would be introduced by a member of staff and might give some general information about tax credits before circulating in the group or they might circulate right away, asking individuals if they had any queries.

Formal presentations of information on tax credits, followed by question and answer sessions were reported at up to ten centres, as was attendance of open days / fun days, when advisors would set out stalls amongst other service providers at the centre.

"I think more targeted sessions ... if there was time given, say an hour to get as much information across in that time, that would work ... Perhaps a little bit more promotion from the Borough or tax credits [i.e. HMRC] themselves."

(Centre manager, London)

Detailed one-to-one advice was delivered at some centres. Greater delivery of one-to-one advice was seen as an effective way of reducing error across all respondent groups. In addition, if advisors were able to process applications, renewals and updates on the spot in one-to-one sessions, it was felt that a reduction in error would certainly be seen⁷.

Formal delivery of tax credit information and advice to managers and staff was not taking place in all centres. Advisors acknowledged that if the initiative was reaching its full potential, managers and staff would be receiving advice and they would feel in a position and confident enough to offer some limited tax credit advice to customers directly. Therefore, it was seen as critical that formal tax credit advice was offered consistently to managers and staff. It should be noted, however, that failure to deliver this advice was not always the fault of the advisors and that it was evident that some managers had not taken up this service.

"If they [customers] have come to us and asked us a question and we can't provide that information...we're going to lose them. So it's really important to us to know exactly where we can go to get that information quickly."

(Centre manager, London)

⁷ Currently HMRC advisors are not allowed access to the tax credits system off-site due to data security restrictions and therefore advisors were unable to offer these services.

3.5.3 Advertising and Referral

All centres were doing something to advertise and promote the initiative. Most centres saw it as their responsibility to promote the service. Where this worked best, all of the following were employed:

- Calendar of events placed on notice board and/or in newsletter.
- Laminated posters provided by HMRC with space to write in date of next visit.
- Word of mouth and referral.
- Leaflet drops to local community.

One manager in London thought the leaflet drop had been particularly successful and that as a result of advertising the HMRC initiative in this way she had actually attracted new customers to the centre, particularly fathers.

Customer referrals did not appear to be happening very often. The main reason for this was the frequency of advisor visits and centre staff's knowledge of visit dates and times. If a customer required urgent help and could not wait till the next visit, referral would not be the best way to proceed and the member of staff was more likely to direct the customer to the HMRC website and telephone helpline. It was evident that referrals were more likely to occur where the relationship between centre staff and their customers was closer and where staff knew and trusted the advisors.

"I find claiming tax credits embarrassing, but there are some people struggling, and if they are, I will recommend that they go and see the ladies."

(Customer 29, claiming CTC, Lancashire)

3.5.4 Additional Suggestions

A range of additional suggestions were made for changes that would make the initiative more successful. Unlike those already outlined, the majority of these are outside the present boundaries of the initiative and can only be addressed with an impact on funding and/or resources and, in some instances, by transforming current data security controls, these include:

- More / better handout materials.
- Greater frequency of visits.
- More joined-up delivery of advice (e.g. alongside Jobcentre Plus).
- Collection of anonymous customer feedback with reports to centre managers.
- Enable advisors to deliver outcomes on the spot.
- Extension of advisors' role (full-time, more centres, other venues).

"They [customers] need something to take away, something they can refer to, something that backs up the information that they [advisors] have said verbally. It's nice to have something written down."

(HMRC advisors, Birmingham)

3.6 Ideas for Improving the Outreach Initiative

Respondents suggested both a range of improvements to the existing initiative and a range of developments which would go beyond delivery of the initiative in its original form. All of these have already been mentioned in this report and attributed to relevant respondent groups. Based on these suggestions, delivery of the initiative in all centres, without consideration of funding, resource or data security restrictions, would include the elements identified in the table below.

Stage of Delivery	Improvement
Set-up	<ul style="list-style-type: none"> • Initial meeting with manager • Appropriate delivery methods discussed • Presentation of information and advice to staff
Promotion	<ul style="list-style-type: none"> • Advertising and promotion in centre and surrounding area • Staff informed of attendance dates for referral
Delivery	<ul style="list-style-type: none"> • Range of methods used including one-to-one sessions, group sessions, formal presentations and open day attendance • Joined up delivery with other providers of financial advice, such as Jobcentre Plus
Follow-up	<ul style="list-style-type: none"> • Option to follow-up with customer to assist with application, renewal, update – or to ensure appropriate action has been taken • Inform customer of next visit and enable them to return with financial information, etc. to inform query

4 Conclusions

Across the three audiences for this research (customers, Children's Centre managers and staff and HMRC advisors), considerable support for the outreach initiative was evident. All of the respondents interviewed said they thought the initiative was worthwhile and that they wanted to see it continue. While some limitations were highlighted in relation to the way the service was delivered, none of the respondents expressed the view that it was not a helpful service or that it should be stopped.

All respondents thought that Children's Centres were an appropriate place to deliver tax credit advice. In particular, Children's Centre managers and staff consistently reported that tax credit advice was one of the three main areas of financial advice required by their customers, alongside advice relating to finding work and claiming benefits.

There was clear evidence that the outreach initiative had delivered a range of positive outcomes to individual customers. These included:

- Increasing awareness of tax credits
- Increasing awareness of the tax credit not claimed and of particular elements of tax credits (such as the childcare element)
- Direction to sources of information (helpline and website)
- Improved understanding of eligibility
- Assistance calculating payment levels
- Encouragement to:
 - > Apply for tax credits
 - > Notify about changes of circumstance
 - > Return to work

However, in addition to these positive outcomes, many Children's Centre managers and staff and many HMRC advisors expressed limitations in the way the outreach initiative was delivered and, in particular, the effect this had on its reach and its impact. Three main limitations were identified:

- The number of Children's Centre visitors benefiting from the initiative
- The detail and level of advice offered to customers
- The extent to which advisors were able to reduce error

The strength of the working relationship between Children's Centre staff and the HMRC advisors was seen as particularly important for effective delivery of the initiative. The limitations identified above were less apparent where working relationships were stronger.

Across the 16 centres in the research sample, it was clear that there was a high degree of variability in the strength of the working relationship achieved.

Respondents suggested a range of overall improvements to the way the outreach initiative was delivered. These included the following:

- Use of the full range of delivery methods in all centres, to include presentations, one-to-one advice, attendance of group sessions and open days (mentioned by all)
- Consistent delivery of advice to Children's Centre managers and staff, both at the start of the initiative and throughout its course (mentioned by centre managers and staff and HMRC advisors)
- Promotion of the initiative in all centres, to include use of posters, calendars, leaflet drops in the local area and word of mouth / customer referrals (mentioned by all)
- Provision of improved handout materials and promotional materials to the HMRC advisors (mentioned by Children's Centre managers and staff and HMRC advisors)

In addition, various suggestions were made for ways in which the initiative could be developed beyond its original form if funding and resources could be increased and/or data security restrictions could be altered. These included:

- More frequent visits from HMRC advisors, potentially once a fortnight (mentioned by all)
- An extension of the advisor role to a full-time outreach role that would incorporate a wider range of Children's Centres as well as alternative venues, such as Jobcentres (mentioned by HMRC advisors)
- Equipping the advisors to process applications, renewals and updates on the spot (mentioned by customers and advisors)⁸
- Joining-up delivery of advice with Jobcentre Plus, employment agencies, job clubs and other services to target relevant customers and offer a comprehensive financial advice service (mentioned by all)
- Collection of customer feedback with reports to centre managers (mentioned by centre managers)

⁸ Although as previously mentioned it may be argued that allowing advisors to administer such processes on-the-spot may put at risk the current informality and resulting approachability of the service that currently allows the HMRC advisors to engage well with hard-to-reach customers.

5 Appendix

5.1 Recruitment Letters

5.2 Recruitment Screeners

5.3 Discussion Guides

5.1 Recruitment Letters

A) Customer Letter

Dear ...,

Research into the tax credits advice and support being offered in Children's Centres

I am writing to ask for your help with an important piece of research for HM Revenue & Customs (HMRC, the Government department responsible for administering tax credits) on the ongoing initiative where HMRC advisors provide advice and support on tax credits in Children's Centres.

I understand you met a HM Revenue & Customs advisor at your local Children's Centre earlier this year which resulted in you having a one-to-one discussion with them. During this discussion you agreed to being recontacted to participate in research about the advice and support you received.

GfK NOP, an independent research agency, is now carrying out research to understand how the HM Revenue and Customs advice service in Children's Centres is working. We would very much like to hear your views on the service you received and find out whether the discussion you had was helpful to you.

GfK NOP will be carrying out interviews in your area during December 2009 and January 2010. Each interview will last 1 hour and can take place in a location suitable to you such as your home. If you would like to take part, please contact GfK NOP in one of the following ways:

- Text _____ and we will get in touch
- Call _____ to leave your number and we will get in touch
- Email _____ .com
- Write to _____.

GfK NOP will maintain the confidentiality of all those participating in the research and in line with the Data Protection Act they will not link your name with any of the information you give. HMRC will not know what information you have personally provided.

The research is very important to HM Revenue & Customs and we hope you are able to take part. All those who take part will receive £35 as a thank you for their help. If you have any questions, please contact _____ at **GfK NOP** on ____ (____.com) or me, _____ at HMRC on _____ (____.gov.uk).

Yours sincerely,

Megan Gray
Research Officer, HM Revenue and Customs

B) Children's Centre Letter

Dear ...,

Research into how giving advice and support on Tax Credits in Children's Centres can help people who claim Tax Credits

I am writing to ask for your help with an important piece of research for HM Revenue & Customs (HMRC, the Government department responsible for administering tax credits) on the ongoing initiative where HMRC advisors provide advice and support on tax credits in Children's Centres.

As you know, the HMRC initiative is running in 101 selected Children's Centres including your centre, The ... Centre and we are keen to find out how well this is going and the extent to which it is meeting its objectives. We would like to explore the views of everyone involved including:

- Children's Centre managers and staff;
- Families receiving tax credits advice and support in the Children's Centres; and
- HMRC advisors delivering the initiative in Children's Centres.

HMRC has asked GfK NOP, an independent research agency, to carry out the next stage of this research. This stage will consist of three parts; interviews with selected centres' staff (including senior managers); interviews and discussion groups with parents in these centres who have received advice and support from HMRC advisors there and finally, workshops with all HMRC advisors working in the Children's Centres on this initiative. The ... Centre has been selected to take part in this stage of the research.

Therefore, GfK NOP would like to carry out an in-depth face-to-face interview with you, as Centre Manager, or another senior member of staff who is overseeing the work of the HMRC advisors in your Children's Centre. They would also like to have a group discussion with up to three other members of your staff who work regularly at The ... Centre and have had contact with the HMRC advisors and parents using the service. The research will provide you and your colleagues with an opportunity to have your say and tell us how well you think the initiative is currently working. GfK NOP will maintain the confidentiality of all those participating in the research and, in line with the Data Protection Act, will not link your name with any of the information you give. HMRC will not know what information you have personally provided.

In the next few weeks, GfK NOP will contact you by phone to ask if you are willing to participate in the research and to organise interviews with you and your staff (preferably all interviews will take place on the same day). If you have any questions in the meantime, please contact _____ at **GfK NOP** on _____ (_____.com) or myself at HMRC on _____ (_____.gov.uk).

Yours sincerely,

Megan Gray
Research Officer, HM Revenue and Customs

C) Advisor Letter

Dear ... ,

Research into how giving advice and support on Tax Credits in Children's Centres can help people who claim Tax Credits

I am writing to ask for your help with an important piece of research for HM Revenue & Customs (HMRC) on the ongoing initiative where HMRC advisors, like yourself, provide help and support on tax credits in Children's Centres.

As you know the HMRC initiative is running in 101 selected Children's Centres and we are keen to find out how well the initiative is going, the extent to which it is meeting its objectives and how it has progressed since the last internal assessment of the initiative, carried out in August 2009. At this stage of the research we would like to explore the views and experiences of everyone involved including:

- HMRC advisors delivering the initiative in Children's Centres;
- The centre manager and staff working at the Children's Centres; and
- Families who receive tax credits advice and support in the centres.

Sixteen Children's centres have been selected to take part in this stage of the research. GfK NOP, an independent research agency, will be carrying out interviews and discussion groups with both the selected centre's staff and parent's who have received the HMRC service at these centres. All HMRC advisors working in the sixteen centres have previously been notified of this stage of the research due to commence in January 2010.

We also wish to talk to all HMRC advisors currently working in all the Children's Centres taking part in the initiative. As you are one of the HMRC advisors working in Children Centre's in ..., I would be grateful for your help. This will involve taking part in a focus group discussion, with other HMRC advisors in your location, lasting approximately two hours. The discussion will be run by GfK NOP who will ensure the confidentiality of all participants in the research and in line with the Data Protection Act they will not link your name with any of the information you give. HMRC will not know what information you have personally provided.

The focus group will take place at ... Please contact _____ at **GfK NOP** on ____ or via email at _____ to confirm whether you are able to attend by **Friday 27th November 2009**. If, in the meantime, you have any further queries please do not hesitate to contact either myself at KAI or _____ at GfK NOP at any time.

With best wishes,

Megan Gray

Research Officer, HM Revenue and Customs

5.2 Recruitment Screeners

A) Customers

Respondents Name: _____

Time of Group/Depth: _____

Date of Group/Depth: _____

Group/Depth No.: _____

Children's Centre name: _____



Good morning/afternoon/evening. My name is _____ and I am calling from Criteria Fieldwork. We are working with GfK NOP to carry out some research for HM Revenue & Customs.

The research is to evaluate the tax credits advice service which HMRC advisors have been offering in Children's Centres. I understand you expressed an interest in taking part in this research.

We are organising the research interviews on behalf of GfK NOP and are ringing to see if you are still interested and available to take part?

Ask to potential depth participants only:

The research will be a one-to-one interview lasting for about an hour and could take place at your home or somewhere else convenient for you such as your local Children's Centre. Your involvement is very important to us and therefore GfK NOP would like to offer participants £35 as a thank-you for their help.

Ask to potential focus group participants only:

The focus group will take place in the evening at a local venue (tbc) and will last 1½ hours. The focus group will take the form of an informal discussion with about 7 other people who have also received advice about tax credits from a HMRC advisor in a Children's Centre. Your involvement is very important to us and therefore GfK NOP would like to offer participants £35 as a thank-you for their help.

Ask all respondents:

If you are still interested in taking part, it would be great to book you in for the research and confirm all your details so we can send you an official invitation to take part: this shouldn't take longer than 5 minutes...

Interview Details:

Ask Q1 to depth interview respondents only:

Q1a Location of the research preferred by the respondent:

- Their home 1
- Other (write in): _____ 2

Q1b Interview location:

Address 1: _____

Address 2: _____

Address 3: _____

City: _____

Postcode: _____

Q1c Useful info on how to find the location (if relevant):

Q1d Date of Visit: ____ / ____ / ____

Q1e Time: ____ : ____ am/pm

Ask Q2 to group respondents only:



Q2 The focus group will take place on <insert date>, will last for a maximum of 2 hours between <insert times> at <insert venue>. Would you be available and able to take part?

- Yes 1
- No 2 Thank and inform respondent that we will get back to them if other dates become available for them to participate

Ask Q3 to all respondents:

Q3a Unfortunately it will not be possible for your children to be present during the interview/ group discussion (ask where appropriate). Would you be able to arrange for someone else to look after your child(ren) whilst you take part?

- Yes 1
- No 2 Thank and inform respondent that we will get back to them if other dates become available for them to participate

Recruiter note: The incentive has been increased to £35 to include childcare costs. If respondent enquires about additional money for childcare, please inform them that childcare has been accounted for in their incentive.



OCCUPATION/INDUSTRY EXCLUSIONS

Q4 Thinking about the following occupations, can you tell me which, if any:

- a) You currently work in or have worked in the past?
- b) Any member of your family or close friends currently work in?

Read out:	a)	b)
Advertising	X	X
Market Research	X	X
Public Relations	X	X
Journalism	X	X
Marketing	X	X
Central government	X	X
Local government	X	X
Any public sector organisation involved in		
The provision of benefits (any kind)	X	X
<hr/>		
None of the above	0	0

If yes to any responses above the line, close interview

All to code none of the above at Q4a and Q4b

Q4c Do you intend to work in any of those occupations in the next 6 months?

Yes	X	Close
No	2	Continue

**INVITE TO PARTICIPATE AND RECORD FULL DETAILS FOR INVITATION
CORRESPONDENCE**

RESPONDENT'S DETAILS (PLEASE COMPLETE IN BLOCK CAPITALS)

Title: Mr/ Mrs/ Miss/ Ms/ Other: _____

First name: _____

Surname: _____

EMAIL ADDRESS: □□□□□□□□□□□□□□□□□□□□□□

□□□□□□□□□□□□□□□□□□□□□□□□

Mobile Number: □□□□□□□□□□

House Number/Name: _____

Street: _____

Town/City: _____

Postcode: □□□□ □□□

Telephone Number (Home):

□□□□□□□□□□

Telephone Number (Work):

□□□□□□□□□□

METHOD OF SENDING INVITATION

PLEASE RECORD IN FULL (MAY MULTICODE)

Post 1

Email 2

Fax: 3

(write in number: _____)

Other: _____ 4

CHECKLIST: PLEASE ENSURE YOU HAVE DONE ALL OF THE FOLLOWING BEFORE CLOSING	INTERVIEWERS DECLARATION
<p>Have you? (please circle once completed)</p> <p>Re-confirmed time and date of group/depth? 1</p> <p>Given venue details & directions? 2</p> <p>Given Criteria's telephone number (020 7431 4399)? 3</p> <p>Reconfirmed incentive amount? 4</p> <p>Recorded mobile number & email address? (where applicable) 5</p> <p>Explained invitation & directions procedure? 6</p>	<p>This interview was conducted in accordance with the Market Research Code of Conduct. The respondent is not a relative or friend of mine.</p> <p>Face to Face 1</p> <p>Telephone 2</p> <p>Street 3</p> <p>Door to Door 4</p> <p>Interviewer's name: _____</p> <p>Interviewer's signature: _____</p> <p>Date: _____ 2008</p>

B) Children's Centres

Lead Respondent's Name: _____



Name of Children's Centre:

Good morning/afternoon/evening. My name is _____ and I am calling from Criteria Fieldwork. We are working with GfK NOP to carry out some research for HM Revenue & Customs.

The research is to evaluate the current tax credit advice service HMRC advisors are offering in some Children's Centres.

Megan Gray from HMRC sent you a letter in the last couple of weeks requesting your assistance in some forthcoming research to assess this service. As one of a number of Children's Centres that has been involved in this HMRC pilot, GfK NOP would really appreciate the opportunity to find out your views and opinions on the current HMRC service running in your Children's centre.

We are organising the research interviews on behalf of GfK NOP and would like to see if you, or another senior member of staff involved in overseeing the work of the HMRC advisors, are available to take part in a one-to-one interview. We would also like to know if some of your staff who work regularly with the HMRC advisors and parents using the service may also be able to spare some time to take part in the research.

The interview with yourself, or another senior member of staff, would take place at your Children's Centre on a date convenient for you and last about an hour. As suggested, it would also be really helpful as part of this research for GfK NOP to speak to up to 3 other key members of your staff (on the same day if possible). This would take the form of an informal group discussion and would last about an hour and a half.

Do you have 5 minutes now for me to explain a bit more and see if we can arrange a suitable date for a researcher to visit you?



Interview Details:

Senior member of staff involved in HMRC pilot at Children’s Centre to take part in the interview:

Q1a Name: _____

Q1b Job title: _____

Q1c Date of Visit: ____ / ____ / ____

Q1d Time: ____ : ____ am/pm

Q1e Location at the Children’s Centre/ special info on how to find lead respondent on the day?

Q1d Email address to send written confirmation of appointment details:

□□□□□□□□□□□□□□□□□□□□
@□□□□□□□□□□□□□□□□□□□□

Q1e Confirm best contact telephone numbers for the respondent:

Direct Line: □□□□□□□□□□

Alternative number

(e.g. mobile/ switchboard): □□□□□□□□□□

Q2 As I mentioned it would be very helpful to set up an informal discussion with up to 3 of your staff who have had contact with the HMRC advisors and the parents using the service to explore their views on the HMRC tax credit advice service. Would you be able to discuss this opportunity with your staff please to see if there are any staff members willing to take part in such a discussion? If so, we would like to find a suitable time for this discussion group to take place (ideally on the same day the researcher conducts the interview with you/the senior staff member). The research team is keen to be as flexible as possible to work around your schedules – it may be possible to conduct this discussion early in the morning/or in the evening and also on the day before or after they meet you/the senior staff member if this fits better into your diaries.

If it's OK with you I will give you a call in a couple of days to see if we can arrange a time for the staff interview and take the details of the participants. If you prefer, you can always drop me an email. We would like to contact staff members directly closer to the time to remind them of the time and date of the interview.

Recruiter note: If a different structure was thought to be more appropriate in a particular Centre (e.g. if the contact suggested carrying out a single focus group or two triads, etc. for reasons of convenience), recruiters should feed back to GfK NOP who will provide guidance. Also if it is a small Children's Centre then there may be fewer than 3 appropriate contacts to have a separate discussion.

PTO to record details of this discussion session

Details of subordinate discussion:

Q2a Date of Visit: _____ / _____ / _____

Q2b Time: ____ : ____ am/pm

Q2c Location at the Children's Centre/ special info on how to find lead respondent on the day?

Q2d Participant details:

Name of respondent 1: _____

Job title of respondent 1: _____

Name of respondent 2: _____

Job title of respondent 2: _____

Name of respondent 3: _____

Job title of respondent 3: _____

Q2e Email address to send written confirmation of appointment details (can be lead respondent to forward on):

□□□□□□□□□□□□□□□□□□□□□□ @□□□□□□□□□□□□□□□□□□□□□□

Q2f Email address of respondent 1:

□□□□□□□□□□□□□□□□□□□□□□
@□□□□□□□□□□□□□□□□□□□□□□

Q2g Confirm best contact telephone number for respondent 1:

Direct Line: □□□□□□□□□□

Q2h Email address of respondent 2:

□□□□□□□□□□□□□□□□□□□□□□
@□□□□□□□□□□□□□□□□□□□□□□

Q2i Confirm best contact telephone number for respondent 2:

Direct Line: □□□□□□□□□□

Q2j Email address of respondent 3:

□□□□□□□□□□□□□□□□□□□□□□
@□□□□□□□□□□□□□□□□□□□□□□

Q2k Confirm best contact telephone number for respondent 3:

Direct Line: □□□□□□□□□□

Q2f Interviewer notes (if any):

Interviewer's name:

Interviewer's signature:

Date: _____

5.3 Discussion Guides & Materials

A) Customers

CHILDREN'S CENTRES / HMRC INITIATIVE CUSTOMERS

OBJECTIVE

To explore the opinions and experiences of customers who have accessed the different kinds of support offered by the initiative and examine how their experiences relate to characteristics such as ethnic background, basic skills needs and previous experience of the tax system.

1. INTRODUCTION 10mins

(Aim: to introduce the research and get to know the respondent and their situation)

Moderator

- Thank respondents for taking part in the research, introduce self and GfK NOP
- Interview will last 1 hour, explain purpose of research:
 - > *We are carrying out research for HM Revenue & Customs to find out about the contact you have had with their advisors in Children's Centres and to understand how helpful this has been to you.*
- Reassure re: confidentiality, recording and MRS Code of Conduct
- Explain importance of being able to say what they think, no right or wrong answers, need for honesty, validity of opinions, any questions?

Respondent

- Name, family, work situation
- Tell me about your average day – what happens?
- Tell me about the area you live in – likes / dislikes?
- Thinking about your financial situation:
 - > How do you feel about this at the moment?
 - > How has it changed over the years?
 - > What makes you worry about money / what reassures you?
- Who takes responsibility for money in your household?

- How do you manage your money?
 - > Presence of bank account / savings
 - > How do you control how much you spend?

2. USE OF CHILDREN'S CENTRE **5mins**

(Aim: to explore the respondent's use of the children's centre and the various services accessed)

- When / why did you start using the Children's Centre?
- What services do you use it for?
 - > *Show Card A:*
 - Childcare, nursery education, crèche or toddler group
 - Healthcare services (advice on healthy eating, smoking, contraception, etc.)
 - Family or parenting services (e.g. advice on parenting skills)
 - Financial advice or support (e.g. around benefits or tax credits)
 - Employment advice or support (e.g. advice on applying for jobs)
 - Education courses or training (e.g. improving reading, writing, numeracy, IT skills)
 - Social contact (e.g. meeting friends or other parents)
- Thinking about the services you have accessed:
 - > Which have been most useful to you?
 - > What makes a good Children's Centre service?
- How appropriate is it for tax credits advice / support to be offered in a Children's Centre?

3. TAX CREDITS KNOWLEDGE AND NEED FOR SUPPORT **5mins**

(Aim: to determine customer's previous knowledge of tax credits and their need and awareness of the support available)

- Before meeting the HMRC advisor at the Children's Centre, were you claiming tax credits?
 - > If yes, before talking to the advisor:
 - How would you describe your knowledge of the tax credits system?
 - What was your experience of claiming tax credits like before talking to the advisor?
 - How well do you think you understood the tax credits system?
 - How confident were you that you were receiving the correct award?

- How confident were you that you knew your responsibilities for reporting changes in circumstances?
- Where had you gone for advice / support on tax credits?
- > If no, before talking to the advisor:
 - What did you know about tax credits?
 - Why had you not applied for tax credits?

4. INTERACTION WITH HMRC INITIATIVE **20mins**

(Aim: to investigate awareness of the HMRC intervention, how they were introduced to it and views of their contact with the advisor)

Moderator: ask one-to-one customers only...

Awareness and expectations

- I understand you have made use of the tax credits advice service offered by HM Revenue & Customs at the Children's Centre:
 - > How did you find out that this service was available?
 - > What did you first think when you found out about it?
 - > What advice / support did you require?
 - > Where else had you looked for advice / support?
 - > Did you have any concerns about speaking to the advisor?
 - > How confident were you that the HMRC service would meet your needs?
 - > What did you hope to get from the service?

Making an appointment

- What happened next:
 - > Who did you make contact with?
 - > How did you arrange an appointment?
 - > How long did this take?
 - > How satisfied were you with this process?
 - > How could it be improved?

Moderator: ask group customers only...

- Why did you attend the group session where you met the HMRC advisor?
- Did you know the HMRC advisor was going to be there that day?
 - > If yes:

- How did you find out that the tax advice was being given at the group?
- What were you told about the service before attending?
- Why did you decide to attend the group?
- What did you think you were going to find out?
- Had you looked for tax credit advice / support before? Where?
- > If no:
 - What were you told about the service when you first arrived?
 - How clear was the advisor's role?
 - How did you feel about having the HMRC advisors in the group session when you first arrived? Did your view change during the session?
 - Did you speak to the advisor about your queries – what prompted you to do this?
 - Had you looked for tax credit advice / support before? Where?

Moderator: ask all customers...

Meeting the HMRC advisor

- What happened during your time with the advisor?
- What did you think of the HMRC advisor?
 - > What were they like?
 - > How much confidence did you have in them?
 - > How comfortable did they make you feel?
- What questions did you have for the HMRC advisor?
 - > How were these addressed?
 - > How useful were their answers?
- What advice / support did the HMRC advisor give you?
 - > How clear was this?
 - > How useful was this?
 - > What could they have done better?
- How did you feel after the session?
- Overall:
 - > What did you like / not like about the session?
 - > What did you get out of the session?
 - > How could the session have been improved?
 - > Would you have preferred to receive the information another way? (for example, if received in group session would they have preferred a one-to-one and vice versa)

- Have you met the HMRC advisor since this session?
 - > If yes: ask about subsequent sessions as above
 - > If no: why not / how useful would this have been?
 - > Do you think contact with the advisor in the future would be useful for you?

5. OUTCOME **15mins**

(Aim: to investigate the respondent's perceptions of the outcome of their interaction with the HMRC intervention, their satisfaction with it and their view of how it could be delivered better)

- What action did you take after the session?
 - > What was the result of this action?
 - > What impact did the advice and support provided by the HMRC advisor have on the action you took?
- To what extent did the session help you to understand tax credits better?
 - > How confident do you feel in engaging with the tax credits system having received this advice?
 - > Has the service changed your impression of HMRC/tax credits?
 - > Do you feel you know more about tax credits and your entitlement because of the help you got from the advisor?
 - > Do you feel confident that you know when and why to contact HMRC about a change in your circumstances?
 - Do you feel more confident about this than before you spoke to the HMRC advisor?
- *Moderator, ask customers who were not receiving tax credits prior to meeting the advisor...*
 - > Where do you think you would have found out about your tax credits entitlement if the HMRC advisor had not attended the Children's Centre?
 - > To what extent did the advice you received help you in completing the tax credits claim form?
- Overall:
 - > What have been the benefits to you of the advice you received from HMRC?
 - > How satisfied are you with the HMRC advice service?
 - > Do you think you would have received this advice if the HMRC advisor had not attended the children's centre?
 - > Do you think this is a good way of HMRC providing advice and support to their customers?
 - > What improvements would you make to the HMRC advice service?

- What have you told other people about the HMRC advice service?
- What would you tell someone who was:
 - > In need of advice on tax credits?
 - > Not claiming tax credits but you thought may be entitled?
 - > Where would you advise them to go for advice and support?
- Please complete the following sentence:
 - > *Show Card B:*
 - “In my view, the HMRC advice service in Children's Centres is...”

6. SUMMARY

5mins

(Aim: to check for any additional comments and bring the interview to an end)

- Are there any aspects of the HMRC advice service that you would like to discuss further?
- Is there anything we have not covered that you would like to comment on?
- What reasons would you give for:
 - > Continuing the HMRC advice service in Children's Centres?
 - > Discontinuing the HMRC advice service in Children's Centres?

THANK & CLOSE

B) Children's Centres

CHILDREN'S CENTRE STAFF

OBJECTIVES

To explore the involvement of Children's Centre staff in the initiative and their role in delivering advice and information about tax credits to families.

To investigate the views of Children's Centre staff of the initiative, how beneficial it is to their visitors and how it could be improved.

Guide to be used for both Centre Managers and Staff. Depth interviews will last 1 hour, triads will last 1½ hours.

1. INTRODUCTION 5/10mins

(Aim: to introduce the research and get to know the respondent and the Centre they work in)

Moderator

- Thank respondents for taking part in the research, introduce self and GfK NOP
- Interview will last 1 hour / triad will last 1½ hours, explain purpose of research:
 - > *We are carrying out research for HM Revenue & Customs to find out your views of the tax credit advice service currently being delivered in the Centre and to understand your involvement with this.*
- Reassure re: confidentiality, recording and MRS Code of Conduct
- Explain importance of being able to say what they think, no right or wrong answers, need for honesty, validity of opinions, any questions?

Respondent

- Name, role, length of time at Centre / in post, previous career
- Tell me about the Centre:
 - > What services do you offer?
 - *Show Card A:*
 - Childcare, nursery education, crèche or toddler group
 - Healthcare services (advice on healthy eating, smoking, contraception, etc.)
 - Family or parenting services (e.g. advice on parenting skills)
 - Financial advice or support (e.g. around benefits or tax credits)

- Employment advice or support (e.g. advice on applying for jobs)
- Education courses or training (e.g. improving reading, writing, numeracy, IT skills)
- Social contact (e.g. meeting friends or other parents)
- > What kind of people visit?
- > Tell me about an average day at the Centre – what happens?
- What is your role in the children's centre/what are your main duties?

2. AWARENESS & OVERALL VIEWS OF INITIATIVE **10/15mins**

(Aim: to explore staff awareness of the pilot and the way it is delivered)

- How does the HMRC tax credits advice service work in this Centre?
 - > Who delivers it / who are your HMRC advisors?
 - > How long has it been up and running
 - > How often do they visit?
 - > How do they work with you?
 - > What kind of advice do they deliver to families?
- How well informed do you feel about the service?
 - > How has this information been communicated to you?
 - > What aspects of it would you like to know more about?
- Overall, what are your views of the pilot?
 - > How well is it running at the moment – positive / negative views?
 - > How useful do you think the service is?
 - > What impact has it had on Centre visitors?
 - > What impact has it had on you as a member of staff?
 - > What impact has it had on the day-to-day running of the centre?

3. DELIVERY OF THE INITIATIVE
10/15mins

(Aim: to explore staff involvement with the pilot and the impact of this)

- How is the tax credits service delivered in your centre?
 - > Spontaneous then prompt:
 - Appointments
 - Group sessions
 - Presentations
 - Attendance to family fun days
 - Other
 - > In your view, which method(s) work well and which do not?
 - > Which methods do you think families are more receptive to?
 - > Which methods are less successful?
 - > Do different visitors prefer different methods (e.g. due to ethnicity, income level, social skills, etc.)
 - > How could delivery of the service be improved?
- In what ways have you been involved in the HMRC service?
 - > Prompt using *Show Card C* if necessary:
 - Helping to set-up the initiative
 - Supporting HMRC advisors
 - Making space for HMRC advisors in the Centre
 - Setting up appointments with HMRC advisors
 - Helping HMRC advisors deliver tax credit advice
 - Delivering tax credit advice to families personally
 - Answering families' questions about tax credits
 - Receiving help yourself about your tax credits claim
 - > How were you involved in each of these?
- What impact has the HMRC service had on your role?
 - > How does it fit with your role in the children's centre?
 - > How has it affected your relationship with families?
 - > How do you feel about this?
- To what extent are you now able to offer tax credit advice to families?
 - > How has this worked?

- > How comfortable do you feel with this
- To what extent does the HMRC service join up with other services offered in the Centre?
- What impact has the HMRC service had on the Centre as a whole?

4. RELATIONSHIP WITH HMRC ADVISORS **15/20mins**

(Aim: to investigate staff views of the HMRC advisors and the relationship that has developed between them)

- Who are the HMRC advisors visiting this centre / what do you know about them?
 - > How well do you work with them?
 - > How well do you get on with them?
- How would you describe your relationship with the HMRC advisors visiting the Centre?
 - > *Show Card D – please select the image(s) that best describes your relationship with the HMRC advisors you have come into contact with*
 - > Why did you choose this image?
 - > What does it say about your relationship?
- How much confidence do you have in them?
- How does working with the advisors impact on your role?
- How does working with the advisors impact on your relationship with customers?
- *Where staff are supervising HMRC advisors:*
 - > How much time do you spend overseeing the work of HMRC advisors?
 - > How does this affect your other duties?
- To what extent do advisors listen to your requests and take them on board?
- How could your relationship with the HMRC advisors be improved / developed?

5. IMPACT OF INITIATIVE ON FAMILIES **15/20mins**

(Aim: to investigate staff perceptions of customer needs and the extent to which the pilot has answered these)

- Overall, what are the main needs of your families regarding tax credits?
- To what extent is the HMRC service meeting these (tax credits) needs at present?
 - > In order to meet families' needs:
 - What kind of advice needs to be delivered
 - How should the advice be delivered?

- > What could be done to ensure that it does meet these needs?
- What do you think families want from the HMRC service?
 - > How far is it delivering this?
- What feedback have you had from families about the service?
 - > What stories have you heard?
 - > What positive / negative responses have you received?
 - > What outcome has the advice had for them?
 - > What impact has the advice had on their lives?
 - > Overall, how useful do customers find the service?
- What impact has the service had on your families?
- How do you think the service is improving families' knowledge and awareness of tax credits?
- How do you think the service is ensuring families get what they are entitled to?
 - > Are more families becoming aware they are entitled to tax credits?
 - > Are more families reporting the right information at the right time?
- To what extent are families sharing the tax advice / information between themselves?
- Overall, what could be done to improve / develop the HMRC advice service?

6. SUGGESTIONS & IMPROVEMENTS 5/10mins

(Aim: to summarise and further explores ideas for developing the service, to check for any additional comments and bring the interview to an end)

- What suggestions would you make for how the HMRC advice service could best be delivered in future?
- Are there any aspects of the HMRC advice service that you would like to discuss further?
- Is there anything we have not covered that you would like to comment on?
- What reasons would you give for:
 - > Continuing the HMRC advice service in Children's Centres?
 - > Discontinuing the HMRC advice service in Children's Centres?

THANK & CLOSE

C) Advisors

HMRC ADVISORS

OBJECTIVES

Explore the range of activities undertaken by HMRC advisors who have delivered advice at Children's Centres and examine the similarities and differences between Centres.

Explore HMRC advisors' views of how the initiative is working in the Children's Centres and how it can be improved.

Explore HMRC advisors' relationships with Children's Centre staff and visitors

1. INTRODUCTION 10mins

(Aim: to introduce the research and get to know the respondents and their role in the outreach initiative)

Moderator

- Thank respondents for taking part in the research, introduce self and GfK NOP
- Workshop will last 3 hours, explain purpose of research:
 - > *We are carrying out research for HMRC's Knowledge, Analysis and Intelligence unit to review how you think the 'Outreach through Children's Centres' initiative has gone so far and discuss your views on how it might be developed in the future.*
- Reassure re: confidentiality, recording and MRS Code of Conduct
- Explain importance of being able to say what they think, no right or wrong answers, need for honesty, validity of opinions, any questions?

Respondent

- Name, job title, role / responsibilities
- Involvement with 'Outreach through Children's Centres'
 - > What kind of responsibilities do you have for this work?
 - > How long have you been involved?
 - > Which centres do you cover?

2. OVERALL VIEWS OF OUTREACH INITIATIVE 20mins

(Aim: to explore advisors' overall views of the initiative and the extent to which it has met their expectations)

- *Moderator: 'before and after exercise'. Give each respondent yellow and pink post-its:*
 - > *Yellow post-its. Please think back to when you first heard about the outreach initiative. What were your views of it? Write one on each post-it.*
 - > *Pink post-its. What are your views of the outreach initiative now? Write one on each post-it.*
- *Advisors to stick post-its on wall / flipchart in two sets: before / after. Group to gather round and discuss before / after responses in turn, as below:*
 - > Before:
 - Discuss each post-it (grouping them together where similar)
 - What was your overall view of the outreach initiative at the time?
 - What did you like / not like about the idea?
 - What did you hope the outcome would be?
 - What did you expect the outcome to be?
 - Why did you decide to volunteer to be involved in it?
 - > After:
 - Discuss each post-it (grouping them together where similar)
 - What is your overall view of the initiative at the moment?
 - What has worked well / not worked well?
 - How would you describe the outcome of the initiative at this stage?
 - How do you feel about being involved in the initiative at the moment?
- *Group to sit down and summarise current views:*
 - > How well is the initiative running at the moment?
 - > What impact has it had on Children's Centre customers?
 - > What impact has it had on HMRC customers more widely (i.e. beyond Children's Centres)
 - > What impact has it had on HMRC's reputation (specifically in relation to tax credits)?
 - > What impact has it had on you as advisors?

3. DELIVERY OF THE OUTREACH INITIATIVE **30mins**

(Aim: to understand how the initiative is being delivered in each location and the similarities / differences of them)

- *Moderator: 'delivery exercise'. Split team into pairs / groups according to Centres worked in (where advisors work in different Centres with different colleagues, break out as they see appropriate). Each team to document:*
 - > *How the outreach initiative is delivered in each Centre*
 - > *What works well and what does not*
- *In doing so, teams to consider the following items (Show Card E):*
 - > *How advice / information is delivered*
 - > *Frequency of visits (moderator - this should be once a month for 2½ hours in each case)*
 - > *Communication with Centre Manager / staff*
 - > *Continuing support for customers*
 - > *Wider dissemination of advice / information via customers / Centre staff*
- *Teams to reconvene and discuss answers*
- What similarities / differences are there between Centres?
 - > What are the reasons for this?
 - > Do different Centres require different approaches?
 - > What are the advantages / disadvantages of the way things are done at present?
- What works well and what does not?
 - > Which methods do you believe customers are most receptive to?
 - > Which methods are less successful?
- Do you think the service is improving customer knowledge?
 - > In what ways do you think the initiative has improved customer knowledge of the tax credits system?
 - > How has the initiative affected customer awareness of tax credits?
 - > How has the initiative affected the level of error made by the customers you have had contact with?
- How could delivery of advice / information in Children's Centres be improved for the future?

4. RELATIONSHIP WITH CHILDREN'S CENTRES 25mins

(Aim: to investigate advisors' relationships with staff in Children's Centres and the impact of this on the initiative)

- What kind of relationship do you have with Children's Centre managers / staff?
 - > What makes for a good working relationship with Children's Centre managers / staff?

- > How do you go about creating a good working relationship?
- > What do you need from the Children's Centre managers / staff for this to happen?
- > What impact does your relationship with the Children's Centre managers / staff have on your ability to deliver a good service in that Centre?
- How do you work with the Children's Centre managers / staff?
 - > On a day-to-day basis
 - > What contact do you have with them?
 - > How supportive are they?
 - > To what extent do you involve them in delivering information and advice to customers?
 - > Overall, what words would you use to describe your relationship with the Children's Centre managers / staff?
 - > *Moderator: 'relationship exercise'. Show Card D. For each Centre visited, relevant advisors to agree on the image(s) that best describes their relationship with a) the Centre Manager and b) the Centre staff:*
 - *Why did you choose this image?*
 - *What does it say about your relationship?*
- Are there Centres where the relationship with managers / staff is stronger / weaker?
 - > Why is this?
 - > What makes for a strong relationship?
 - > What would improve the weaker relationships?
- What other relationships are important to delivery of the outreach initiative?
 - > How well do these work at present?
 - > How could they be improved?

COMFORT BREAK (10mins)

5. CUSTOMER NEEDS & IMPACT OF INITIATIVE **25mins**

(Aim: to investigate advisor's relationships with customers and perceptions of customer needs and the success with which they are responding to these)

- How do well do you think customers respond to you?
 - > What have been the challenges here?
 - > How have relationships with customers developed over time?
 - > How do you go about creating a good rapport with customers?

- > Do you need to change your approach for different customers and if so how?
- > Are their centres where the relationship with customers is stronger / weaker? Why?
- > How could the weaker relationships be improved?
- What are the main needs of the Children's Centre customers you see with regards to tax credits?
 - > Overall, how well do you think you are meeting these needs?
 - > What else is needed to meet them?
- What are the most common queries you receive from Children's Centre customers?
 - > How do you deal with these?
 - > How well are you able to respond?
 - > What would help you to respond better?
- Overall, what do you think customers want from this HMRC tax credits service?
 - > How far is it delivering this?
- How able are you to deliver advice / information in the way you would like?
 - > What enables you to deliver advice / information in the way you would like?
 - > What prevents you from delivering advice / information in the way you would like?
- How has the pilot initiative affected customers' understanding of the tax credits system?
- What feedback have you had from customers about the initiative?
 - > What stories have you heard?
 - > What positive / negative responses have you received?
 - > What outcome has the advice had for them?
 - > What impact has the advice had on their lives?
 - > Overall, how useful do you think the initiative is for customers?
- To what extent are customers sharing the tax advice / information between themselves?
- To what extent are Children's Centre managers / staff sharing advice / information with customers?
- Overall, what could be done to improve / develop the HMRC advice service?
- How does the initiative compare to previous approaches that have been used to deliver this information?

6. MEETING THE OBJECTIVES **20mins**

(Aim: to understand how far advisors believe the objectives are being met and explore supporting evidence)

- *Moderator: 'objectives exercise'. Split group into teams. Give each team an objectives sheet (Show Card F) and ask them to discuss and write down answers to the following:*

- > *Looking at the overall objectives for this initiative -*
 - *Do you think they are being met at the moment?*
 - *What gives you this impression?*
- > *Teams to reconvene and discuss answers*

7. SUGGESTIONS & IMPROVEMENTS **30mins**

(Aim: to summarise and further explore ideas for developing the service, to check for any additional comments and bring the interview to an end)

- What suggestions would you make for how the HMRC advice service could best be delivered in future?
 - > What works well at the moment?
 - > What needs to be done differently?
 - > What lessons from individual Centres can be transferred to others?
- *Moderator: 'development' exercise. Give each respondent post-its. Based on the discussion today, what could be done to develop and improve the outreach initiative? Write one idea on each post-it. Advisors to stick post-its on wall / flipchart. Moderator to lead discussion, grouping post-its into categories.*

8. SUMMARY **10mins**

(Aim: to summarise and discuss any outstanding issues)

- Are there any aspects of the HMRC advice service that you would like to discuss further?
- Is there anything we have not covered that you would like to comment on?
- What reasons would you give for:
 - > Continuing the HMRC advice service in Children's Centres?
 - > Discontinuing the HMRC advice service in Children's Centres?

THANK & CLOSE