

This is a repository copy of *Customer views on service delivery in the Child Support Agency*.

White Rose Research Online URL for this paper:
<https://eprints.whiterose.ac.uk/73401/>

Monograph:

Hutton, S, Carlisle, J and Corden, A (1998) *Customer views on service delivery in the Child Support Agency*. Research Report. Department of Social Security Research Report, No. 74 . The Stationery Office , London.

Reuse

Items deposited in White Rose Research Online are protected by copyright, with all rights reserved unless indicated otherwise. They may be downloaded and/or printed for private study, or other acts as permitted by national copyright laws. The publisher or other rights holders may allow further reproduction and re-use of the full text version. This is indicated by the licence information on the White Rose Research Online record for the item.

Takedown

If you consider content in White Rose Research Online to be in breach of UK law, please notify us by emailing eprints@whiterose.ac.uk including the URL of the record and the reason for the withdrawal request.

DEPARTMENT OF SOCIAL SECURITY

RESEARCH REPORT No. 74

CUSTOMER VIEWS ON SERVICE DELIVERY IN THE CHILD SUPPORT AGENCY

Sandra Hutton,
Jane Carlisle
and Anne Corden

A report of research carried out
by the Social Policy Research Unit at the University of York
on behalf of the Department of Social Security

London: The Stationery Office

© Crown copyright 1998. Published for the Department of Social Security under licence from the Controller of Her Majesty's Stationery Office.

Applications for reproduction should be made in writing to The Copyright Unit, Her Majesty's Stationery Office, St. Clements House, 2-16 Colegate, Norwich NR3 1BQ.

First published 1998

ISBN 0 11 762583 3

ISSN 0961 5695

Views expressed in this report are not necessarily those of the Department or any other government department.

Standing Order Service

Are you making full use of The Stationery Office's Standing Order Service?

The Standing Order Service is a free monitoring of the publications of your choice from over 4,000 classifications in 30 major subject areas. We send you your books as they are published along with an invoice.

The benefits to you are:

- automatic supply of your choice of classification on publication
- no need for time consuming and costly research, telephone calls and scanning of daily publication lists
- saving on the need and the costs of placing individual orders.

We can supply a wide range of publications on standing order, from individual annual publications to all publications on a selected subject. If you do not already use this free service, or think you are not using it to its full capability, why not contact us and discuss your requirements?

You can contact us at:

The Stationery Office
Standing Order Department
PO Box 276
London SW8 5DT

Tel 0171 873 8466; fax 0171 873 8222

We look forward to hearing from you.

CONTENTS

	Acknowledgements	vii
	Summary	ix
1	Introduction	1
	Introduction	1
	Objectives	1
	Background	2
	Research method	4
	Fieldwork locations	5
	The interviews	5
	Structure of the report	7
	<i>Group discussion</i>	7
	Summary	7
2	Client Understanding of the Role of the Child Support Agency	8
	Introduction	8
	Absent parents	8
	<i>Perceptions of the task of the CSA</i>	8
	<i>Knowledge of the requirements of the other parent</i>	10
	<i>Knowledge of how the assessment is calculated</i>	10
	Parents with care	12
	<i>Perceptions of the task of the CSA</i>	12
	<i>Knowledge of the requirements of the other parent</i>	12
	<i>Knowledge of how the assessment is calculated</i>	13
	Summary	14
3	Experience of the Process of Maintenance Payment through the Child Support Agency	16
	Introduction	16
	Absent parents	16
	<i>First contact and previous arrangements</i>	16
	<i>The Maintenance Enquiry Form</i>	17
	<i>Assessment and the amount to be paid</i>	18
	<i>Time taken</i>	20
	<i>Complaints</i>	20
	<i>Overall</i>	21
	Parents with care	22
	<i>First contact</i>	22
	<i>Maintenance Assessment Form</i>	23
	<i>Assessment and payment</i>	24

	<i>Time taken</i>	26	
	<i>Overall view of the process</i>	26	
	Summary	27	
4	Communications	29	
	Introduction	29	
	Absent parents	29	
	<i>Leaflets</i>	29	
	<i>Letters</i>	29	
	<i>Telephone</i>	30	
	<i>Face-to-face</i>	32	
	Parents with care	33	
	<i>Leaflets</i>	33	
	<i>Letters</i>	33	
	<i>Telephone</i>	34	
	<i>Face-to-face</i>	35	
	Summary	35	
5	Outcomes	37	
	Introduction	37	
	Absent parents	37	
	<i>Effects on children</i>	37	
	<i>Effects on partners and ex-partners</i>	38	
	<i>Effects on finances and employment</i>	38	
	Parents with care	39	
	<i>Effects on children</i>	39	
	<i>Effects on partners and ex-partners</i>	40	
	<i>Effects on finances and employment</i>	40	
	Summary	42	
6	Overall Satisfaction and Dissatisfaction	44	
	Introduction	44	
	Illustrations of dissatisfied and satisfied cases: Absent parents	47	
	<i>Mixed</i>	47	
	<i>Dissatisfied</i>	48	
	<i>Satisfied/mixed</i>	50	
	Illustrations of dissatisfied and satisfied cases: Parents with care	51	
	<i>Mixed</i>	51	
	<i>Dissatisfied</i>	53	
	<i>Satisfied</i>	54	
	Summary	55	
7	Discussion and Issues to Improve Satisfaction	56	
	Measuring satisfaction	56	
	A good service	56	
	Issues for improvement of satisfaction	57	

Short-term measures	57
<i>Absent parents</i>	57
<i>Parents with care</i>	58
Longer-term, broader issues	58
<i>Absent parents</i>	58
<i>Parents with care</i>	59
Joint issues	59
<i>Short term</i>	59
<i>Longer-term, broader issues</i>	59
References	62
Appendices	
I Approach letter	66
II Topic Guide for Absent Parents	67
III Topic Guide for Parents with Care	78
IV The group discussion: Methodology	89
V Procedures of a case from initial contact, through assessment, payment, appeals and reviews	90

ACKNOWLEDGEMENTS

A number of researchers worked together on this project, which was supervised by Roy Sainsbury. Thanks go to those who completed the fieldwork interviews: Anne Corden, Jude England and Christine Skinner. Carol Stimson was also part of the fieldwork team but sadly died before the publication of this report.

The research was commissioned by the Department of Social Security. We are grateful to Dan Murphy and Lynette Chapman from the Department of Social Security and to Valerie Walton and Gillian Brear from the Child Support Agency who gave support and advice throughout.

Special thanks go to the parents, who gave up their time to talk about their experiences.

SUMMARY

Introduction On behalf of the Child Support Agency (CSA) the Department of Social Security (DSS) commissioned the Social Policy Research Unit at the University of York to undertake qualitative research to investigate further a range of issues identified in the CSA National Client Satisfaction Survey 1995 (Speed and Kent, 1996).

The study aimed to improve the Agency's understanding of the reasons for clients' satisfaction or dissatisfaction with the service offered by the Agency. The key areas investigated were: clients' understanding of the role of the CSA; their experience of CSA procedures; communications with the Agency; outcomes of their involvement with the CSA; and overall satisfaction with the service. The study also aimed to provide some suggestions which might improve the service offered.

A further aim was to explore the use of a qualitative methodology in the investigation of client satisfaction. The study is based on a series of 40 depth interviews with parents with care and absent parents, 20 in each group including parents with differing employment and family circumstances, and from urban and rural locations. The sample was drawn by the DSS from the CSA administrative records in two areas which are dealt with by different CSA Centres. A group discussion with eight parents with care was also included as a methodological study. The material findings are incorporated into the relevant sections of this report.

In the qualitative interviews clients commented on a wide range of issues, including policy and in so far as policy and administration are linked such comments have been reported here. However, the report does not profess to offer a comprehensive policy analysis.

Understanding of the role of the CSA (Chapter 2)
Absent parents Absent parents accepted the principle of joint responsibility of both parents for their children, and acknowledged that one role for the CSA was to save money on benefits.

However, this principle of joint responsibility was not accepted if absent parents had problems with access, or if they felt they had nothing more than a biological relationship with the children. Some felt that the simple joint responsibility of the two biological parents did not reflect their more complex family relationship which might include adopted and step children.

Absent parents did not fully understand how the formula worked for calculating the amount of maintenance due, although they would have liked to. They understood that the amount they had to pay depended on the

parent with care's income but were suspicious that the parent with care was not giving correct information to the CSA.

Parents with care Parents with care accepted the principle of joint responsibility between the two parents for their children. One of the things parents with care valued most about the CSA was the recognition of the fathers' responsibilities.

However, some parents with care had reservations if payment by the absent parent led to demands for access. Some women were prepared to do without the support of the absent parent if they did not want the father to have access to the children, or if they themselves wished to have no further contact with a violent or angry man. They also understood that one function of the CSA was to help to reduce the cost of benefit payments.

Many parents with care considered that the function of the CSA was to obtain money from the absent parent. Hence they said that the job of the CSA was to trace absent parents and police their employment and living standards.

Suspicion about information given by the absent parent to the CSA emerged clearly as an issue for parents with care in discussions of the role of the CSA. They felt that part of the role of the Agency was to make sure that the information it received was correct.

The group discussion revealed that mothers did not expect to understand fully all the details of the assessment process, but needed to feel confident that their own assessment was properly dealt with. To feel that they understood the rules, parents with care needed to understand the justification of the rules. Knowing why decisions had been made helped them feel a correct assessment had been made in their own case, and helped them to come to terms with principles they disagreed with.

The process of assessment
and payment of maintenance
(Chapter 3)

Absent parents

Absent parents' expectations of the CSA depended partly on their previous arrangements for the payment of maintenance. Their view changed according to whether CSA increased or decreased their payments. Sometimes they felt the CSA was being used as a tool to punish them. Some said they knew of media stories and experiences of friends but none said that these had directly influenced their expectations of the CSA.

Many found the first letter from the Agency threatening, with its demand for a response within 14 days and the information it contained about detachment of earnings. As general awareness of what happens at the time of separation or on fathering a child who subsequently lives elsewhere begins to include dealing with the CSA, the absent parent may be more likely to make the initial approach. In the study some absent parents had contacted the CSA as soon as their relationship started to founder so that they could be clear about future financial demands.

In completing the Maintenance Enquiry Form (MEF), absent parents raised objections to giving information about a new partner's income, and to other debts and commitments not being treated in the same way as housing costs.

Many felt that their assessment was too high and more than they were able to pay, and hence believed it must be inaccurate. This led to appeals and reviews and a great deal of communication with the Agency.

A number of respondents said that they had thought about complaining about the process of maintenance payment but found no clear, routine way to do so. As a result the CSA was only hearing a proportion of complaints.

Comments by absent parents on their overall experience of CSA procedures highlighted the following issues related to the assessment of maintenance: the treatment of overtime earnings; the inclusion of partners' incomes as part of the assessable resources; the treatment of debts other than housing costs; the level of allowances for travel and pension contributions; and the rules relating to adopted and step children.

Delays and the associated accumulation of arrears were the aspects of the process of assessment and payment most often mentioned, though some respondents admitted they had adopted a head-in-the-sand approach, and had welcomed delays. A further issue was lack of information on the progress of changes in the assessment throughout the process of appeals, reviews and changes in circumstances. No absent parent was interviewed for whom the whole process was straightforward, that is for whom the MEF was easy to complete; the information required was unproblematic; no delays were experienced; the assessment was as expected; and progress was properly reported.

A number of absent parents mentioned that their assessment had been processed quickly, and that they had received a speedy response to a change in circumstances. Some felt they had been properly informed of the progress of their case and some were satisfied because the amount to be paid was as expected.

Parents with care At the start of their involvement, parents with care expressed two different expectations of the CSA. One group expected that contact with the Agency would improve the reliability of payment and they had approached the CSA for this reason. Others, however, were reluctant to disturb previous satisfactory arrangements for the payment of maintenance, and expected that contact with the CSA would have such an effect.

Parents with care in the study had mixed reactions to completing the Maintenance Assessment Form (MAF). Some found it straightforward; others found it complicated, although use of the help notes was minimal. In

commenting about completing the form, concerns mentioned were about demands for access, and about the anger of their ex-partner.

Three-quarters of the parents with care in the study had full assessments and more than half gave the amounts of their assessments. There was considerable confusion, however, with some not knowing if it was an interim assessment, and others not knowing if the money had been paid. Dissatisfaction with the level of payment was also mentioned, often linked with suspicions of absent parents under-reporting their income to the CSA, and of benefit fraud.

Most parents with care said they were being paid maintenance, but some were concerned that their ex-partner was changing to self-employment and thus avoiding or delaying payment. They also mentioned problems with the reliability of payments and delays in assessment reviews. Unreliable maintenance payments caused complications in benefit payments and student grants. Increased maintenance payments can take parents with care above the level for means-tested benefits, then if maintenance is reduced, it takes time to reapply for and receive benefit.

Most respondents felt that the time taken to receive payment was too long, although it ranged from three weeks to three years. Reactions clearly depended on their circumstances and whether or not other resources were available.

In reflecting on the overall process of assessment and payment, parents with care commented that they did not receive enough money, and this combined with delays in payment, lack of information from, and poor communications with, the Agency.

One parent with care said she had been in receipt of a full assessment and regular payment from the beginning of her involvement with the CSA. This seems to typify what parents with care require of the process of assessment and payment. In addition some respondents commented that it was better to deal with the CSA than with an absent parent with whom they wanted to have as little contact as possible.

Communications
(Chapter 4)

In general the issues relating to communications with the Agency were similar for both absent parents and parents with care, but some points emerged more strongly among one group than the other.

Absent parents had generally used the leaflets and some found them straightforward, although some absent parents had found them difficult to understand, in particular one Asian absent parent.

The most common plea was for the Agency to acknowledge letters which could avert a sequence of sending a further letter followed by one or more telephone calls to check if the letter had been received.

Standard letters were not always appropriate, and the Agency's practice of filling in gaps in the form to take account of a client's circumstances sometimes meant that the overall content was difficult to understand.

Respondents, both in the interviews and the group discussion, described the same problems of waiting for a reply on the telephone as had been highlighted in the Satisfaction Survey. When the call was answered they objected to having to repeat their story to different members of staff. This led to speculation that there was high staff turnover. People wanted to have just one person to deal with their case or, better still, a face-to-face interview. If more CSA work is moved to local offices, the frustrations of discovering from responses to letters and telephone calls that different teams deal with different parts of their case may be removed.

The reactions of absent parents to telephone calls received from the CSA were mixed: some welcomed evening calls at home, particularly if problems were resolved, but others found them intrusive. All objected to telephone calls at work and some were anxious about people at work knowing their family circumstances.

In the group discussion, parents with care identified problems with communications and delays as being the worst aspects of dealing with the Agency. They said they needed to know, throughout the process of dealing with the Agency, what progress was being made on their case. They also wanted better access to personal interviews with staff.

Overall, both parents with care and absent parents were left with the impression of an impersonal system consisting of forms, letters and, increasingly, telephone calls, with little or no face-to-face contact.

Outcomes for children,
relationships with current
and ex-partners and
employment (Chapter 5)

Absent parents

Absent parents had a number of concerns about the effect their involvement with CSA might have on their children, both in their current families if they had re-partnered, and with the children from the previous family. They mentioned the reduction in the living standards of their current families as a result of the maintenance paid to their other children. The assessment meant, for example, that some absent parents could not continue to give their current families the opportunities for sporting and other activities that had previously been possible. Parallel concerns were expressed about the loss of spontaneity with the children for whom maintenance was paid because the absent parent could no longer afford to buy them presents or take them on outings. Absent parents also worried about informing the CSA that parents with care were, for example, living with new partners, or working while claiming benefit, in case it affected their relationship with their children.

Absent fathers commented upon the impact of the Agency on their relationships with current and ex-partners. For example, the amount of money paid, and the time and energy absorbed by dealing with the CSA, placed a strain on a current relationship. Also the extra maintenance required by the CSA could mean that a new partner felt she was paying for the ex-wife. Difficulties arose in relationships with ex-partners because of suspicions that they were working while claiming benefit. Some absent parents took exception to having to pay maintenance for the ex-partner although they did not object to supporting their children.

Involvement with the CSA had little overt effect on the work incentives of absent parents although there were suggestions that it might. At the time of the interview, none of the absent parents interviewed had given up work although some had thought about it, and one was sick and unlikely to return to his job. Other respondents said there was no point in doing extra overtime, trying to earn more or seeking promotion, all of which would be taken into account at the next CSA review. Some respondents expressed concerns about their relationship with employers, once the employers had been contacted by the CSA.

One other financial impact noted was that the Agency formula meant that the assessed maintenance payments for those with low housing costs were so high that it would be impossible for an absent parent, having returned to his/her parental home, to save enough for a deposit to move into independent accommodation.

Parents with care Parents with care reported that their involvement with the CSA had less impact on their children than that noted by absent parents. Some, however, used the threat of withdrawing access as a weapon to encourage payment of maintenance which, if implemented, would affect the children. Children were also used as informants about absent parents. Parents with care said that the children's relationships with the absent parent were affected by whether the children knew if the absent parent was paying maintenance or not. This was particularly the case with older children. It was reported that children were upset by arguments between their parents about the payment of maintenance, and that children were made to feel guilty by the absent parent about the amount of maintenance having to be paid.

The main point made about relationships with ex-partners was that involvement with the CSA meant contact had to be maintained with an ex-partner which was sometimes not wanted.

Involvement with the CSA did not mean such a clear cut financial gain as might be expected, given that the Agency aims to improve the receipt of maintenance for parents with care. Unreliability of maintenance payments threatened the package of low-paid work, Family Credit and maintenance which has to be managed to secure a real gain for parents with care relative

to Income Support. A sudden increase and subsequent fall in the maintenance paid as the result of a short period of high overtime payments, for example, could take the parent with care above Income Support levels, leading to a loss of access to direct payments, help with school meals and other passported benefits. In one case this had led to debt, and another respondent was threatened with repossession. Some had to live on very little money because of unreliability of maintenance payments; Income Support was reduced by the amount of the assessed maintenance, but if the maintenance was not paid, the parent with care had to survive on an income lower than the Income Support level.

Concerns were expressed that if demands for maintenance were too high, the absent parent would give up paying altogether, and that the CSA was unsuccessful if the absent parent became self-employed.

Some parents with care, however, had experienced a substantially greater income with few negative results.

Overall satisfaction and dissatisfaction (Chapter 6) Case studies were used to indicate how the different aspects of the experiences of CSA clients interact to create a satisfied or dissatisfied customer.

Discussion and issues to improve satisfaction (Chapter 7) The final chapter lists what is required to provide a good service for both absent parents and parents with care. Some issues emerging from the study which might help to achieve a good service are discussed. The recommendations listed below are set out according to whether they can be implemented within a short or longer time scale.

- Recommendations
Service for absent parents
- Short term
- * information on what to expect
 - * acknowledgement of letters
 - * initial contact letters to be less demanding and threatening and based more on the assumption that absent parents will pay maintenance
 - * range of leaflets depending on the level of information required
 - * absent parents to be informed that they might be telephoned at home early in their contact with the Agency
- Longer term
- * encouragement to pay and pay regularly, for example, by offering incentives
 - * clearer and fuller explanation of the regulations related to the calculation of maintenance.

Service for parents with care

Short term

- * ensure that parents with care understand that maintenance payment may be unreliable which may have an impact on benefit payments

Longer term

- * to reduce the risk attached to unreliable maintenance payments, the CSA could underwrite payment, or a better result might be achieved if a lower amount of maintenance were demanded but paid regularly.

Issues for both parents with care and absent parents

Short term

- * improved communications would create a better impression of the Agency
- * a clear, easy route for making complaints

Longer term

- * understanding of parents' three-way sharing of responsibilities with the state might reduce the reluctance to comply with the requirements of the Agency
- * in circumstances where suspicion between partners is a particular problem it might be cost effective for the CSA to offer a mediation service
- * a simpler formula for calculation of maintenance liability would be easier to explain and administer yet not result in much rougher justice than the present formula
- * reduce the target for the completion of new assessments to 16 weeks
- * reorganise the caseload so that small teams are responsible for a group of clients
- * more opportunity for face-to-face contact
- * greater focus on the whole process of persuading the absent parent to pay and pay regularly, and delivery of the payment to the parent with care causing as little disruption to their lives as possible.

I INTRODUCTION

Introduction On behalf of the Child Support Agency (CSA) the Department of Social Security (DSS) commissioned the Social Policy Research Unit to undertake qualitative research to investigate further a range of issues identified in the CSA National Client Satisfaction Survey 1995 (Speed and Kent, 1996). This first chapter includes a presentation of the research objectives, background and method and details the structure of the report.

Objectives The aim of this research is to enable the Agency to understand in greater depth the reasons for satisfaction and dissatisfaction and be better able to take remedial action where appropriate. It aims to identify client satisfaction and dissatisfaction arising specifically from operational or staff activities, since views of the service may be influenced by, for example, favourable or unfavourable outcomes, CSA policy and media reports.

The key areas of the investigation were:

- clients' understanding of the CSA:
 - in terms of its overall role to assess, collect and enforce child support, its responsibilities in respect of both parents in each case, and the significance of the formula in the determination of child support
 - of the procedural steps involved in each case
- clients' experience of the various procedural stages including:
 - the information required by the Agency
 - the assessment process and continuing reviews
 - the payments made and received
 - the timeliness of the payments and communications
- communications with the Agency:
 - the information, advice and help provided by the Agency
 - oral, written and telephone communications
- clients' views of the effects of the assessment and involvement with the CSA on:
 - the children involved, in current and previous families, both financially and in terms of relationships
 - relationships with current and ex-partners
 - their own labour market motivation and behaviour.

In each of the above areas, the aim was to discover what the expectations of CSA clients were, how these matched the experiences described, and the causes of any dissatisfaction. Where people had specific dissatisfaction, for example with perceived delays or inefficiencies of staff, their views were sought about the source of the problem, and what might be done to avoid such problems in the future. Those people who sought help from the Agency about problems, (for example difficulties in demonstrating income levels or non-receipt of maintenance after assessment) were asked about the timeliness and effectiveness of the solutions suggested or adopted by the CSA.

Background The Child Support Act, 1991, aimed to increase both the number of lone parents receiving maintenance and the average amount that they received. The Act removed the responsibility of the courts to determine the extent of any financial obligation of parents living apart from their children and to enforce payment. It was argued that fixing maintenance on an individual basis, with courts having wide discretion to decide appropriate amounts, had led to inequity in the amounts of maintenance, and the enforcement procedures had been unsuccessful (DSS, 1990). The CSA was established as a Next Steps Agency of the DSS in 1993, with powers to assess maintenance on the basis of a standard formula laid down in the Act, and to collect and enforce child support.

The principle underlying the Child Support Act is that both parents have a legal responsibility to maintain their children whenever they can afford to do so. The terms used in the legislation when describing the clients of the CSA are parents with care and absent parents and these terms are adopted for purposes of this report.

Since its introduction, the operation of the CSA has attracted considerable attention and criticism. There have now been four Parliamentary Social Security Committee reports, all of which have drawn attention to operational issues giving cause for concern (HC 983, 1993; HC 470, 1994; HC 50, 1996; HC 440, 1996). In particular, the third report (HC 50, 1996) suggested that service improvements were still needed in the accuracy of assessments, the prevention of arrears, enforcement, service for self-employed people, reviews, appeals and changes of circumstances, customer service, privacy and confidentiality, and relations between the Benefits Agency and the CSA.

Two reports from the National Audit Office (NAO, 1994; 1995) have made critical observations about operational procedures and activities. The Committee of Public Accounts (HC 31, 1995) expressed concern about inaccuracies in assessments made during the first year of Agency operations, and about staffing levels. The Parliamentary Commissioner for Administration (1995) identified maladministration in terms of inadequate procedures, poor correspondence, inaccurate advice and delays in

assessments. A year later, the Commissioner identified some improvements in these areas, but drew attention to further issues such as breaches of confidentiality, delays in passing on maintenance to parents with care and failure to resolve complaints (Parliamentary Commissioner for Administration, 1996). He was specially concerned about the number of people who had taken up their grievances with CSA in a constructive way, without apparently getting satisfaction, and repeated his recommendation made in the previous report, for the appointment of an independent complaints adjudicator. The Government subsequently announced the recruitment of an Independent Complaints Examiner later in 1996.

Organisations representing the interests of absent parents and parents with care, including the National Association of Citizens Advice Bureaux (NACAB, 1994) and the Child Poverty Action Group (Garnham and Knights, 1996) have pointed to perceived problems in operationalising the Child Support Act, drawing on case studies of parents who had met problems in dealing with the CSA. A number of independent research studies have thrown further light on some of the early problems in implementation and difficulties that still remain for some parents with care and absent parents (Clarke, Craig and Glendinning, 1994, 1996; NCOPE, 1994) and Boden and Corden, (1996a, 1996b) looked in detail at the assessment of self-employed absent parents. Other current work which will inform issues relevant to this project is a study of 'Fathers Apart in Britain' (Bradshaw and Stimson, 1994) based on a national survey. It focuses on fathers' experiences of the CSA: the assessment, the outcome and work incentives. Qualitative interviews explore issues of contact with children, and the process of payment of maintenance through the CSA.

The operation of the CSA has been subject to a number of operational and policy developments since 1993, including new primary legislation encapsulated in The Child Support Act, 1995. The Agency's Annual Reports (CSA, 1994, 1995a) and Business Plans (CSA, 1995b) and the annual reports published by the Chief Child Support Officer (CAS, 1994, 1995, 1996) all refer to efforts to improve the service provided by the Agency and initiatives to reduce client dissatisfaction.

Since its inception, the Agency has commissioned a Client Satisfaction Survey each year (see Speed, Roberts and Rudat, 1993; Speed, Crane and Rudat, 1994; Speed and Seddon, 1995). These surveys are designed to provide comparable data, which enable assessment of the extent to which the Secretary of State's targets for quality of service are being met. The surveys are designed to investigate views about the service provided by the Agency, rather than issues related to policy concerning child support. The areas of interest thus include clients' experience of contacting offices, personal contacts with staff, using the National Enquiry Line, experience of the assessment procedure and collection of fees, and reviews and complaints. The latest Client Satisfaction Survey (Speed and Kent, 1996) achieved

interviews with 1,526 parents with care and 1,537 absent parents in the quantitative stage, and went on to pursue issues in greater detail with 31 of these clients.

The Client Satisfaction Survey has consistently shown that the following areas are important in achieving client satisfaction:

- perceptions of staff
- quality of communication
- timescales
- ease of access
- application forms.

Conversely, the main sources of client dissatisfaction with the service provided by the CSA have been:

- problems in telephone access
- problems in access to a person who can respond appropriately to individual queries
- failure or delay in replying to letters
- mistakes in letters
- delays and inaccuracies in assessment procedures
- delays and inaccuracies in conducting reviews.

The Secretary of State set a service satisfaction target in the CSA Business Plan, and for 1993, 1994 and 1995 this target was set as '65 per cent of clients to regard the service as satisfactory'. The overall composite satisfaction percentage for the 1995 Client Satisfaction Survey was 45 per cent. Looking at client groups separately, the overall satisfaction percentage for parents with care was 53 per cent, and for absent parents, 34 per cent.

Measures of overall satisfaction must, however, be treated with caution. Non-service issues can probably never be completely eliminated from any measurement of satisfaction with services. Despite all efforts made to ask respondents to focus on service issues, some are bound to be influenced to some extent by non-service factors such as their views on overall child support policy, the level of their personal maintenance assessment and/or the influence of media representations of CSA activities. This point will continue to be of importance in interpretation of the findings from the Satisfaction Survey, and is of key importance in the research design and interpretation of the results of this study.

Research method A qualitative approach was chosen to explore the understandings, expectations, perceptions and views on procedures experienced that give rise

to client dissatisfaction. The study is therefore based on a series of 40 depth interviews with parents with care and absent parents, 20 in each group. We included parents from differing employment circumstances, with incomes mainly from employee earnings, from self-employment and from benefits. The range of clients in the study had to be broad enough to capture the potential diversity of client experience so that it also included people who had undergone one or more reviews, as well as people who were in their first assessment period. The study group also included clients from different locations (urban/rural) as this may be an important factor for issues of communication (such as ease of access to local offices, public telephone facilities) and information dissemination.

Fieldwork locations Interviews were conducted in two geographical areas: the North West; and north-eastern London and into Essex. The sample in the North West was drawn in the Birkenhead CSA Centre (CSAC) for all the offices in the North West division except Manchester City and Liverpool City, so that it covered suburban and rural areas. Addresses in London and Essex were provided by the Hastings CSAC. No samples were drawn from local offices directly.

North-eastern London represents an inner city/conurbation location, while the North West and Essex offered the opportunity of including clients in small towns, rural and seaside localities. The contrasting labour markets in the localities supported different kinds of employment and self-employment, and different employment opportunities for parents currently not working. The labour market in both geographical areas offers opportunities for both men and women in small manufacturing industry, the commercial and retail sectors, and service industries. There are ethnic minorities in both areas so there were opportunities to interview people from these groups.

Our choice of the North West and north-eastern London and Essex meant that the study group included clients whose assessments have been dealt with at two CSACs - Birkenhead and Hastings. The study does not, therefore, provide a full picture of any minor differences in client service due to different operational and administrative practices across the six CSACs (which may lead to different client dissatisfactions). The timetable did not allow the inclusion of clients receiving service from all six CSACs. There is already some information available to the DSS about the experience of assessment of self-employed absent parents living in areas dealt with by the Falkirk and Dudley CSACs (Boden and Corden, 1996a, 1996b). Hastings CSAC piloted the CAST (Complete Action Service Team) system which allocates a case consisting of both parents of a child or children to a team which will have responsibility for all aspects of the case: assessment, payment, arrears, enforcement. All CSACs will be implementing this system by 1997.

The interviews A sample of names and addresses was drawn by the DSS from the CSA administrative records, using post-code identifications to locate clients in the

appropriate areas. Letters from the DSS (see Appendix I) to these clients provided an opportunity for those people who did not want to be involved to opt out. After two weeks, names and addresses of those clients who had not withdrawn were passed to the researchers, who contacted clients directly and built up a study group according to the criteria discussed. Some contact was made by telephone but it was considered important to make contact with and include in the study both parents with care and absent parents who were not on the telephone or who were ex-directory.

The interviewers used topic guides (see Appendices II and III) for semi-structured discussions, ranging across the issues to be addressed. The interviews were tape-recorded, and transcribed for analysis. The topic guide was tested in a series of four pilot interviews in the North West including two absent parents and two parents with care, one of each with their main source of income from employee earnings, and one of each with their main source of income from benefits. The pilot interviews suggested some minor alterations to the topic guide, but it was felt that the interviews provided sufficient valid information to be included as part of the main stage sample.

Although we had experienced some concerns at the pilot stage in achieving interviews with parents with care, this was not a problem at the main stage. In the North West we achieved 22 interviews: 11 with parents with care; and 11 with absent parents. The parents with care included: lone mothers on benefit; lone mothers working and receiving Family Credit; women who had re-partnered, and were working with no benefit; and a student who had re-partnered, and was not on benefit. The absent parents included: men who had remarried some time ago with a new family living on earnings only; one who had remarried with a new family and was on sick pay; men who had gone back to living with their parents although they were in work; and others who had re-partnered, but had no children living with them. In north-eastern London and Essex we achieved 18 interviews: nine with parents with care, and nine with absent parents. There was a range of circumstances for the parents with care similar to the North West, but there were some who were unemployed and self-employed among the absent parents in the London–Essex area.

The transcripts of the interviews were the basis of the analysis. The themes for the analysis were in the main taken from the topic guide covering issues concerning understanding of the role of the CSA, experiences of the assessment and payment procedures, communicating with the Agency, outcomes for the respondent, their children and relationships with previous partners. From each transcript, responses relating to each of these areas was charted in such a way that the individual experience of each case was not lost. Early in the interview each respondent was asked without prompting about their experience with the CSA. The aim of this question was to highlight what was uppermost in respondents' minds about their experience of the CSA. These responses have not been analysed separately but have

been used particularly to illuminate the views expressed about overall satisfaction and dissatisfaction with the work of the CSA.

Structure of the report Chapter Two investigates peoples' understanding of the role of the CSA and what it is aiming to achieve. Experience of the assessment and subsequent procedures are described in the third chapter which is closely linked to issues of communications between the clients and the Agency discussed in the fourth chapter. The fifth chapter reports the outcomes of involvement with the CSA for the clients at a personal and financial level, any consequences for the children and relationships with current families and ex-partners. Chapter Six identifies the main sources of dissatisfaction and examples of good practice using cases studies as illustrations for absent parents and for parents with care. The final chapter discusses the measurement of satisfaction and presents some suggestions for improving the service offered by the CSA.

Group discussion One group discussion with eight parents with care was also included as part of this research. The main purpose of including a group discussion was to explore the feasibility, and methodology of this approach. The issues chosen for discussion at the group were discussed with the DSS. The focus was the parents' expectations of good service from the CSA, especially in relation to building their understanding, and enabling communication with the Agency. A description of the methodology is included in Appendix IV.

In reflecting on the overall process of assessment and payment, parents with care commented that they did not receive enough money, and this combined with delays in payment, lack of information and poor communications. (Findings from the group discussion are reported in the relevant sections in Chapters Two and Four.)

Summary This follow-up study of clients' satisfaction with their experience of the CSA has used depth interviews with 20 absent parents and 20 parents with care. The aim was to understand more clearly what aspects of the work of the CSA provoked feelings of dissatisfaction or satisfaction. To do this we explored clients' understanding of the work of the CSA, their experiences of the procedures involved, their communications with the CSA and the outcomes for their employment and for their families.

2 CLIENT UNDERSTANDING OF THE ROLE OF THE CHILD SUPPORT AGENCY

Introduction Parents in the study were asked what they believed the purpose of the CSA was, and who they thought should be responsible for their children's maintenance. Each parent was also asked what information they believed the other parent had to provide, and to what extent, if any, each parent should be responsible for supporting their children. Respondents were asked about their knowledge of what is taken into account when calculating the assessment, and their awareness of their liability to future contact with the Agency. Parents' views about the performance of the CSA in providing information, and suggestions about how the service could be improved, are also described in this chapter.

Analysis of the transcripts showed that the experiences of parents with care and absent parents in relation to the CSA were quite different. This is, to some extent, to be expected, since the relationships between the CSA and absent parents and the CSA and parents with care are opposite and complementary elements of the process of paying for the support of their children: absent parents are required by the CSA to pay out money, while parents with care receive money. It is, therefore, appropriate to discuss the parent groups separately throughout the report.

Absent parents Respondents not only talked about the perceived tasks of the CSA, but also
Perceptions of the went on to give their opinion of the Agency's performance. Absent parents
task of the CSA tended to agree, in principle, with what they believed to be the aims of the CSA. They described these as:

- i) to ensure that absent parents assume their share of responsibility in supporting their children
- ii) calculation of the assessment
- iii) reducing the Income Support bill.

Some absent parents thought CSA tasks did, or should, also include:

- iv) ensuring that all absent parents pay maintenance
- v) ensuring a right of access to absent parents who paid maintenance
- vi) a policing role regarding parents with care in undeclared employment.

Although respondents said they were prepared to accept some responsibility for their children, many of the absent parents in the study insisted that the amount for which they had been assessed was unreasonably high. One (AP1) commented that the CSA was 'too one-sided', because it left absent parents struggling to survive, while the parents with care did not have to work, yet

enjoyed a comfortable lifestyle because of perceived high maintenance payments. Calculation of the assessment was seen as a further task of the Agency.

The focus of a few absent parents occasionally differed sharply from the views of parents with care. These absent parents believed the parent with care should be wholly responsible for the child's financial support. This view was held by one parent (AP9) who, in his previous relationship, had adopted his ex-partner's child, for whom he now denied any responsibility, and with whom he wanted no further contact. However, more commonly this view tended to be accompanied by the belief that an absent parent should not be liable for the maintenance of children to whom he was not permitted access. One Asian absent parent (AP7) wanted to have both custody and sole responsibility for his children. He described his wife as 'shameful' because, according to his culture, it was a sign of disgrace to claim money from the state. He believed that it was, or certainly should be, an integral part of the task of the CSA to ensure a right of access to absent parents who paid maintenance. He could not understand the idea of paying for children he could not see. He would have preferred to have custody of the children, and said there would be no need for benefit payment if the children were with him.

A role for the CSA which may be characterised as one of policing the employment and income of parents with care was mentioned. Absent parents who held this belief did not understand why Agency staff had not checked out information supplied by them about their ex-partner's activities relating to employment. They thought their ex-partners were claiming benefit at the same time as working and, these absent parents believed, the parents with care were not declaring their employment or earnings to the CSA. Absent parents in this situation felt cheated because their previous partners were receiving what they perceived as an unreasonably large income as a result of deception. The absent parents thought their maintenance assessment would be reduced once the Agency had seen that the parent with care was working. These absent parents had reported their ex-partners' activities to the CSA, and had been disappointed when the Agency had displayed no interest in following up such information. They were unhappy because they felt they were supporting their ex-partners. A comment from one absent parent (AP1) summed up the overall feeling: 'I don't mind supporting my children, but I certainly don't want to be supporting my ex-wife'.

The role of the CSA was also seen as ensuring that all absent parents paid maintenance for their children. A number of respondents demonstrated an awareness, which had been heightened by media reports, that some absent parents had successfully evaded assessment by the CSA. Such parents were, for the most part, seen as well off and, often, self employed. Thus assessments were seen as 'hitting people who work', employees whose earnings, and

proof of earnings, were transparent. These were compared with self-employed absent parents whose declared incomes were open to deception because the father could appear to be an employee in his own company, or because of imprecise elements such as expenses. There was a perception that high earners were not penalised as greatly as 'ordinary working people' (AP2; AP18). The CSA was seen as targeting employees because they were easy prey.

The CSA was also seen as a government tool for reducing the Income Support bill, and one absent parent (AP18) therefore saw the job of the CSA as being to cut down on benefit fraud. Another (AP19) described the CSA as a tax collection Agency and, in addition, voiced another common complaint, which was that their child gained no benefit from the father's maintenance payment since it was withdrawn, pound for pound, from the household's benefit payments. Thus, while some fathers were happy to pay towards their children's upkeep, they wanted the children to gain from their money, rather than seeing it used as a replacement for state benefits. Others, however, felt that the Agency had simply provided a very effective means of enabling their ex-partners to punish them; they felt that parents with care did well out of the system, as they did not have to work to support the children.

Knowledge of the requirements of the other parent Absent parents' knowledge of the requirements made upon parents with care in relation to calculating the maintenance assessment tended to be vague and, in some cases, inaccurate. Some respondents were aware that parents with care had to provide details of their income. Approximately half the absent parents in the study knew that a claim for benefit automatically triggered the involvement of the CSA, and that refusal to cooperate could result in the parent with care losing benefit.

Strong feelings were aroused by the belief that ex-partners had approached the CSA from spite, in order to penalise the absent parent financially. This view was most often expressed by absent parents who had been unaware that the CSA automatically became involved when a parent with care claimed benefit. However, one absent parent (AP1) believed his former wife had left her employment purposely to subject him to the CSA and maintenance payments. There was, overall, little awareness that the parent with care's income was also taken into account in calculating the assessment.

Knowledge of how the assessment is calculated Respondents' knowledge of how the assessment is calculated was patchy. However, some absent parents had a detailed knowledge of the elements which are considered in the assessment of their maintenance. An absent parent (AP2) who had made a capital transfer of the family home when the relationship ended had assumed that this would be taken into account when assessing maintenance. Several absent parents explained that they must be left with a minimum amount of money equivalent to Income Support, after paying maintenance, for their own living expenses. Some absent parents thought the amount of money they had to pay was based on the number of

children for whom they were responsible, others that it was based solely on their income. One absent parent (AP8) thought that 33 per cent was the maximum proportion of income the CSA could enforce as maintenance. The travel and pension allowances were mentioned, but there was uncertainty as to exactly how pension allowances were assessed. One absent parent (AP10) said that he had understood the calculation at the time of his own assessment, and that he could find the leaflet in which he had found the information. He had, however, been unable to describe in the interview how the CSA had arrived at the amount to be paid. It was difficult for respondents to judge the accuracy or otherwise of their assessment because the actual formula is not provided.

Those absent parents who were paying a large amount in maintenance tended to have a much greater knowledge of how the assessment was calculated than respondents who were paying little, or no, maintenance. Even the parents who paid a lot did not fully understand how the amount was reached. The amount of their assessment was a matter of concern, together with a lack of complete understanding as to how the amount was reached. This was despite knowing about the elements used in the calculation, and partly the result of thinking their own assessment would match that of work colleagues on a similar income. One absent parent (AP17) compared the amount of money paid to support his child with the amount on which he himself would be expected to live if he were dependent on Income Support. The child had no housing costs as he lived with his mother, and yet support for the child amounted to approximately double the level of Income Support for an adult. High assessments for maintenance fuelled a belief that absent parents support not only their children but also their ex-partners.

Absent parents knew that their housing costs were taken into consideration when the calculation for maintenance was made. There was a belief that items of debt and expenditure, such as hire purchase agreements and council tax, should also be taken into account when assessing maintenance, and one respondent (AP6) thought that an allowance was made for council tax. Respondents who did overtime could not understand the way in which it was treated as normal income, when it was not regular income. Absent parents who regularly had their children to stay felt that insufficient account was taken of the times when their children stayed with them overnight; one (AP18) commented that no adjustment in the amount of maintenance received by the parent with care was made when he also had his step son to stay. This was another area in which understanding was poor. One parent (AP18) also commented that the CSA was unable to cope with cases which did not fit into their system. Others did not understand why the income of their new partner was included in the calculation of their assessment.

Respondents believed that they would be paying maintenance for their child or children until the child attained 16 years of age, or left school.

Overall, absent parents had a good grasp of the basic elements which were included in calculating the assessment. The most common misconceptions were that it would be a lower proportion of their income than it actually was and, in a few cases, that an allowance would be made for outgoings such as council tax and hire purchase.

Parents with care
*Perceptions of the task
of the CSA*

The majority of parents with care thought that both parents should share equally the responsibility for supporting their children. They believed that the aims of the CSA were to:

- i) ensure a shared responsibility between both parents
- ii) physically find absent parents to enforce payment of maintenance
- iii) collect maintenance payments from absent parents.

The views of parents with care on the task of the CSA tended to vary to reflect their own situations. A quarter of parents with care saw actually **finding** absent parents as a major part of the CSA's role, as they had never progressed beyond this stage. Several parents with care expressed dissatisfaction because the CSA had failed either to find, or to enforce payment from, the absent parent. These mothers felt that the CSA was not carrying out the task for which it had been created.

The task of the CSA was described by some parents with care as that of a collecting agency, which resembled an absent parent's description of it as a tax collection agency. Parents with care believed the task included passing on maintenance payments where necessary. Some parents with care had been disappointed in the CSA: for example one parent with care (PWC1) said that she had originally thought the Agency would oblige all absent parents to pay their share of maintenance, while experience had shown that it simply demanded more from those absent parents who were already paying maintenance. The Agency was perceived as lacking even-handedness by its failure to ensure that **all** absent parents were tracked down and made to pay an amount of maintenance appropriate to their income.

One parent with care (PWC1) did not understand why the CSA had no role in their affairs while they were in receipt of Income Support, but a claim for Family Credit had initiated contact. The majority of parents with care believed the assessment for maintenance was guided by the absent parent's income. A minority held the view that, by replacing benefit with maintenance, the CSA helps the state rather than parents with care or their children.

*Knowledge of the requirements
of the other parent*

Parents with care generally knew that a claim for benefit initiated contact with the CSA, although one respondent (PWC15) had not known this. Several parents with care believed that the assessment was calculated primarily on the basis of the absent parent's earnings. A few said that 30 per cent of the absent parent's income was deducted in maintenance after other

stoppages. Most parents with care demonstrated some knowledge of the information required from the absent parent by the CSA before the assessment of maintenance could be calculated. This knowledge included the absent parents' obligation to provide information about their incomes, and some knew that payment could be enforced through an attachment of earnings at source.

There was concern from some parents with care who suspected that their ex-partners had not declared all of their income to the CSA. These parents thought that it was a part of the Agency's role to act as investigators in these cases, and felt that the Agency was failing in its main task by not performing these investigations. One parent with care (PWC11) said that both parents are asked to provide the same information.

Several of the respondents were preoccupied with wanting to know what their ex-partner had told the CSA in respect of their income. Several parents with care said that the absent parent's income was demonstrably higher than the absent parent had said, because they saw him living an extravagant lifestyle, some with swimming pools in their gardens and frequent holidays to exotic locations, while the parents with care received very little maintenance.

Respondents were eager to offer an opinion about how the Agency **should** operate. One (PWC4) thought that a detachment of earnings order¹ should be made as a matter of course, in all cases, to ensure that payments arrived in full and on time. Another respondent (PWC3) thought that absent parents should pay a certain minimum amount whatever their income. There was also a view that, if the absent parent was in full time work, he should be wholly responsible for the financial maintenance of his children. These views were offered by lone parents with care. However, some parents with care had been influenced while living with an (other) absent parent, and so were more inclined to see the implications for both partners, rather than just for parents with care.

Knowledge of how the assessment is calculated

A few parents with care said they knew nothing about how the assessment was calculated, although those on Income Support frequently explained that they would not benefit from the payment unless it exceeded the amount of state benefit they received. A few did not know whether or not maintenance was being paid by the absent parent, as the amount of money they received was unchanged. A number of parents with care were aware that the assessment was calculated from a formula. These mothers would have liked to know the details of the formula so that they could themselves confirm that the calculation was accurate.

¹ Payments to the CSA are deducted at source by the employer under a detachment of earnings order.

One parent (PWC17) stressed the importance of calculating the amount correctly so that parents with care had sufficient money with which to pay their bills. A number of parents with care were unclear about whether or not the joint income of their ex-partner and the ex-partner's new partner was taken into account when assessing the amount of maintenance to be paid.

In the group discussion it was found that mothers did not expect to understand fully all the details of the assessment process, but needed to feel confident that their own assessment was properly dealt with. To feel that they understood the rules, parents with care needed to understand the justification of the rules. Knowing why decisions had been made helped them feel a correct assessment had been made in their own case, and helped them come to terms with principles they disagreed with.

In the group discussion parents with care identified problems with communications and delays among the worst aspects of dealing with the Agency. They said they needed to know, throughout the process of dealing with the Agency, what progress was being made on their case. They felt that better access to personal interviews with staff were required.

Summary Overall, the parents who participated in the study showed an awareness of the Agency's aim of ensuring that both parents should share responsibility for their children. In addition, some of the parents said that an integral part of this aim was to save the taxpayer money by replacing Income Support, paid out to parents with care, with maintenance received from the absent parents.

Several absent parents agreed with this principle of the CSA but thought it had been incorrectly implemented in so far as the Agency pursued soft targets, and that self-employed people could be very high earners and yet escape having to make payments.

Suspicious abounded, from both parents with care and absent parents, that ex-partners were deceiving the CSA about their income, and as a result relationships between them tended to deteriorate. Some parents would have liked the CSA to pass on information about their ex-partner's income so that the respondents could check the accuracy of the information for themselves.

Parents were generally unaware of the detail of the information required from the other parent. Some expressed the wish to have access to information about the other parent held by the CSA, especially regarding income, so that they could be satisfied that the information was accurate. Several parents believed their partner's income had been incorrectly declared to the CSA.

Parents in the study expressed a desire to have access to more detailed information to help their understanding of their own case; they also would have liked more information about the details of the formula and the

calculation of the assessment so that they could check for themselves whether or not their assessment was correct. Many of the parents demonstrated a grasp of the various categories of money, such as exempt income, protected income and assessable income, in relation to the calculation. However, none of the parents was able to explain fully how their assessment had been calculated.

Some absent parents had made extensive use of the information provided so that they felt they had knowledge of what was included in the assessment. This was a cause for some satisfaction, although the omission of the actual formula was a cause for dissatisfaction.

The CSA was perceived by many parents in the study as effective at obtaining maintenance from absent parents who were willing to cooperate, but apparently ineffective at coping with those who refused to comply. This was a cause of dissatisfaction for both those absent parents who were paying maintenance and for the parents with care whose ex-partners had not, as yet, made any payment. It was felt that the Agency should have increased powers to enforce payment in those cases.

3 EXPERIENCE OF THE PROCESS OF MAINTENANCE PAYMENT THROUGH THE CHILD SUPPORT AGENCY

Introduction In exploring parents' reactions to the process of maintenance payment through the CSA it is relevant to consider what previous arrangements they had for the payment of maintenance. Views of assessments and payments through the CSA are likely to be coloured by whether or not previous arrangements had been successful. First impressions of contact with the CSA are also likely to be important in forming a view of the service. The process for both absent parents and parents with care is outlined in Appendix V. Respondents commented on the amount of the payment, and the rules governing the calculation, with regard to the administrative procedures of the CSA. Respondents' reactions to the work of the Agency were clearly influenced by such factors and it would have been artificial to remove or separate such comments. Although on a day-to-day basis these issues are beyond the control of the Agency, they are relevant on a longer-term basis to its success.

This chapter presents clients' experiences of the process of paying child support and maintenance through the CSA for absent parents, and of applying for child support through the Agency for parents with care. People's experiences of the process are discussed in relation to any difficulties in completing the Maintenance Application Form (MAF) or the Maintenance Enquiry Form (MEF). The elements of timeliness, accuracy and clients' understanding of the process are examined. An understanding of the continuing process of involvement with the CSA is explored together with a discussion of bi-annual and change-in-circumstances reviews. Previous arrangements for the payment of maintenance for absent parents are discussed in the first section, followed by a section on parents with care.

Absent Parents *Whether or not absent parents had arrangements for child support before their involvement with the CSA depended on how long it was since they had separated from their partners. Some people in the sample had been divorced many years earlier and had established patterns of payment, either as a result of a court order or on a voluntary basis. Five of the absent parents had court orders in place before the CSA became involved, two of which decreed that no maintenance should be paid, in the first case because of low income and in the second because he had handed over the marital home. Two others had paid £50 per week on court orders. Voluntary payments ranged from half of wages, to one father who bought clothes and toys for his child when he was in work. Two respondents said that they had given the marital home to the ex-partner; one of these was suing for his share.*

Previous arrangements sometimes affected the respondents' views of the work of the Agency. For example, one man (AP8) who had been paying half

of his wages was satisfied with the CSA assessment of 33 per cent of his wages. Another (AP9) had been paying £50 per week on a court order for three years, but had been dissatisfied when he was assessed at £70 per week, with arrears of £1,700. He claimed that his ex-partner had wanted £80 per week and had therefore involved the Agency. A similar case (AP15) of an ex-partner who had wanted more than she received under a voluntary agreement had involved the CSA. In that case the absent parent ceased payment until the Agency had completed the assessment process. Fortunately the process had been fairly quick so the delay had little impact for the absent parent.

The first impression of the CSA is likely to be influenced by expectations as well as by previous arrangements. Ideas gleaned from a variety of sources, including other absent parents, newspaper reports and radio and television programmes may colour subsequent dealings with the organisation. If absent parents are to be encouraged to pay the assessed amount, first impressions are likely to be important.

The first contact between absent parents and the CSA was mainly by letter from the Agency. Some respondents talked about receiving the Maintenance Enquiry Form (MEF), while others mentioned the assessment and notification of arrears as their first contact from the CSA. Two (AP16; AP2) mentioned a prior letter asking about paternity. Two absent parents (AP11; AP1) described the first letter as threatening or demanding, one (AP14) said it was 'arrogant' and another (AP13) said it was 'officious'. A further respondent (AP4) was upset by the language used, and yet another (AP7) talked about his dislike of the implied 'force' in the letter informing him of the amount to be paid. One (AP18) was worried when he received a 'huge' application form and angry because he had already made a voluntary arrangement. Memories of receiving the MEF and the assessment were sometimes elided in respondents' views of their first contact with the Agency.

Three men, however, had taken the initiative. One absent parent (AP12) had set aside an amount of money each week until the CSA assessed his liability. The other two contacted the National Enquiry Line for an estimate of what they would have to pay, one (AP13) as soon as his wife thought of leaving, and the other (AP12) as soon as they had separated. Taking the initiative may become more common as the CSA becomes a more established part of the process of separation and divorce.

The Maintenance Enquiry Form The concerns about the MEF mentioned in the Satisfaction Survey were that it was difficult to understand, that the information required was difficult to provide and that some questions were intrusive.

Half of the respondents had found the MEF easy to complete and half had not. A number had had help in completing the form from a variety of

sources, for example their new partner, solicitor, accountant, the local Benefits Agency Office or the Citizens' Advice Bureau. A few said they had used the help notes but others had not. Problems mentioned were the difficulty of assembling all the documentation required, in particular having to write to the building society for details of the mortgage payments, and finding the correct number of wage slips. Some respondents commented that the form was repetitive.

Absent parents were equally divided as to whether or not they thought some questions were intrusive. They disliked, in particular, having to provide information about their new partner's income. This was clearly something the absent parents had not expected, and they did not understand the reason for it. It was mentioned in a number of cases. The failure of the form to ask about debts was another prominent issue for absent parents. One man (AP14) had refused to complete the MEF and took up the option of a personal interview.

Some parents suggested that the MEF could be better laid out, and could use simpler words.

Assessment and the amount to be paid Problems of delays and accuracy in the assessment were identified in earlier evaluations of the work of the CSA. As is seen below, these are still applicable.

The majority (16 out of 20 interviewed) of absent parents gave details of the amount they had been assessed to pay, and payments ranged from £2.50 per week, the minimum payable for a parent on Income Support, to £381 per month (£95 per week). These cover payments for different numbers of children and different family circumstances. Ten out of the 16 who gave a figure for the amount they had to pay gave figures of over £50 per week. This compares with an average weekly wage of around £300 per week.

Two respondents reported interim assessments, one of £101 per week (AP7), and the other (AP15) had not known why he had been given an interim assessment, but was refusing to pay for a 17 year old son who, he claimed, was no longer in education.

Arrears were included as part of the payment by a number of absent parents, while others separated the arrears element from their assessment. Half of those who gave an amount reported that they had arrears to pay. Some gave the amounts they were paying regularly for arrears, for example, £11 per week, or £15 per month. Others mentioned the total amount of arrears accumulated as £700, £1,700, or £2,000. The accumulation of arrears was one of the major results of delays in assessments or reviews for absent parents.

The absent parent (AP15) appealing against the assessment for his 17 year old son said that if the assessment had been more accurate it would have saved

the cost of the appeal. Three others described their assessment as inaccurate, one because of overtime, a second because of problems of having voluntary payments acknowledged, and it was unclear why in the third case. All were appealing against the assessment. Absent parents did not in the main volunteer that the assessments were inaccurate, which is not surprising given that few felt they understood fully how the assessment was calculated. One (AP17) who had doubted the accuracy of the assessment had consulted the CAB who found it to be accurate.

There was variety of outcomes in terms of payment. Four absent parents had a detachment of earnings order for weekly payments of £60 in two cases, and £65 and £78 for the other two.

Five respondents reported that they were not paying - one (AP7) refused to pay until he was given access to his children. Another (AP2) refused because he had paid for the marital home which he had given to his ex-partner, and had subsequently discovered that his ex-partner had sold it. The court had previously decided that he should pay no maintenance because he had paid for the house. One (AP16) was assessed at £381 per month, then left work but still had the arrears to pay. He returned to work and started to pay £100 per month voluntarily, not through the CSA. Another absent parent (AP17) had been 'devastated' by the assessment and felt it was impossible to pay. The file had been lost and no payments were being made; this parent had not been told whether or not to pay the arrears.

The assessment is only one part of an ongoing process which might also include appeal, review and payment (or otherwise) that absent parents experience. One emergent pattern was of an initially quick assessment, but when the absent parent was dissatisfied with the amount, for a variety of reasons, the process became extended. For example, one respondent (AP4) was appealing because of dissatisfaction with the way in which his overtime had been treated, and one was appealing against paying for his 17 year old son (AP15). Another respondent (AP3) appealed because his current wife had stopped working and his housing costs had changed. These changes had led to a detachment of earnings order and, at the time of the interview, his appeal and a review were outstanding. One respondent (AP6) had returned the form within seven days, but slowness in the process had led to arrears; he had objected to the overtime ruling and appealed against an assessment of £65 per week which had been reduced to £45 per week. He felt the CSA had not made an accurate original assessment and had complained on the telephone because he could find no other route for complaints.

Of two absent parents who took the initiative, one (AP12) was given an underestimate of his assessment by the National Enquiry Line and started to save for payment. On receipt of the full assessment he worked longer hours in order to pay, became sick, and fell into arrears, a process he had found stressful. The other (AP13) had a full assessment within five weeks and paid

by direct debit, but had two changes of circumstances: firstly, he bought his ex-wife out of the marital home and, secondly, he was made redundant. He continued to pay at the higher rate until his review was processed which resulted in the CSA owing him £800. It was suggested to him that they would pay him back over two years. Despite his perceived straightforward circumstances he felt he had been treated badly.

A few absent parents said that the process had been satisfactory but they were concerned about the way the rules dealt with their cases.

Time taken Because the assessment is payable immediately the absent parent is sent the MAF (apart from the eight-week holiday allowed if the form is returned promptly) any delays in preparing the assessment can result in the absent parent falling into arrears. Promptness in starting payments is important both for the Agency and the absent parent.

Almost half of the absent parents interviewed felt there had been little delay between completion of the MEF and assessment. The times quoted ranged from two weeks to four months, although the majority spoke of weeks rather than months, which suggests that the expected time for a good service on the part of the Agency is not much greater than 12 weeks or three months.

A somewhat larger group felt that the time taken had been slow and indicated some of the impacts of delay. The times mentioned by this group were six months and over, although none mentioned the years that some of the parents with care interviewed had waited to receive payment. Two (AP19; AP2) said they themselves were responsible for the delays, in one case because he was avoiding the CSA, and in the other because he was refusing to pay and was appealing. One respondent (AP3) said the assessment had been dealt with quickly but that the review was very slow.

Six respondents mentioned the accumulation of arrears as a result of delays, and sums of £1,000 and £2,000 and up to £4,000 were mentioned. One self-employed man (AP20) was worried about the build-up of arrears, and could not understand why it had taken 18 months to process. Another absent parent (AP17) had received notice of the assessment and arrears on the same day and was upset because of the large amounts involved, when he had never been in debt. In contrast, the impact of arrears had not been great for one absent parent (AP18) because he had made voluntary payments of similar amounts. In two cases (AP19; AP6) arrears had led to a detachment of earnings order. Use of voluntary payments to reduce the impact of delays is encouraged by the CSA, but does not appear to be a commonly used option.

Complaints Respondents were asked whether they had complained or ever felt like complaining. This gave them the option to talk about formal complaints or,

for example, telephoning to say that the assessment was too high or that an element had not been taken into account.

A number said they had not complained, but for many it was not because they were satisfied but because they had been deterred for various reasons. People said they found it impossible to find someone in authority to complain to and so felt complaints would not be registered; that it would be a waste of time. Some respondents said they had been put off by the 'negative attitude' of the Agency staff on the telephone; that they had felt like complaining but did not know to whom they should complain. They believed they would be passed from one department to another. One respondent (AP20) had not complained but said he had been stressed and worried that the CSA had not responded to letters. Another parent said he intended to complain. Two respondents said that they had never felt like making an official complaint, although one had experienced a serious delay.

Others said they had complained, mostly about their assessment. One from this group (AP6) said he had complained by phone but could not discover a dedicated complaints department; one (AP9) had been given a review; one objected to the assessment of overtime; and one thought he should not pay for a 17 year old son. Two people (AP7; AP8) said they had complained by letter; one of them (AP8) had written three letters which he said the CSA had not acknowledged.

Overall Absent parents mentioned a variety of issues when asked about their overall impression of the CSA. Some referred to the rules of assessment and others commented on the process. Among those mentioning the rules, the most common comment was about the way overtime is treated in assessments. Overtime was not always available and if the assessment had been made at the time when the wage slips recorded overtime payments then it was difficult to pay the higher assessment when overtime was no longer available. These problems were linked to feeling that the assessment was too high. Other aspects of the rules which were mentioned were the special treatment of housing debts in the form of a mortgage relative to other debts. Travel allowances were not felt to be sufficient nor was the allowance for pension contributions. More than one felt aggrieved the money he paid did not go to his ex-wife, but to reduce her Income Support, and so he felt that the children did not benefit. One (AP3) was angry about the detachment of earnings order.

Aspects of the process of assessment and payment most commonly mentioned were delays and the associated arrears, and not feeling properly informed of the progress of the case. One respondent thought that the whole process was characterised by delays and inaccuracies. Although one respondent said that arrears had caused severe hardship in his new family, few said the delays had had a major impact. Some welcomed the delay, as the time when they had to pay was postponed. Lack of regular information had

generated many of the telephone calls and other communications reported on in Chapter Four.

Two respondents said that they felt their case had been very badly dealt with. One (AP12) explained that he was upset about the amount he had to pay, as a result of his overtime assessment. He felt unable to improve his situation because the two-yearly review would mean that if he managed to increase his income his assessed payments would also rise and he would be little better off. The other (AP7) was refusing to pay until he had access to his children, and said that he had incurred £4,000 arrears over a period of six months according to the CSA, but he could not understand why.

One respondent (AP18) generally felt everything had worked out. The details of this 'satisfied' absent parent are outlined in Case Study 5 in Chapter Six.

Reviewing the process from receipt of the MEF to payment of maintenance in all the cases, it is difficult to identify a single case for whom the form was straightforward to complete, the information required unproblematic, there were no delays in the assessment, the amount to be paid was as expected and understood, no arrears had been incurred, and the absent parent felt properly informed of the process. Few patterns of common difficulties emerged, but examples show how different aspects of the process are associated. For example, one man (AP1) had found the MEF demanding and his assessment too high. He had experienced delays and incurred arrears and, as a result, was dissatisfied. This experience came after a court had decided he need pay no maintenance because of low income - he was a maintenance fitter, earning £150 plus overtime of £50 per week. Two other absent parents (AP4; AP15) mentioned problems with the MEF, inaccurate assessments and delays and were appealing against the assessment. Two cases (AP12; AP17) described their experiences with the CSA as very stressful. Both were shocked by the amount of the assessment. One was a female absent parent (AP17) who had no problem completing the MEF, but received the notice of assessment and of arrears in the same post. She was asked to pay £1,500 arrears within three days on a salary of £9,000 per year. She phoned to say she could not pay, and requested and was offered a personal interview. She was subsequently told that her file had been lost between the CSAC and the local offices and nothing further had happened. Her ex-partner has since become a student and the CSA said that they will no longer be involved and she can return to a voluntary arrangement. She had received no written confirmation of the amount of her arrears, and broke down in tears in the interview for this research. The process had lasted over a year. The other case is outlined in detail as Case Study 3 in Chapter Six.

Parents with care
First contact As expected, the first contact with the CSA for parents with care was most commonly a result of initiating a claim for benefit, although it was almost equally likely that the parent with care would directly involve the CSA.

Reasons given for contacting the CSA were that respondents thought it might be better than using a solicitor; others made contact on the advice of a solicitor or the Citizens' Advice Bureau. In contrast, two respondents (PWC1; PWC2) were quite clear that they did not wish to involve the CSA (one telephoned the Agency to this effect) because they already had good voluntary arrangements with their ex-partner.

A number of respondents said that they had good first impressions of the CSA from both those who had initiated contact and those whose contact had been triggered by benefit. Sometimes a claim for benefit was the result of a reduction or cessation of a previous voluntary payment arrangement. At least two respondents mentioned that they had received informal payments which ceased when the CSA was involved. In contrast another parent with care (PWC12) indicated that the prior arrangement had continued after the involvement of the CSA much as before. Loss of benefit was mentioned as a reason for complying with the CSA. Someone (PWC9) commented on the possibility of having to pay a fee for the service, which did not materialise. A variety of voluntary payments existed prior to CSA involvement from £40 per month (PWC14) to £250 per week on court order (PWC17). Four respondents said these arrangements were reliable. In contrast, six said they had received no maintenance prior to CSA involvement, and had expectations that the CSA would procure reliable payment.

Maintenance Assessment Form Parents with care could be reluctant to involve the CSA by completing the MAF, regardless of the associated ease or difficulty of filling in the form. Some may take the 'good cause' option and confirmation that the risk of violence or abuse to themselves or their child means they are not obliged to give the father's name. For others (for example PWC5), however, reluctance to have any further dealings with an angry, violent man may result in unwillingness to complete the form. As the study sample was drawn from those who have completed the form, limited information is provided on this issue.

Fewer than a third of parents with care found the MAF straightforward and understood what they were being asked. One (PWC14) mentioned using the help notes as she was completing the form. Another third found it complicated and had needed help to complete the form from parents, a friend or an accountant at work. None of this group mentioned the help notes. A group, of a similar size, said they could not recall completing the form. The reason for this was, in some cases, because they could not distinguish the MAF from subsequent forms asking for similar information about income and household composition. One woman (PWC2) said that the use of colours was good, but had difficulty with the section about her name as she had not decided whether to keep her married name or revert to her single name.

The remainder had a variety of reactions. One (PWC5) found the form threatening with its emphasis on completion within two weeks. Another (PWC11) found it straightforward until she came to the questions on housing, as her own situation was unusual. Others, both among those who found it straightforward and those who found it complicated, described the difficulty of assembling all the required documentation.

Reluctance to complete the form was mentioned by one woman (PWC13) because she thought her ex-partner would think it was her choice to involve the CSA. She had given his parents' address which, she said, had made him very angry. She had taken this course in response to his suggestion that she should state that the father was unknown. She had felt she would not be believed after she had been living with him for eight years. Another (PWC1) was reluctant to complete the form because she had a good informal arrangement and did not want to involve the CSA.

The majority of parents with care had no dispute over paternity or problem about naming the father. The remainder made no specific comment about this during the interview. One (PWC9), however, whose new husband had been instrumental in completing the form, had been reluctant to do anything which might result in contact with her previous husband and was worried that he would discover her address. Another (PWC5) had hesitated before giving her ex-partner's name because she wanted no contact with him. He had arrived at her house threatening violence because he thought she had initiated contact with the CSA. She said that the CSA had 'forced her to have contact'.

Assessment and payment For the parents with care a satisfactory result of the process is an assessment with which they agree followed by regular payment.

The parents with care in the study experienced a wide range of results from the assessment process. These ranged from a case (PWC12) where there was a full assessment and payments were made regularly, to a woman who had received her assessment after three and a half years and who, at the time of the interview, was proposing to appeal (PWC14). Three-quarters of the respondents had full assessments, three mentioned interim assessments, one could not recall whether it was an interim or full assessment (PWC8), and another said she did not know what the outcome had been (PWC7). The assessments reported were of similar amounts to those described by the absent parents. Apart from being unsure about what type of assessment had been made, other examples of lack of knowledge included: a respondent knew what the assessment was, but did not know if it had been paid or not (PWC3); one who knew there was an interim assessment and that attachment of earnings were involved, but had received a giro with no accompanying letter (PWC6). She had not known what the money represented, and had not dared to enquire in case there had been a mistake.

Dissatisfaction with the amount of the assessment was mentioned by a number of parents with care. One (PWC15) compared the £4.20 per week paid into her bank account in November with the cost of school dinners and swimming lessons, a total of £8 per week. As a result she had asked for a review of the assessment. Another (PWC1), assessed at £20 per month, thought that £5 per week for two children was 'ludicrous', particularly as her ex-partner had paid £135 per month prior to the assessment. She had asked the CSA for information on how her ex-partner had been assessed at such a low level. She had appealed and was told she had to provide proof of her ex-partner's earnings, but had been unable to do this as he was self-employed. As a result she had given up the appeal within four months. Two respondents felt that the assessment was lower than it should have been, in one case (PWC13) because she thought her ex-partner was working without declaring his employment, and the other (PWC14) because her ex-partner had understated his earnings.

Overall three parents with care said they were receiving no money. One respondent (PWC20), who felt things had gone well initially when the CSA had coped with her separation and return to her husband in a relatively short period, was now receiving no money since her husband had left for a second time and could not be found. Another respondent (PWC18) gave a long and complex account of refusal to pay because of low earnings. A report from her led to the involvement of the benefit fraud squad and, finally, referral to the departures scheme. She has still received no payment. The third (PWC14), was assessed after 3½ years at £57.50 for a nine year old child. She felt this was not enough, and appealed but was told the assessment was accurate. The assessment was now complete but she has received no payment. She said she did not entirely blame the CSA as she realised her ex-husband would not have cooperated.

Many said that there were substantial arrears. One (PWC9) expected arrears of £1,000 to be paid in a lump sum, and another (PWC10) mentioned fluctuations in the amounts received for arrears. Another (PWC5) said her ex-partner owed £8,000 because he had made regular voluntary payments for the mortgage which he had expected the CSA to take into account. A further respondent (PWC15) commented that arrears were incurred even though the absent parent had cooperated and so been able to take advantage of the eight-week 'holiday'. If absent parents return all the required information within four weeks of receiving the MEF they do not have to pay maintenance for the first eight weeks after they became liable.

Reviews were underway in a number of cases. One woman (PWC19) said she had been reassessed many times. One concern among parents with care was that assessments would be reduced on a change of circumstance review after an ex-partner had become self-employed. Appeals were mentioned by three respondents. One (PWC13) felt that if the CSA had asked for a smaller

proportion of the absent parent's income and if the calculation had been less complicated, the absent parent would have been more likely to comply.

One parent with care (PWC9) who felt the process of payment of maintenance via the CSA had gone well was concerned that the absent parent would use payment as a means of demanding access.

Two women had difficulties because maintenance payments took them above the Income Support level. The result of losing this regular and passported benefit was debt for the mothers. In one case (PWC2) the absent parent had a highly paid job for a short time and the CSA had not told the parent with care that she was no longer eligible for Income Support. In the other case (PWC8), after the final assessment, the payments brought her above the Income Support level and she fell into arrears for fuel and housing. It had taken her some time to arrange Housing Benefit and stabilise her finances.

Time taken Approximately half the respondents thought the time taken from completion of the form to payment of maintenance was too long, but these judgements were based on times of three weeks, in one case, to over two years in three cases. As the person (PWC13) whose case took three weeks said, however, three weeks with no money is a long time. The majority stated that the actual time taken most commonly was a year. One parent with care (PWC14) who had waited three years understood that it was not entirely the fault of the CSA as her ex-husband was delaying providing the information.

Those who mentioned the time they expected it to take talked in terms of two to six months, so there was a clear gap between expected and actual times for many respondents. Three respondents, however, did not feel there had been delays, and the times mentioned were six weeks and seven months. It seems that, as for absent parents, if the time from completion of the form to the payment of maintenance had been around three or four months it would have agreed with their expectations and been satisfactory.

Overall view of the process Six out of the 20 parents with care interviewed felt their experience of the process of assessment and payment had been satisfactory, for example, one respondent felt she had experienced few difficulties (PWC16), while another had also felt that the CSA had been effective (PWC4).

Others had mixed reactions to the process. One (PWC13) felt it worked well while she was on Income Support but was not helping her return to work. Others said that it was slow; payment eventually occurred in one case, while another (PWC9) reported a lack of information on progress but was satisfied with the outcome. Another respondent (PWC10) recorded her mixed experiences of the staff with some being pleasant and helpful and others rude and patronising. These issues are discussed in detail in Chapter Four.

The largest group, however, felt that their experience of assessment and payment had been bad. Reactions included: feeling that the CSA had done a terrible job and that they were not kept informed; feeling the CSA was ineffective in ensuring that the absent parent paid; and experiencing a delayed and inaccurate assessment. The reasons given for poor experiences were, most commonly, not being kept informed of progress, delays, poor communications and, finally, not receiving enough money.

Relatively few respondents suggested improvements to the process, and often these were in terms of providing what would have been a more satisfactory outcome in their case. One (PWC18) mentioned that review forms asked much the same questions as the assessment form. Another (PWC19) said that the court system had been better because it was more confrontational. Two (PWC14; PWC12) mentioned greater access and face-to-face interviews, and these are discussed in Chapter Four.

Summary The main points emerging from the absent parents' views of the process of assessment and payment cover comments on the initial contact, the MEF, the assessment, payments, reviews, delays and complaints.

In describing their initial contact absent parents tended to elide receipt of the MAF and the first notification of assessment. The initial letter was sometimes perceived as threatening, and when the notification of the assessment and arrears, with deadlines for payment and threats of detachment of earnings arrived simultaneously, it could be a shock. However, some absent parents took the initiative and contacted the CSA themselves as soon as it became clear that they might be living away from their children. If the estimate of their assessment from the National Enquiry Line was close to their final assessment this was said to be a good approach to take but if it was lower it was felt to make the process more difficult.

Reactions to the MEF were mixed with some finding it easy and others difficult to complete. There were some objections to giving details of their new partner's income.

Many were dissatisfied with the amount of the assessment and, partly for the reasons outlined in the previous paragraph, felt it had been inaccurate. It had been difficult for the respondents to judge the accuracy or otherwise of their assessments because they did not know how the formula worked.

Delays were important not only because of the accumulation of arrears and the impact these had on payment, but because of the worry and uncertainty about managing their money. In spite of these worries some absent parents adopted a head-in-the-sand approach and tried to delay having to pay.

Some absent parents had complained, mostly about the assessment. Others had wanted to complain but felt there was no obvious, routine way to complain.

Comments on the overall satisfaction with the process of assessment and payment related both to the rules as encountered in completing the MEF and to the process itself. Among the rules causing comment were those concerning overtime, partner's income, debts other than housing costs, allowances for travel and pension contributions, and the position of adopted and step children. Dissatisfaction regarding the process occurred because of lack of information on the progress of the cases and associated worries. Having to continually explain changes in circumstances was also mentioned.

For parents with care, reactions to the process of receiving maintenance via the CSA were felt less strongly than among absent parents. In terms of their initial contact with the CSA, some had expectations that the payments would be reliable. Others were reluctant to disturb previously satisfactory arrangements.

Some found the form easy to complete, and others found it difficult, but very few used the help notes. In completing the forms there were still concerns about demands for access and about the anger of the absent parent.

Although most could give the amount of the assessment, there was considerable confusion about whether or not it was an interim payment. Some parents did not know if it had been paid. Most were being paid but many were not satisfied with the amount, believing it bore no relation to their expenses. Other respondents felt the absent parent was not telling the truth about his earnings. Unreliable payments led to complications with benefit payment, and sometimes to debt and the risk of repossession.

Respondents' own assessments of the time taken to receive any maintenance were subjective. There were complaints that the process took too long from parents who had waited three weeks (at one end of the spectrum) and those who had waited over three years (at the other end).

Overall dissatisfaction in considering the process from completion of the MAF to receipt of payment resulted from combinations of being poorly informed of progress, delays, complexity and uncertainty arising from continuous reassessments. Although not strictly part of the process, parents with care included in this list receiving too little money.

A source of satisfaction for parents with care was to deal with the CSA rather than the absent parent. One parent with care succinctly described her satisfaction with the process by saying she had received a full assessment, since when she had been paid regularly.

4 COMMUNICATIONS

Introduction Almost all of the parents in the study had at least one point which they wished to make about communications with the CSA. The majority of absent parents and parents with care had experienced both written and telephone communications with the Agency, but few had any experience of face-to-face contact. The structure here follows previous chapters, so that absent parents are discussed in the first part and parents with care are discussed in the second part. In each part written communications are examined first, followed by telephone contacts, and concluding with the parents' views on face-to-face contact.

Absent parents A few of the absent parents in the study had not read any leaflets. However,
Leaflets more than three quarters of the respondents had read at least one leaflet and the majority of these had found information which had been helpful to them. Parents who said the leaflets were complicated found them difficult to understand, and said they had not been useful. One respondent (AP13) who had not found them helpful explained that the leaflets had not been 'in my type of language' and so he had not understood them. Another respondent (AP10) believed he had been provided with the formula in a leaflet, and a majority said they would have liked the formula to be available.

Respondents who thought the leaflets too basic found that they carried insufficient detail when they were looking for particular information on a specific topic which was relevant to their own situation, such as capital transfer. Where examples of typical situations were provided in the leaflets some parents found these particularly helpful. Other parents were confused when an example matched their own circumstances, yet the amount of the assessment in the example differed widely from their own assessment. Thus leaflets were variously described as being too complicated and too basic.

Letters Absent parents typically wrote letters to the CSA to: appeal against their original assessment; to inform the Agency that their previous partner was working; or to ask why they had to pay maintenance for a period when their children were staying with them, so they were in effect paying twice for maintenance over those periods. In some cases, absent parents wrote to inform the Agency of their belief that the parent with care had told the CSA that they were dependent solely on benefit, while the absent parent was convinced their ex-partner was also working. The absent parents in the study often initiated contact with the Agency about such matters with a phone call, when they were instructed that information could only be dealt with when it was received in writing. Absent parents attached great importance to such letters, and a large proportion of them felt frustrated when these were not acknowledged by the Agency. One parent (AP3) had resorted to sending

letters to the CSA by registered post specifically to enable him to check that his letter had been safely received. Alternatively, some parents phoned the Agency when their letters were not acknowledged.

Parents talked about letters arriving from the CSA which had only a reference number, and no named person to whom they should address their response. Letters from the Agency were usually described as providing a clear message but varying in tone from 'friendly' to 'forceful' and 'threatening'. Some were standard letters, while others contained individual requests or responses. One respondent (AP10) said he was satisfied that replies to his letters were received within two weeks. Another (AP4) complained that the usual three-week wait for a reply from the Agency was too long. Other respondents found that the information in the letters relating to dates, for example when they had started and ceased to receive state benefit, bore little or no relationship to the information originally provided by themselves.

One respondent (AP17) had received three letters on the same day from the CSA. These comprised one notification of assessment, one notification of £1,500 arrears, and returned pay slips. This gave an impression of the case being passed around different departments and that no-one had overall responsibility. There were two other cases (AP15; AP20) in which three identical letters had been received on the same day, some from different offices. The inference drawn from this, expressed by respondents, is that the Agency was not working efficiently, and that staff working on the same case did not communicate with each other.

Several absent parents had written letters on at least one subject, and had felt obliged to send a second letter because there had been no reply to the first. One respondent (AP3), at the time of the interview, was still waiting for a response to a letter posted one month previously; another (AP7) awaited a response to a letter posted 6 weeks prior to the interview. Although he had received a standard letter from the Agency in the meantime, it had contained no mention of the letter he had sent.

Telephone It was a common practice among a large proportion of the absent parents in the study to adopt a strategy of making regular phone calls to the CSA over a period of time until the matter about which they were phoning had been resolved. The frequency of phone calls ranged from every day for three months, through three or four times a week (an absent parent [AP3] who said he had made 'thousands' of calls) to once every two or three weeks. Another parent (AP6) had made 30 calls over a 15-week period to expedite his reassessment, including calls to enquire whether or not his letters had arrived. He had been given different information about his endowment mortgage by different staff within the same CSA office. After receiving the re-assessment, he applied for a review of the decision and was given another different number to call, which was always answered quickly. He found this to be satisfactory after his previous experience of phone calls to the Agency.

Some parents had hung up after waiting in the queuing system for 30 minutes, while others said they had held on for an hour before hanging up. One absent parent (AP5) had arranged for his partner to speak to the CSA as he felt too depressed to speak to them himself.

Major dissatisfactions with making phone calls to the CSA included the difficulty of getting through and the length of time which was involved in actually making contact with the appropriate officer (one parent [AP12], not described above, said the lines were engaged for an hour). Respondents realised that once they were in a queuing system they were paying for the call. Most respondents knew that calls were charged at the local rate, but few had estimated the financial cost of calls. Absent parents expressed dissatisfaction with phoning as a means of communication when, despite giving the name of staff to whom they had spoken previously, they had to repeat their story to a different person on each occasion that they phoned, and when staff were unable to say how maintenance had been assessed. Respondents felt particularly frustrated when the information they were given contradicted that given previously by a different staff member. Another frequently voiced reason for dissatisfaction was that parents were constantly being passed to different sections of the CSA. Respondents also disliked being phoned at work; some found this unacceptable and refused to speak to the Agency in those circumstances.

The CSA staff who answered the telephones were described as polite by all respondents. However, maintaining politeness was seen to be a part of their job rather than a genuine response to parents' difficulties. One parent (AP19) told a woman he felt suicidal, to which she had responded 'I can't help you'. Occasions such as this gave absent parents the impression that the Agency cared little for their problems or for their personal distress.

Another issue raised by respondents was that staff were not always able to provide an answer to their queries, and had to refer to supervisors, who were rarely available, so that no satisfaction was gained from these phone calls. One parent (AP8) had been told, on these occasions, that the staff member would send a letter, but these had not materialised.

Another absent parent's experience (AP16) suggests a lack of communication between different sections of CSA staff who were working on the same case. This absent parent phoned the CSA three months after sending in the MEF to inform the Agency that he had stopped working; three weeks after the phone call he received his assessment, based on his original earnings while he was working. He was then advised to ask for a re-assessment, and phoned every week for five weeks in an attempt to expedite this. He was then told that he should be asking for a change in circumstances rather than a reassessment. The CSA had phoned him in the meantime asking how he would pay the maintenance. When he phoned to expedite the change of circumstances the person dealing with it said he was about to leave his post

with the Agency, and gave the absent parent the name of his replacement. Ten days later the absent parent phoned again to be told that the replacement was sick. At the same time his ex-wife phoned him, as the CSA had told her to expect the money.

Phone calls from the CSA had been made to some parents at home or at work. These calls were seen as helpful by some, and as intrusive by others. This kind of diverse response shows the need for the Agency to be flexible in their communication strategy so that parents' own preferences can be accommodated. Parents might be asked in initial correspondence whether or not they are willing to receive phone calls at home or at work from the CSA.

Very few respondents had used the National Enquiry Line; indeed, very few parents had been aware of it. However, one absent parent (AP10) who had used the line had been satisfied since the outcome had been that his payments were halved.

A few absent parents described their experiences of phoning the CSA as very good, staff were patient and would make enquiries until they had provided the information about which the call had been made. Respondents liked to be given the name and extension number of the staff member dealing with their case, as they then found it much easier to get through and the staff were better able to be helpful. Because of the difficulty in contacting the appropriate member of staff, they also liked staff to ring back (although promises to call back were sometimes not kept). Some respondents found it easier to get through by calling in the evenings.

Face-to-face A number of absent parents had experienced some kind of personal contact with CSA staff, although in some cases this was at a tribunal, rather than an actual interview. Notably, at least half of the absent parents in the study said that face-to-face interviews would be their preferred form of contact; partly because it was more personal, and partly because they felt they would understand what was happening better if they were with someone who could provide explanations while the absent parent was able to ask questions about anything they did not understand.

Absent parents demonstrated a wide variation in the type of information they would like in leaflets.

Absent parents were satisfied when letters they sent to the Agency were acknowledged within two weeks, and when letters from the Agency demonstrated that the CSA had accurately assimilated the information provided by the parent.

Absent parents expressed dissatisfaction with perceived superficial politeness from CSA staff over the phone. Absent parents were satisfied with telephone contact which was established with staff who were familiar with their case

(on all but initial phone calls). Satisfaction was increased if the staff were able to provide an answer to parents' queries.

Overall, respondents' experience of communications with the Agency develops as each contact is added to the sum of contacts already made. Thus information gleaned from phone calls feeds into letters and vice versa, so that experience is built up, and not isolated.

Parents with care
Leaflets Some parents with care had not read, or could not recall, the leaflets. Others remarked on the large number of different leaflets. One parent (PWC2) said that some of the information in the leaflets was duplicated, and saw this as a useful aid to understanding. The use of colour was seen as helpful in identifying the various sections within the leaflets, which were described by some respondents as very good, since they provided a large amount of information. However, a minority of parents said they had not understood the leaflets, and would have liked information to be provided in a more simple form. Overall, parents with care appeared to have been less interested in reading the leaflets than the absent parents, and those who had read leaflets understood them less well than the absent parents. This finding may be a result of the absent parents' keener engagement with literature that was related to how the amount of their assessment was calculated.

Letters It was unusual for parents with care to say they had a named contact to whom they could reply, although one respondent described addressing her letters to the person whose name appeared on a letter she had received from the CSA. Respondents often wrote letters to the Agency as a result of being advised to put everything in writing over the telephone. They described letters received from the CSA as having a clear message, but the response times for replies to parents with care ranged from fast - within a week - to very slow - over two months in some cases. Some letters were never acknowledged. A male parent with care (PWC4) said he was irritated by continually being addressed in letters as 'Ms'. Another parent with care (PWC12) described feeling threatened when letters repeatedly informed her that the Agency was trying to extract arrears from her ex-partner, when both she and the ex-partner had already informed them, by both letter and telephone, that the arrears had been paid.

Letters which provided details of the assessment were sometimes described as difficult to understand. The calculation of the assessment could be particularly confusing for parents, some of whom described letters which lacked any indication as to whether the absent parent's income was weekly or monthly. One respondent (PWC10) described the tone of letters as formal but appropriate. At least two parents with care (PWC6; PWC5) had been sent cheques with no information enclosed as to what the money represented. This had provoked some anxiety, one respondent (PWC6) explained, as she was not sure if she was entitled to the money, she had not dared to ask about it in case she had to return it.

Parents with care tended to become apathetic about responding to letters from the CSA when their own letters were frequently ignored; this was especially true when the Agency wrote asking for information which the parent had already supplied. Respondents tended to use the telephone to follow up unacknowledged letters.

Many parents described their attempts to contact the Agency as requiring written and telephone communication in conjunction, as letters always had to be followed up by a phone call, and matters discussed over the phone always had to be put in writing before the CSA would respond.

Telephone Some parents with care had never phoned the Agency. Those who had phoned described a 'normal' queue of 10-15 minutes, but sometimes had waited over 30 minutes. The longest anyone reported holding on before being able to discuss their case was two hours (PWC20). One parent with care said she had phoned every week for four years (PWC18).

Typical experiences of respondents included difficulty in getting through because the lines were engaged, and never speaking twice to the same person (even when phoning every day over a period of weeks in a few cases). Respondents explained that the only time their call was answered quickly was when the computers were down, and then the staff could not respond to their query as they had no access to information. Parents with care often phoned to find out how their case was progressing but as the response, often, was simply that the case was being dealt with, some thought it was more satisfactory and cheaper to write.

A few parents with care had been distressed by their telephone contact. One (PWC3) had been upset by a staff member who was abrupt when asked why her assessment was small. Parents with care disliked having to repeat their story to a different person each time they phoned which, they said, made the contact impersonal. Several asked for the person they had spoken to previously, only to be told that the current staff had no knowledge of their previous contact's name. One respondent (PWC8) explained that staff tended to repeat themselves if a caller had not understood something, rather than explaining it differently, so that the caller might understand. Some staff repeated phrases such as 'That is the law' about a particular aspect of a respondent's case, while others tried to find some way in which they could suggest a helpful course of action. Some respondents said they had been told by staff that they were not permitted to give their names over the phone. Staff were sometimes perceived as abrupt; one respondent (PWC9) had been told that all the information she needed was on the form she had been sent, but when she said she did not understand the form the staff member became unpleasant. One of the issues raised concerned staff who had promised to call back respondents with information but who had failed to do so.

Respondents appreciated the occasions on which staff were sympathetic, and made 'unprofessional' but kind comments on their cases. One parent with care (PWC4) had been told 'It's best to give us a ring because suddenly your file will go from bottom to top'. Parents rarely had a named contact, although some explained that they would ask for the person whose name appeared on a recent letter. Handwritten phone numbers appeared on some letters. The staff's manner was described as 'Nice - felt they were on my side' (PWC18). Some parents said the staff were pleasant, not stiff, on the phone, and could be very sympathetic and helpful when parents were upset. CSA staff might ring to ask, for example, for the absent parent's address, and parents with care were content to be phoned about these kinds of queries. Several parents remarked that the Agency only progressed their cases if they phoned at least once a week.

Parents with care in the group discussion reported similar problems with telephone communications with the Agency.

Face-to-face None of the parents with care in the study had experienced any face-to-face contact with CSA staff, although approximately half of them said that they would prefer this type of communication.

Several respondents recommended improving communications between parents and the CSA so that assessments could be expedited, and misunderstandings could be minimised. Invariably parents would have liked more communication from the CSA regarding updates on progress, or to let them know if payment was going to be late.

As with absent parents, the communications that the parents with care had with the Agency were not isolated instances, but were part of an experience which developed with each new interaction. Parents with care, particularly, described their frustration when each contact was treated as though it were the first contact. Satisfaction could be increased by facilitating staff, or groups of staff, who dealt with a case so that respondents felt some sense of continuity when communicating with the Agency.

Summary Overall, absent parents were unhappy with their communications with the CSA because they felt that they would like more information, especially about how their assessment for maintenance had been calculated. The diverse views on the accessibility of information in leaflets demonstrates a need for a variety of options so that they can use the type of information which is most suited to their own abilities and needs. This might be provided by a hierarchy of leaflets which range from general information, and directs clients to a specific leaflet giving detailed information about a particular topic.

The major issue concerning letters sent to the CSA, according to many of the absent parents in the study, was the lack of acknowledgement from the Agency that letters had been received.

Using the telephone provided, in some cases, a more satisfying means of communication than letters, when clients felt that they had been listened to by Agency staff. Very many of the parents in the study had become accustomed to using the telephone in conjunction with letters in their communications with the CSA.

In the group discussion parents with care identified problems with communications and delays among the worst aspects of dealing with the Agency. They said they needed to know, throughout the process of dealing with the Agency, what progress was being made on their case. They felt that better access to personal interviews with staff was required.

Parents with care in the depth interviews were also dissatisfied by the lack of response from the Agency, especially regarding letters they had sent, and about the progress of their cases. Otherwise, letters were seen as a useful form of communication by some parents, but as unsatisfactory by others, depending on their personal preference. They had a poor impression of the Agency's efficiency and care for its clients after having to hold on the telephone for very long periods.

Parents with care in the depth interviews were divided in their view about which was the most satisfactory form of communication. Some described letters as their preferred form of communication, but a greater number preferred to use the telephone. Some respondents gave their views only about the methods of communication which they had experienced, and so did not consider face-to-face contact as an option. However, even though none of the parents with care in the study had experienced face-to-face contact, this was described as the overall favoured form of communication, especially in the early stages of the contact.

The important finding to come out of this part of the study is the extensive amount of communication between clients and the CSA: clients tend to have a lot of contact with the Agency. These experiences produce lessons from which the CSA can learn, and provide a service which is better able to satisfy their clients.

A major improvement, which was implemented as findings from this study emerged, is that the CSA now acknowledge all letters from clients.

To provide a satisfactory telephone service telephone calls should be answered quickly. Additionally, a group of staff could be assigned to each case and given a name. The name of the group dealing with their case could then be quoted by the client, so that their query could be dealt with quickly by staff familiar with their case.

Perhaps the most frequently requested change to the service was for face-to-face contact.

5 OUTCOMES

Introduction Parents were asked about the outcomes of their contact with the CSA. The effects, if any, on parents' relationships with their children or step children, current or previous partners, and on their finances and plans for employment were explored. The structure of the chapter follows this model. Outcomes for absent parents are described under these headings followed by a similar section on parents with care.

Absent parents Those absent parents in the study who had new families recognised that the family's living standards would drop as a result of maintenance being paid to the child or children from a previous relationship. This sometimes occurred because absent parents had been paying maintenance voluntarily or as the result of a court order at a much lower rate than the CSA required.

Effects on children

Where relationships had been good between the children of the previous and current families, the lower living standard experienced by the new family as a result of extra money paid to the other child or children sometimes caused problems. In families where the children from the former and current families socialised with each other this had caused some friction, because of a perception that children from the former family were taking money which should rightly be available to children from the new family. These problems inevitably also affected the quality of the relationship between the absent parents and their children. It was not clear whether the absent parents thought that the quality of life such as participating in, or going to watch, sports events and social activities should be comparable for children in the previous and the current family. One parent (AP1) explained that he and his new wife were attempting to keep their involvement with the CSA a secret from the children in their new family, in order to avoid any bad feeling between the children from the two families.

The ages of the children were a factor in the quality of their relationship with the absent parent. Older children were more likely than younger children to know that maintenance was being paid for them through the CSA. Absent parents described how arguments between parents about the Agency also upset children. Some absent parents were worried that informing the Agency that their ex-wives had (undeclared) new partners living with them would affect their relationship with the children, as parents with care might blame absent parents for making trouble.

One absent parent (AP3) used to take his sons by his previous and current partners to the weekly football match. He explained how 'It broke my heart to tell him' (son of his previous wife) that he could no longer afford to pay for the son's ticket, as he was having to pay so much for his maintenance.

The father had been pleased that he had maintained cohesion between his new and former family, and then upset that it had been broken because of greatly increased maintenance payments. This example was typical of the relationship of some absent parents with their children. One teenage step-child was a member of a national team, and the cost of travelling abroad to competitions was too great to be continued once the absent parent (AP1) had to pay higher maintenance. Children in other families had been obliged to give up music or ballet lessons and horse riding, as well as some of their regular social outings.

Absent parents resented being unable to afford to buy presents for their children from a previous relationship, or to take them on outings, because of the maintenance they had to pay, and felt that the children were, ultimately, worse off both socially and materially although absent parents were paying higher amounts of money. Some parents had started to have their children to stay for a greater number of nights each week so that their assessment would be reduced.

Effects on partners and ex-partners Several absent parents described the strain placed on their current marriage, partly because of the small amount of money they had left to care for the new family, and partly because, as one (AP3) put it, he had become 'obsessed with the CSA'. In some cases current partners were resentful of the amount of money being paid to the previous family, and felt as though they too were supporting the previous partner. One respondent (AP3) said that poor communication between the CSA, his ex-partner and himself had caused a great deal of trouble with his ex-partner. Invariably current partners did not want their own incomes to be taken into account by the CSA when assessing maintenance. New partners were angry that they were working to pay money to their husband's ex-wife. Knowledge of the ex-partner's employment while she continued to claim benefit created huge resentment, as absent parents felt they should be paying less towards supporting their child or children when their ex-partner was working.

Arguments with both ex-partners and new partners about money and the CSA were described. Relationships with ex-partners frequently deteriorated as a result of CSA involvement, especially when the amount of maintenance to be paid was felt to be large (for example in excess of £40 weekly). Absent parents tended to feel, in these situations, that they were supporting not only their children but also their ex-partners, which they strongly resented. However, some parents viewed the CSA involvement more positively. These respondents felt that the third-party, arbitration role of the CSA had meant less recrimination in the relationships with their ex-partners, as they both had to accept the CSA as the impartial assessor of child support.

Effects on finances and employment The level of their assessment for maintenance was an important factor in relation to the finances of the absent parents in the study. None of the parents interviewed had given up employment as a result of involvement

with the CSA, although several said they had thought of giving up work, or had told the Agency they would give up work. A few parents were not working because of illness at the time of the interview. One respondent (AP17) said that he lacked any incentive to work overtime, as he would be no better off once the Agency had added the extra income to his child support assessment. Another (AP8) was equally reluctant, for the same reason, to apply for promotion until his involvement with the Agency had ceased, as he did not want the extra responsibility when any extra income would go to his ex-partner.

A recurrent theme of this study was the difficult financial circumstances reported by absent parents as a result of the amount of their assessment. This was especially true for those absent parents whose incomes had been fully committed prior to their contact from the CSA. Parents who had an established 'new' family of several years appeared to suffer particularly in this respect, as they had budgeted in the expectation that their previous arrangements for supporting their child or children would continue indefinitely. They described their anger and disappointment that the children who lived with them currently would be unable to continue with valued sporting and other activities.

A high proportion of absent parents said they were convinced that their assessments were incorrect because they and their new family were left with so little money on which to live after the CSA had deducted maintenance from their income. One respondent (AP1) commented that having to pay arrears had caused severe hardship to his new family.

Some absent parents were worried about their relationship with their employers because of direct contact between the CSA and their employer.

Those parents whose accommodation costs were low at the time of their assessment, perhaps because they were lodging with a parent, felt that it would be impossible for them to acquire their own housing. Little money was left to them after maintenance had been subtracted from their income, so that some felt they could not even afford to rent a modest property in which to live independently. This outcome was in contrast to many parents with care who had stayed in the family home after their relationship had ended. The wider family, for example parents of the separated absent parents, were sometimes affected. In one case (AP12) this was a result of an absent parent who said he had returned to live with his mother. Another respondent (AP2) described how a parent with care had approached his elderly parents in an attempt to discover the absent parent's address. He said that he was angry because this had upset his parents.

Parents with care
Effects on children

The CSA appeared to have affected relationships between parents with care and absent parents in a variety of ways. Some of the parents with care saw withholding access to their children as a way of punishing absent parents

who did not pay maintenance, or if they had ceased to pay. Thus, to a certain extent, children were used as a tool with which to encourage compliance from the absent parent.

Parents with care described how children's relationships with absent parents were sometimes dependent on whether or not they believed the absent parent was paying maintenance for them. In one family (PWC18), the son believed his father was paying maintenance, and so he increased visits to his father from fortnightly to every weekend. He turned against his mother because he believed she was lying when she told him the absent parent was not paying maintenance. This parent with care described the CSA as 'a wedge between us'. Meanwhile the daughter believed her father was not paying maintenance, and so refused to stay with him at all. Since the Agency had become involved the previously good relationship between the absent parent and his child had deteriorated so that the child would not speak to her father. This absent parent had been paying maintenance, but had ceased since the involvement of the CSA four years previously.

A male parent with care (PWC4) explained that the absent parent tried to make their children feel guilty when they went to stay because she had to pay so much maintenance for them. Other parents with care described how their children became upset as the result of arguments between their parents over the amount of the arrears or the assessment.

One parent with care (PWC7) said that she experienced a poor relationship with her adult son who worked with his father. She thought that her son should give her information about the absent parent's income, and she was annoyed when he refused to do this.

Effects on partners and ex-partners The majority of parents with care said that the CSA had made little or no difference to their relationship with their previous partner. One parent with care (PWC5) described herself as unhappy because use of the CSA had required her to maintain some contact with the absent parent whom she had wished to forget completely. Another two parents with care (PWC16; PWC9) felt that dealings with the Agency had gone well but were concerned that the absent parents would use payment of child support as justification for demanding access to their children.

The CSA appeared to dominate the life of one parent with care (PWC18) , and she described talking daily about it to her new partner, although otherwise her current relationship was unaffected.

Effects on finances and employment Two important points emerged in this section. These are:

- i) when maintenance replaces Income Support there is greater incentive to take employment

- ii) when maintenance replaces Income Support, but is not received regularly, parent and child are obliged to live on the reduced amount of benefit.

One parent with care (PWC17) explained that she had assessed how much money she needed each week for essential living expenses. She had calculated that she would be financially better off if she worked as a child minder, topping up her earnings with Family Credit and the maintenance from the absent parent. Her income thus consisted of a combination of low earnings, Family Credit and maintenance payments. However, she was worried that her plans would fail because the absent parent had recently ceased to pay maintenance. The failure of the maintenance income meant that she built up arrears for her mortgage payments and she had been forced to sell the house. Previously, when she was not in work and on Income Support, the interest on her mortgage had been paid by Income Support. She felt that she had been misled by the CSA and its ability to ensure the payment of maintenance, and as a result felt that the CSA was partly to blame for her situation. Now that she was back on Income Support, she did not receive extra money as a result of maintenance being paid. She believed that if she had received the maintenance as well as her Income Support she could have remained in her home. This mother wanted to work so that she and her children would benefit financially from the maintenance paid by her ex-partner.

Emphasis was placed by respondents on the importance of knowing that they would receive maintenance regularly, and without fail, so that they could plan their finances without suddenly finding they had insufficient income to pay essential bills or their mortgages. The loss of Income Support as a result of receiving maintenance was the reason why one mother found employment. Losing Income Support meant another mother could not afford to go to the dentist. Respondents expressed their anxiety about losing Income Support as a result of receiving maintenance. A few parents with care described how losing Income Support had left their families worse off because they lost their subsidies for school trips, school dinners and prescriptions. Alternatively, some parents received less money once the CSA had made an assessment because their benefit was reduced to compensate for the expected maintenance, but when the maintenance did not arrive the mothers and their children still had to survive on the reduced amount of benefit. One parent with care (PWC15) found she could not use a registered child minder, and so claim Family Credit, because she worked shifts and child minders do not take children earlier than 7.30 am. A complex package of support is often required for parents with care to make best use of the service offered by the CSA.

An anxiety raised by one parent with care (PWC5) was that her ex-partner felt he had a right of entry into her home because he was paying maintenance. She talked about this in terms of herself having no reciprocal

right of entry into her ex-partner's home, and thus felt that involvement with the Agency had introduced an element of one-sidedness into the arrangement.

Another parent with care (PWC13) thought that if the CSA asked for lower amounts of money from absent parents they would be more likely to cooperate with the Agency. In her own case she had been receiving £50 each week, to which the absent parent had been agreeable; however, when the CSA assessed him at £70 each week he gave up work altogether, according to the parent with care.

It was felt by some of the parents that the issue of maintenance had been arranged more successfully by the courts, where they had the satisfaction of seeing an open process, than by the CSA.

Four parents were pleased with the outcome of their involvement with the CSA. They had a substantially greater income once they were receiving the maintenance assessed by the CSA with few, if any, negative results. One of these respondents said that, although the process had taken a long time, she had been receiving maintenance for the past two years, which was a source of satisfaction to her. Another described the Agency as having 'helped' by organising payments from her ex-partner.

Summary In this study it was found that sibling relationships between the children of absent parents in their former and current families, where they existed, tended to deteriorate as a result of the demands from the CSA for amounts of maintenance which represented a large proportion of the respondents' income. Some parents went to great lengths to keep their involvement with the CSA from their children, so that the relationships would remain intact. Relationships with both former and current partners were affected because of the way in which their involvement with the CSA dominated the lives of some of the parents. These absent parents felt little satisfaction with their involvement with the Agency.

Some absent parents no longer worked overtime, nor looked for promotion, as they said any extra income would go in maintenance payments. New partners of absent parents felt that their own income went towards supporting the previous partner, which they resented.

Parents with care felt that the involvement of the CSA had made little difference to their relationship with their new partner, but some explained how their relationship with their children had deteriorated. The situations of parents with care and absent parents diverge in that while the parents with care, in this study, had all their children living with them, the absent parents' relationship was possibly already more tenuous because of the physical separation as a result of their children residing in another household. Absent parents may in any event, simply by their absence, feel less secure in their

relationship with children for whom they pay maintenance. It must therefore be upsetting for parents with care when their children appear to take the part of the absent parent.

There was some anxiety among parents with care that because the absent parent was providing money to the household, he had a right of entry into her home. This could be one effect of parents with care, generally, feeling less in control of their financial situations than absent parents.

Parents with care were more inclined to find employment if they were receiving a substantial amount of maintenance, so that they could appreciate the financial benefit of the maintenance, rather than allowing it simply to replace state benefit. Parents with care who were able to benefit financially from receiving maintenance were, overall, likely to be satisfied with the outcome of their involvement with the CSA. However, some were worried about giving up their state benefit because the maintenance payments were not always reliable, and this was a cause for dissatisfaction among those who had experienced a loss of income in this way.

6 OVERALL SATISFACTION AND DISSATISFACTION

Introduction Previous chapters have separated aspects of clients' involvement with the CSA. Individuals have experience of all aspects of the CSA. In most cases these experiences will be a mixture of good and bad, but some may have had a very bad experience. In some cases it may be that something went wrong early on in the process, and it was not easy to put right, whereas for others it may have been a cumulative effect of things not running to plan. Study of such cases may point to situations which could be avoided with some forethought. The overall experience will have been straightforward and satisfactory for others. It is worth examining these cases to see what helped them to run smoothly – as examples of good practice. This chapter first of all discusses what makes a satisfactory service for absent parents and parents with care. The next section presents case studies for absent parents, followed by a section of case studies for parents with care.

One of the advantages of in-depth interviews and case study analysis is that study of the synthesis of different aspects of a complex process is possible and the sequence of events is not lost. Quantitative analysis, as reported in the Customer Satisfaction Survey, in counting the number of people who were dissatisfied with telephone communications and the number who found the assessment too high, can lose track of the fact that some of these may be the same people. Some individuals may be dissatisfied with many things and be 'dissatisfied customers'. Others may be satisfied customers.

The factors which generate overall feelings of satisfaction or dissatisfaction are sought in this chapter. We will seek to illustrate sets of circumstances which together make a satisfied or dissatisfied customer. In some cases it may be that the clients' circumstances map very easily on to the relationship between absent parents and their children and the parents with care characterised in the rules of the assessment process. In others the client may feel that their circumstances do not fit and are not properly understood by the Agency. If the rules used by the Agency do not fit well with peoples' circumstances or perceptions of their case then the client will find the administrative procedure difficult to understand, and be less likely to cooperate. In yet other cases, although clients understand the administrative procedures and feel that they are appropriate, mistakes or delays on the part of the CSA may result in a dissatisfied person.

Changing the rules is a political decision, but from the Agency's point of view it is very difficult to administer a set of rules which do not match peoples' circumstances. It became apparent from some of the people we spoke to that there were mismatches between the rules and their

circumstances, and it is worth spending some time on these issues because in some cases they did dominate peoples' experience of the CSA.

The main focus will be on cases where the administration of the process of payment of maintenance is straightforward and successful and on cases where it does not work well. The aim will be to show where mistakes and delays occur and how they could be reduced. As in previous chapters we will set out the cases for absent parents and parents with care separately because success is measured quite differently for each group.

For absent parents success includes prompt completion of the MEF, accurate assessment of maintenance, understanding and agreement with the amount to be paid by the absent parent, prompt response to any queries, prompt payment of the amount agreed without serious consequences for the absent parent and any new family, a prompt response to any changes in circumstances and accurate information of changes in the ex-partner's circumstances which have an impact on the amount to be paid. The money to be paid has an immediate impact on the post-tax income of absent parents and the amount of money they have to live on so, not surprisingly, they are very sensitive to dealings with the Agency. There may be other sources of satisfaction for absent parents, for example, feeling they are doing the right thing by their children, and keeping in contact with them. Conversely they may get satisfaction from the feeling they have thwarted their ex-partner by refusing to pay.

Table 6.1: Summary of points influencing overall satisfaction and dissatisfaction for absent parents

	Dissatisfaction	Satisfaction
Understanding	*Wish to understand formula	*Agree with principle of dual responsibility
Assessment and procedures	Amount too much Rules relating to irregular overtime, debts versus mortgage payments; other allowances; adopted and step children Inaccuracies Delays and consequent arrears Continuous reassessments and reviews	Quick assessment Amount as expected or thought reasonable Speedy response to change of circumstances Properly informed of progress
Communications	*Lack of feedback from the CSA *Waiting on the telephone Speaking to a different person each time Lack of direct contact Impersonal system	Evening calls Staff who 'sort things out' Phone calls with named person Treated as an individual
Outcomes for self, current family and children	Worries about managing to pay Reduction of living standards of current family *Difficulties with ex-partner and children Difficult to increase income or improve housing - trapped	Little effect on relations with children Employment unaffected Current partner not involved
Personal	Fears for the future: feels control of his life has been taken out of his hands Does not feel responsible for child he does not want Refuses to pay if he cannot have access to children	Arbitration role of CSA Acknowledgement of individual difficulties Staff who listen to what client wants to say

* Common to Tables 6.1 and 6.2

Parents with care receive payments for maintenance. Success for them consists of prompt payment of what they think is an appropriate amount of money even though it may not have a direct effect on the amount they have to live on if they are on Income Support. Reliability of the payment is also very important for parents with care and for the long-term aims of the Agency. If a woman is to plan to enter the labour market and depend on an income package of maintenance, low earnings and Family Credit, the payment from each source must be dependable or the parent with care is better off (particularly by having mortgage interest paid) on the lower but secure income offered by Income Support. Prompt response to queries and to changes in circumstances are part of a successful experience both for parents with care and for absent parents. At a personal level it may be a source of satisfaction for the parent with care to feel they have not been left to support the children entirely on their own and that a reasonable relationship exists between the children and the absent parent. Alternatively,

the parent with care may want to make a clean break with the absent parent if there has been violence or abuse, and may be prepared to sacrifice the maintenance and support to this end. It is also important that the payments are accurate and regular in the case of the parent with care who has repartnered, otherwise the new family cannot plan its finances.

Table 6.2: Summary of points influencing overall satisfaction and dissatisfaction for parents with care

	Dissatisfaction	Satisfaction
Understanding	Understanding that CSA's job is to trace absent parents led to dissatisfaction with results *Wish to understand the formula	*Agree with principle of dual responsibility
Assessment and procedures	Worries in completing form about demands for access and absent parent's anger Failure to receive maintenance or enough maintenance, confusion about state of payment Delays Payment unreliable	Run smoothly for two years Excellent - operated speedily Greater income Full assessment and paid regularly since the beginning
Communications	*Lack of feedback from the CSA Constantly having to phone to find out progress *Waiting on the telephone Repeated letters	Helpful Separate telephone number for review giving speedy contact with relevant staff
Outcomes for self, current family and children	Children upset by arguments over CSA *Difficulties with ex-partner and children Children's relationship with father affected by knowledge of maintenance payments Continued contact with ex-partner Risks of debt and difficulties in benefit payment	Regular adequate payments
Personal	Failure of CSA to make ex-partner pay	Pleased absent parent has been made to pay

* Common to Tables 6.1 and 6.2

Tables 6.1 and 6.2 show a variety of reasons for satisfaction and dissatisfaction and we will try to illustrate some of these with case studies from the circumstances and experiences of people we have interviewed.

The points influencing overall satisfaction and dissatisfaction which were common to both absent parents and parents with care are marked with asterisks in Tables 6.1 and 6.2. Both absent parents and parents with care agree with the principle of joint responsibility, but they want to understand the formula. They are dissatisfied with the lack of feedback from the CSA, and difficulty with telephone contact, and both are concerned about damage to the children's relationship with their father.

Illustrations of dissatisfied and satisfied cases: This case illustrates an absent parent who was willing to pay and felt his case was fairly easy and processed quickly but felt the approach was unfeeling and that he did not fully understand how the assessment had been calculated at an amount much greater than he expected. His experience of communications with the Agency were also mixed.

Case study 1: Absent parent, recently divorced after long marriage (AP15)

This absent parent was aged 45, had been divorced in 1996 after 23 years marriage, lived with fiancée and her daughter, and had been in the same job for 25 years with earnings varying from £250 to £500 per week. He thought it was the Agency's job to chase the fathers for maintenance and he had no problem with that, but felt the approach was callous. He would have liked to understand the formula better, and expected to pay an amount similar to child benefit, approximately £10 per week rather than £90 per week. The CSA became involved when his ex-wife complained that he was not paying enough on a voluntary basis for their two children aged 17 and 11. He had no particular expectations of the CSA, as he had heard that it had gone smoothly in some cases but others had experienced a great deal of trouble. The maintenance enquiry form was long and poorly explained, he found, and his solicitor helped him to complete it. The help notes were useful. He felt the information asked about his new partner's house was irrelevant. Although he had stopped voluntary payments until the CSA had completed the assessment, he had been given an interim assessment but did not know why. He appealed against paying for his 17 year old child on the basis of what he understood from the help notes. His appeal was upheld and he expected to pay half of the original assessment, but it was not halved. He was now paying £90 per week including payment for arrears by direct debit. In terms of communication he felt that the letters were not easy to understand, and has had two or three letters the same day, had sometimes been given a named person to call and had experienced both helpful and 'stropky' staff. He had asked for a face-to-face interview twice but had been told it was not necessary. The main impact has been on the amount of money he has to live on, and feeling stressed over the letters. On the whole he felt that his case had been fairly easy and had been processed quickly but objected to never speaking to the same person on the phone and disliked being passed from department to department.

In some ways Case 2 is similar in that the form was straightforward to complete and the assessment processed relatively quickly. This absent parent was particularly satisfied with the amount as it was less than his previous voluntary payments, however he was dissatisfied with his communications with the agency.

Case study 2: Absent parent, re-married (AP8)

This respondent was aged 31, lived with his new wife and step-daughter, and had an income of £900 per month after tax and CSA attachment. His wife earned £775 per month net. He understood the job of the CSA to be to ensure that absent fathers contribute to the cost of their children so that the state does not bear the full responsibility. He found the MEF was straightforward to complete, and it took three months from completing the form to receiving a full assessment. He was currently paying 33 per cent of his wage in maintenance and had asked the CSA to deduct it from his earnings. The amount of the assessment was his main source of satisfaction because he had previously been making voluntary payments of half his earnings.

He was very dissatisfied with his communications with the Agency. He reported that they had taken several weeks to reply to his letters, and had not replied at all to his complaints about paying for the children when they are staying with him. He thought the staff were young and inexperienced and could rarely answer his queries. In order to find out about his reassessment on moving from his mother's house he had phoned the Agency every day for three months. He felt things had improved since his first contact, however. His employment had not been affected. However, he had stopped trying for promotion until he had finished with the CSA because it would be more stress and no more money.

Dissatisfied This first illustration of a dissatisfied absent parent combines elements of a willingness to pay, an inaccurate assessment from the National Enquiry Line, poor communications, and a severe impact on his finances and prospects. He could legitimately have had a lower assessment if he had understood the rules about housing costs and having his son to stay.

Case study 3: Absent parent, returned to parental home (AP12)

This young man had gone back to live with his mother leaving his wife and son in the marital home. He had left the house to his ex-wife. His wife had developed a new relationship and her partner moved in with her. Soon after the split the absent parent rang the National Enquiry Line and was told to expect to pay £42 per week. His assessment, however, was for £63.80 per week and he felt he could not afford it. He asserted that he was very willing to pay. He had been continuously employed since leaving school and his employers had been very good with him. They had helped him to complete the Maintenance Enquiry Form and had encouraged him to continue working when he felt there was no point. In order to pay the assessment he did the maximum amount of overtime but this resulted in a back injury. He felt he could not save up enough to move away from his mother and start again. His assessment was based on his low housing cost because of living with his mother, and was therefore higher than that of others who are paying a mortgage. Having his child to stay one night a week rather than two meant that the assessment was higher than it need have been. He said the response on the telephone from the Agency had been 'very negative' and unsympathetic, and felt he had not been kept properly informed. He would have preferred a face-to-face interview.

This case includes problems with the rules in determining assessments, delays in the assessment, and poor communications leading to worry about the outcome.

Case study 4: Absent parent, remarried some time earlier (AP1)

An absent parent aged 36 living with his wife of 12 years and three children, on an income of £150 plus £50 overtime per week was contacted in 1996 because his ex-wife had given up work and was claiming Income Support. He claimed she was working 'on the side', however. The child to be supported was aged 15. The assessment was £37 weekly plus £15 monthly for arrears, and included uncertain income from overtime. A previous court order had said he should pay no maintenance because of his low income. He felt aggrieved about having to pay for his ex-wife after all these years. The assessment took 6 months although he completed the form in four days with all enclosures. He was dissatisfied with the delay, the high assessment, and being phoned at home in the evening with an enquiry about how he was going to pay.

He felt that communications with the CSA were upsetting, and he gave the example of attachment of earnings being mentioned in the first letter. He said he spoke to someone different each time on the telephone, and would have liked to deal with one named person who knew his case and not have an office full of people knowing his business. In terms of the outcomes of involvement with the CSA, he felt he might have to give up work if there were no changes in the assessment and that the amount demanded would have serious consequences for his current family. His step daughter might have to give up her place in a national team. His wife felt she was working to pay for his ex-wife and this caused friction. He had paid nothing yet.

Satisfied/mixed It was not possible to find a completely satisfied absent parent, but the following case probably illustrates a relatively good outcome, particularly when compared with Case 3. In Case 5, a similar young man was moving on from relationship breakdown, and the arbitration role of the CSA had helped.

Case study 5: Absent parent, moving on from relationship breakdown (AP18)

A young man who lived alone on his earnings of £800-£1000 per month had bought his own house in the past year and was moving on from his relationship breakdown. He had worked hard to understand how the formula worked and as a result arranged for his son to stay with him for two nights each week. The assessment had taken six months and he had been worried during this time. He had sent off the Maintenance Enquiry Form in time but arrears had accumulated. Fortunately he had been making voluntary payments on the understanding that these would be taken into account, so the arrears were not large. However, initially the CSA had demanded arrears, and did not accept copies of his bank statements but required confirmation from his ex-wife that she was receiving voluntary payments. This took a month to sort out. He was very relieved when the assessment was finalised because it was close to his voluntary payments. He also felt that because the CSA was an outside agency there would be no argument about the amount. He valued the arbitration role of the CSA.

He had a poor impression of his communications with the Agency, with initial letters suggesting that this was a final demand for payment and would result in deductions for earnings. He refused to speak when telephoned at work and complained that staff on the National Enquiry Line were 'so much on the defensive that they give you the impression they just hate men'. His main dissatisfaction was that no account was taken of his step son. He treated both boys the same and had them both to stay but had not been allowed a deduction for the step son. In the end, however, he said he felt quite satisfied because of the arbitration role of the CSA.

Illustrations of dissatisfied and satisfied cases: Parents with care
Mixed

In this first example of a mixed experience with the CSA, this parent with care was pleased with the amount of money, after receiving none previously, but had found communications with the CSA difficult.

Case study 6: Parent with care, remarried (PWC9)

This parent with care was aged 32 and lived with her husband of three years, their baby daughter, and her son from her previous, bad marriage. The marriage had finished nine years ago. She worked from home and her husband was employed which yielded a joint income of £250-£300 per week. Her new husband completed all the forms as she was reluctant to initiate contact with her previous partner, and was concerned that he would demand access. She expected it would take a long time to receive payments as she did not know her ex-partner's address, but gave his grandmother's address. The claiming process was easy although slow, she felt, and she wanted more information about progress. It took about a year and she thought the delay was excessive. She had a full assessment of £100 per fortnight plus £18 for arrears which was paid reasonably regularly except for delays after Christmas and Easter. Previously she had received no maintenance so she was pleased with the outcome and the extra income had made a substantial difference.

She had mixed impressions of communications with the CSA. She had found the leaflets difficult to understand. Also, when she rang to ask about the payment of arrears, the member of staff said it was explained on the form and was impatient when the respondent said she could not understand the form.

There was friction between herself and her new husband because she did not want to have any contact with her ex-husband.

In Case 7 there was a similar difficulty with communications, but the parent with care has been glad not to deal with her violent ex-partner herself.

Case study 7: Parent with care, young lone mother (PWC16)

A young lone parent aged 19 with two children had an ex-partner who was violent. She was receiving Income Support. Her overall impression of the CSA was 'pretty good', and she was receiving maintenance at the time of the interview but was worried that her ex-partner would stop payment because he had no access. A court order prevented him from seeing the children.

In commenting about her understanding of the assessment she quoted her ex-partner's income and said he was living alone in a two-bedroom house with rent rebate, and was out drinking every night. He had completed the MEF immediately, however, and paid £20 per week by standing order into her bank account. Her main complaint was that the absent parent was not paying enough.

The respondent found communication with the CSA difficult, and her mother had helped her with forms and telephone calls.

Dissatisfied This lone mother illustrates how the CSA can disturb a previously satisfactory arrangement and cause problems at the point of entry to the labour market.

Case study 8: Parent with care, lone mother (PWC1)

Since her divorce 14 years ago, a woman aged 45 has lived with her children now aged 14 and 17. She worked as a part-time secretary and her income included £90 per week from earnings, £67 per week Family Credit and £25 per week one-parent benefit. Her claim for Family Credit when she started part-time work two years ago had triggered involvement with the CSA. She had previously been on Income Support but had no contact with the CSA and could not understand why they had only become involved when she changed to Family Credit. She had originally thought the CSA was there to make fathers pay for their children but now thought they 'simply find absent parents who pay something and make them pay more'. It is a good idea in principle, she felt, but it is not working as it should.

Initially she had phoned the Agency to say that she did not want any involvement as she already had a good arrangement with her ex-husband. She found the form fairly straightforward to complete but was surprised by the question about how many nights the children stayed with their father and wondered if there was a discount. She heard nothing substantive for a year, apart from acknowledgement of the receipt of the completed form but she was glad as she would have been worse off sooner, although she thought a year was a long time particularly for those not receiving any maintenance. Her comment on the full assessment was '£5 per week for two children; it was just ludicrous', particularly as her ex-husband had paid £135 per month until the assessment came through. Because she did not understand how the amount had been calculated as the absent parent appeared to have very little money after paying the mortgage, she had asked for a breakdown of the assessment but had been refused. She appealed by telephone and was told to write and that she had to supply proof of her ex-husband's earnings.

Her experience of communications with the CSA had been fairly straightforward but she commented that a court settlement would have been preferable because it would have been face-to-face rather than the assessment having been made by someone who had not met either party. The children were affected by the rows caused by the reduced assessment and because she would not allow their father into the house, although she had managed for 14 years to keep relations with their father good for their sake. She has had to tell the children that their father is paying much less now and that her son can no longer have his music lessons. She felt the CSA should visit so that the partners could speak to the assessors and said 'if I hadn't gone back to work they wouldn't have got involved'. She was confused, resentful and angry and wished she had never started work to try to improve her situation.

This lone mother had received no payment, and had experienced delays and poor communications. She was also at risk of losing her house.

Case study 9: Parent with care, lone mother (PWC17)

A lone mother living with her three sons was working one day per week at a nursery and had remortgaged her house. She had contacted the CSA in 1993 thinking they might manage her husband, who was a poor payer, better than the courts. She was angry that they had not done this, and resented the time allowed for absent parents to respond. She could not understand why it had taken so long to get her ex-husband to pay when she had told them his address and workplace. Without the maintenance she worried that she would have to sell the house. She did not feel she had been kept informed of the progress of her case and found she always had to speak to a different person on the phone. She also commented that they could not always answer her queries because the computers were so often down.

Satisfied The first illustration of a satisfied lone parent is rather unusual in that it is a man, with a reasonable income, whose main motive for involving the CSA was to make his ex-partner pay. He has, however, experienced what he described as an excellent service from the CSA.

Case study 10: Parent with care, male (PWC4)

A man aged 43 lived with his children aged 15 and 17, and, for the past year, with his new partner and her children aged 10 and 14. His wife had left him 14 months prior to the interview after a marriage of 20 years. He had worked in the same job for the past 20 years and had an income of £1,200 to £1,600 per month from earnings and child benefit. He contacted the CSA two weeks after his wife left, on his solicitor's advice, as he had lost 40 per cent of the household income including eight weeks of child benefit.

He found most of his dealings with the CSA 'excellent', except that getting through on the phone could sometimes take hours. Staff had advised him he would be wise to keep in contact to follow the progress of the case. He therefore posted the form or whatever other information was required and rang two or three weeks later for a progress report. He found this process worked well. Often the person he spoke to said they had the response in front of them and it would go out that day. His expectations were exceeded in the help he had received. However, he was annoyed at being passed from office to office, first from the local office to Newcastle, and then to Hastings. After seven months he received an assessment of £141.61 per month plus £504 for arrears. He admitted that his satisfaction had been in making his ex-wife pay rather than the money, which was not strictly necessary. A disadvantage of involving the CSA was that he felt his ex-wife made his children feel guilty about the amount of money she had to pay.

The second example of a satisfied lone parent was one where there had been a full assessment in two months and it had been paid regularly.

Case study 11: Parent with care, lone mother (PWCR)

A lone mother aged 37 with an income of £50 from wages, and £50 per week from Family Credit, one-parent benefit and child benefit was buying her house with a mortgage. Her overall comment was 'Well, I suppose they've been pretty good in getting things together, but they're a bit repetitive on letters'. She had been helped to complete the form by the accountant at work and it took two months until payment came via the CSA, although there had never been a time without payment. She expected it to take around two months, and felt she had been kept informed of progress. She had a full assessment and had been paid regularly since by direct debit into her account, so overall she felt the process had been effective. The payments were £12.75 per week which was the same as she had received before, and in addition her ex-husband paid for extras as the children needed them. She felt she was well-supported and had good relations with her ex-husband. The only problem she had was in persuading the CSA that her ex-husband had in fact paid his arrears, and she had to telephone and write three times about this. She felt the staff were good, and said they were better than the council or the electricity company.

One revealing remark was that involvement with the CSA 'automatically classifies her as a naughty parent', because her marriage had failed. It is likely that other people on the CSA caseload will have similar feelings which may disadvantage them when dealing with a large bureaucracy.

Summary This chapter has presented the comments made in response to questions about the overall satisfaction and dissatisfaction with the service offered by the CSA. The ideas of satisfied and dissatisfied customers have been illustrated with case studies to emphasise the interaction of different aspects of paying and receiving maintenance through the CSA. What provides a good overall service to absent parents and to parents with care has been considered. A good service is different in each case although there are common elements.

For absent parents a successful service includes an accurate, understandable and appropriate assessment, prompt reassessment after changes in circumstances, and timely answers to queries.

Success for parents with care consists of prompt and reliable payment of an appropriate amount of money. Reliability is important if the parent with care is to enter the labour market and depend on an income package of maintenance, low earnings and Family Credit. Prompt response to queries and changes in circumstances are a part of success for parents with care as well as for absent parents.

7 DISCUSSION AND ISSUES TO IMPROVE SATISFACTION

This chapter will first make some points about measuring satisfaction, and set out ideas gained from the study of what might constitute a good service for absent parents and parents with care. It will then consider some issues arising from the study which might improve satisfaction, separating short-term from longer-term measures. Those most relevant to absent parents are presented first, followed by issues relating to parents with care. The chapter concludes with issues which are relevant to both parents.

Measuring satisfaction One of the first points to make in considering overall satisfaction and dissatisfaction with any service is that views are often closely correlated with the outcomes of the service. For example, a parent with care who had received a substantial increase in the maintenance received might be more likely to express satisfaction with the CSA than one who had received a lower amount of maintenance even though they had both experienced similar difficulties in communications. For absent parents a lower assessment might lead to greater satisfaction irrespective of the service experienced. The relationship between satisfaction and outcomes is discussed in more detail in a recent report by Sainsbury, Hirst, and Lawton (1995). Evidence of outcomes affecting satisfaction in this study is unclear as even those respondents, who said they had been pleased with the outcome, when asked further detailed questions about other aspects of the service, were able to identify other aspects which had been less satisfactory.

In thinking about satisfaction with the work of the CSA, responses to the outcomes, service and rules of the assessment were intermingled, and although any review of the rules is beyond the scope of this study, it would be artificial not to mention comments on the rules which did affect satisfaction.

A good service Despite the difficulty described above, it is valuable to consider, from the point of view of clients, what would constitute a good service. Because the service offered by the CSA to absent parents and parents with care is so different they are discussed separately. It is more difficult to provide a good service when the purpose is taking money rather than giving money. However, the whole success of the work of the Agency depends on the cooperation of the absent parents, therefore careful consideration of the service offered to them is important. The service for absent parents needs to be designed to make it easier for them to make maintenance payments.

For absent parents a good service would have been provided if the following conditions had been met:

- they understood and agreed with the idea of joint (three-way, including the taxpayer) responsibility
- they understood and accepted how the amount they were being asked to pay was calculated, and that it was accurately calculated
- the process was speedy so that arrears did not accumulate
- individual circumstances were understood by the CSA and satisfactory explanations given as to why they were dealt with in a particular way
- they knew how their case would be dealt with and the processes it would go through over the years
- letters and telephone calls quickly, efficiently and politely dealt with
- options for personal interviews, appeals and complaints were clear
- a personal service was offered rather than being passed around many different staff
- as little disruption of their new life as possible
- less assumption of unwillingness to pay - perhaps some praise, encouragement, and rewards if they made regular payments. Although appearing naive this might be considered in response to absent parents' comments that even though they were willing to pay the Agency treated them otherwise.

For parents with care, a good service would include:

- payment of a satisfactory, understood amount
- regular payments
- information on the progress of their case
- letters and telephone calls quickly, efficiently and politely dealt with
- individual circumstances were understood by the CSA and satisfactory explanations given as to why they were dealt with in a particular way
- as little disruption of their new life as possible.

Issues for improvement of satisfaction If the CSA wanted to provide a service that met these conditions, a number of courses of action might be effective. Some of these could possibly be delivered in the short term, others would take longer to implement.

Short-term measures Information about what to expect of the process of assessment, payment, reviews and appeals might reduce queries about progress.
Absent parents

The acknowledgement of letters emerged early in the research as something which was regarded as particularly important for absent parents. They were sending letters about their own and their ex-partner's financial

circumstances, and wanted to know that the information had been received². Traditionally all financial transactions have been in writing, but are increasingly dealt with by telephone. Current clients of the CSA are generally among the lower income group, whose experience is likely to be that financial transactions require written confirmation. Thus acknowledgement of letter is important to them.

Absent parents felt that the initial letters were demanding and threatening. Letters could be redrafted to be neutral or encouraging with no assumption that they may not pay. Once absent parents had shown that they were slow or unwilling to pay more demanding letters would be necessary.

A range of leaflets may be required which, perhaps, give first a simple overview, followed by others with more detailed information. Separate leaflets for some absent parents with special circumstances, for example those with step children, or for whom the regulations about capital transfer are relevant, would answer criticisms that much of the leaflet was not relevant.

Leaflets, letters and other forms of communication could make it clear to absent parents that they might be phoned at home. By explaining that this would be done in order to speed the process, it might be possible to reduce the annoyance felt by some parents.

Parents with care Changes to improve the service for parents with care which could be introduced relatively quickly were not so obvious. One important change which would help them avoid the risk of debt would be to ensure that they understood that maintenance payments may be unreliable and that delays in payment can leave them short of money to cover commitments. Conversely, maintenance payments can rise so that parents no longer qualify for means-tested benefits. If maintenance payments subsequently fall, it takes time to reapply for and receive benefit. This is particularly important when parents with care have to manage the income from earnings, Family Credit and maintenance.

Longer-term, broader issues
Absent parents The service for absent parents needs to be clearly distinguished from that for parents with care, and ways sought to encourage as well as compel absent parents to pay. For example, the Inland Revenue encourages tax-payers to complete the self-assessment form by sending out a reminder in cartoon form. A lighter approach rather than increasingly threatening demands for payment might be appropriate at an early stage in the process.

Some measure of praise or reward for continued regular payment might be considered, perhaps along the lines of a rent holiday or period of reduced payments subsidised by the CSA so that children are not affected. Most absent parents accept the principle of joint responsibility between the two

² Discussions with the Agency about early findings from the study has led to letters being acknowledged.

parents for their children. As noted in the introduction many of the absent parents in our sample had been employed in the same job for many years and were used to behaving responsibly and being regarded as responsible people. Although praise and rewards for payment might appear naive it might be more effective than the threatening approach adopted at present.

Much of the dissatisfaction for absent parents arose from communications and from frustrations related to the rules of the assessment. Thus the regulations within the Act had a clear impact on the process, and impressions of the CSA suffered as a result. Clearer and fuller explanations could be helpful in aiding understanding and diverting antagonism away from the CSA. Examples of rules which were queried by absent parents ranged from those relating to shared care and children staying with the absent parent, to overtime, and to allowances for loans other than mortgages, hire purchase payments and council tax. Some absent parents felt that the simple joint responsibility of the two biological parents did not reflect their more complex family relationships which included adopted children and step children. Marsh *et al.* (1997) discuss the perceptions of how the CSA fits with the changing patterns of family life. Absent parents objected to having to declare their new partner's income.

Parents with care Unreliability of payment caused serious problems for lone parents and undermined the policy objective of helping lone parents into paid work. One option suggested was that the Agency should underwrite payments, and this is discussed in Bennet (1997). Otherwise parents with care suggested a better result might be achieved if a lower amount of maintenance were required but it was paid regularly.

Joint issues Improved internal communications between departments of the Agency would create a better impression of the CSA. Parents have a variety of points of contact with the Agency, for example, through letters, telephone calls and occasional face-to-face meetings and can build up a picture of how the Agency works. It can be a source of dissatisfaction if they do not receive the same information from all their contacts.

Short term

Clients need an easy, clear route for making complaints. If complaints are not received in the first place, then although The Charter Standard (CSA, 1997) requires a response to a complaint within ten working days, it only covers half of the complaint process.

Longer-term, broader issues The CSA was seen to have a negative role wherein it was considered to exist to save money on benefits. Further education and information illustrating the concept of a three-way sharing of responsibilities with the state as set out by Ann Chant, former Chief Executive of the CSA, in her evidence to the Social Security Committee (HC 50, 1996) might reduce the resentment and reluctance to comply with the requirements of the Agency.

Suspicion of the information given to the CSA by both ex-partners was prevalent. The CSA cannot pass information from one partner to the other. In some cases, however, if both partners were agreeable and there seemed to be a better likelihood of regular and satisfactory payments, it might be worthwhile for the CSA to offer a mediation service similar to the way a court of law used to determine maintenance levels. Some parents with care appreciated the transparency of court decisions. Bennet (1997) discusses the alternative methods of a bureaucratic administrative decision versus an adversarial legal system for agreement. Different systems may yield different results in different cases.

A related point is the way in which it is difficult for people to accept the assessment because they do not understand the formula. A simpler method of calculation, which would not necessarily result in much rougher justice, might be more satisfactory for both parties. It would also reduce the administrative task imposed by changes in circumstances of both parties. At present the CSA has to operate the equivalent of two parallel Income Support cases and the associated impacts of changes in circumstances in both. The assessment has to be constantly renegotiated and a cruder but easier method might result in fewer changes in payments and speedier reassessments. The Business Plan (CSA, 1997) lists as one of the Agency's initiatives for improving efficiency simplifying Child Support policy and our findings support this initiative.

Both absent parents and parents with care seemed to have similar expectations of the time required from the completion of the form to payment or receipt of maintenance. Expected times seem to fall in the range of two to four months. This is shorter than the target for completing new assessments within 26 weeks listed in the Charter Standards in the most recent Business Plan (CSA, 1997). Timing was still regarded as an important issue, and absent parents, particularly, commented on the impact of delays on the accumulation of arrears. Expediting decisions would improve the service and make a substantive difference to people's lives.

All parents who gave a view preferred to have their case dealt with by one group of people who knew their case. Reorganisation of the caseload so that small teams were responsible for groups of clients could be considered. A Complete Action Service Team (CAST) system has been piloted in Hastings CSAC. Apart from easier communications this arrangement might encourage the team to think strategically about satisfactorily arranging maintenance for their particular group of clients. Team performance could also be monitored.

Both parents would welcome the opportunity for face-to-face contact. They felt the service provided by the CSA was impersonal. Face-to-face contact might deal with many issues at a single interview and reduce the number of communications by letter and telephone.

Finally, the measures of satisfaction listed in the Satisfaction Survey which itemise the service and count clearance times do not focus on the whole process of persuading the absent parent to pay and to continue to pay, and delivery of the payment to the parent with care causing as little disruption in their lives as possible. The value of this in-depth work has been its focus on the whole process and experiences of individual clients. It has highlighted some issues which were noted in the satisfaction survey, but it has also raised other, perhaps more complex, issues.

REFERENCES

Bennet, F. (1997) *Child Support: issues for the future*, CPAG Ltd, 1-5 Bath Street, London EC1V 9PY.

Boden, R. and Corden, A. (1996a) *Measuring Self-employed Incomes for Purposes of the Child Support Agency: A technical report*, Social Policy Research Unit Working Paper No. DSS 1399, Social Policy Research Unit, University of York.

Boden, R. and Corden, A. (1996b) *Self-employed Parents Assessed by the CSA*, Social Policy Research Unit Working Paper No. DSS 1406, Social Policy Research Unit, University of York.

Bradshaw, J.R. and Stimson, C.A. (1994) 'Research project report: Fathers apart', *Changing Britain*, newsletter of ESRC Population and Household Change Research Programme, Issue No. 1.

CAS (1994) *Annual Report of the Chief Child Support Officer*, Central Adjudication Services, 1993-94, London: HMSO.

CAS (1995) *Annual Report of the Chief Child Support Officer*, Central Adjudication Services, 1994-95, London: HMSO.

CAS (1996) *Annual Report of the Chief Child Support Officer*, Central Adjudication Services, 1995-96, London: HMSO.

Child Support Agency (1997) *Annual Report and Accounts 1995/96*.

Child Support Agency (1997) *Business Plan 1997/1998*.

Clarke, K., Craig, G. and Glendinning, C. (1996) *Small Change: The Impact of the Child Support Act on Lone Mothers and Children*, London: Family Policy Studies Centre.

Clarke, K., Craig, G. and Glendinning, C. with Thompson, M. (1994) *Losing Support: Children and the Child Support Act*, Barnardo's, The Children's Society, National Children's Homes, National Society for the Prevention of Cruelty to Children, Save the Children Fund.

CSA (1994) *Child Support Agency: The First Two Years*, London: HMSO.

CSA (1995a) *Child Support Agency Annual Report 1994-95*, London: HMSO.

CSA (1995b) *Child Support Agency Business Plan 1995-96*, London: HMSO.

DSS (1990) *Children Come First: The Government's Proposals on the Maintenance of Children*, vols 1 and 2, Department of Social Security, Cm 1263, London: HMSO.

Garnham, A. and Knights, E. (1994) *Putting the Treasury First*, London: Child Poverty Action Group.

HC 983 (1993) *The Operation of the Child Support Act*, Social Security Committee First Report, Session 1992-93, London: HMSO.

HC 470 (1994) *The Operation of the Child Support Act: Proposals for Change*, Social Security Committee Fifth Report, Session 1993-94, London: HMSO.

HC 31 (1995) *First Report on the Child Support Agency*, Committee of Public Accounts, Session 1995-96, London: HMSO.

HC 50 (1996) *The Performance and Operation of the Child Support Agency*, Social Security Committee Second Report, Session 1995-96, London: HMSO.

HC 440 (1996) *Child Support: Good Cause and the Benefit Penalty*, Social Security Committee Fourth Report, Session 1995-96, London: HMSO.

Marsh, A. Ford, R. and Finlayson, L. (1997) *Lone Parents, Work, and Benefits: the first effects of the Child Support Agency to 1994*, Department of Social Security Research Report No. 61, London: HMSO.

Mason (1996) *Qualitative Researching*, London: Sage.

NACAB (1994) *Child Support: One Year On*, London: National Association of Citizens Advice Bureaux.

NAO (1994) *Appropriation Accounts 1993-94*, Volume 9, Classes XII and XIII Health and Office of Population, Censuses and Surveys and Social Security, HCP 670 IX, London: HMSO.

NAO (1995) *Child Support Agency*, Memorandum by the Comptroller and Auditor General to the House of Commons Public Accounts Committee, within Committee of Public Accounts First Report on the Child Support Agency (HC 31, 1995).

NCOPF (1994) *The Child Support Agency's First Year: the Lone Parent Case*, London: National Council for One Parent Families.

Parliamentary Commissioner for Administration (1995) *Investigations of Complaints against the Child Support Agency*, Third Report, Session 1994–95, London: HMSO.

Parliamentary Commissioner for Administration (1996) *Investigations of Complaints against the Child Support Agency*, Third Report, Session 1995–96, London: HMSO.

Sainsbury, R., Hirst, M. and Lawton, D. (1995) *Evaluation of Disability Living Allowance and Attendance Allowance*, Department of Social Security Research Report No. 41, London: HMSO.

Speed, M., Roberts, C. and Rudat, K. (1993) *Child Support Unit National Client Satisfaction Survey, 1992*, London: HMSO.

Speed, M., Crane, J. and Rudat, K. (1994) *Child Support Agency National Client Satisfaction Survey, 1993*, London: HMSO.

Speed, M. and Seddon, J. (1995) *Child Support Agency National Client Satisfaction Survey, 1994*, London: HMSO.

Speed, M. and Kent, N. (1996) *Child Support Agency National Client Satisfaction Survey, 1995*, DSS Research Report No. 51, London: HMSO.

Stimson, C. and Skinner, C. (work in progress) Qualitative studies, within programme of research on Fathers Apart, funded by ESRC and DSS and directed at the University of York by Jonathan Bradshaw.

APPENDIX I APPROACH LETTER



RESEARCH

Social Research Branch
Department of Social Security
FREEPOST PH5Q
London WC2N 6BR
Phone: 0171 962 8847

Name
address

Ref:
Date:

Dear xxxx

I am writing to ask for your help with an important study about the attitudes and experiences of parents with care and absent parents dealing with the Child Support Agency (CSA). This will help improve services. The research is being carried out for the Department of Social Security by an independent research institute, Social Policy Research Unit (SPRU) from York University.

Your name has been selected at random for CSA records. One of the researchers from SPRU may contact you by telephone or at your home address some time in the next few weeks to arrange a convenient time to come and talk to you. The researchers may not be able to talk to everybody, so if you have not heard from them by the end of March, you will know you are not being contacted.

Any information you give will be treated in the strictest of confidence. No one will be able to identify you from the report at the end of the study.

I do hope that you will take part in this important research. However, if you do not wish your name, address and telephone number to be passed on to SPRU, please let me know by **7 March**. You can either phone me on 0171-962-8847 during office hours, or write to me at the above FREEPOST address (you do not need to use a stamp). Please give your name, address and the reference number given at the top of this letter. Alternatively, you can tell the SPRU researcher if he or she contacts you. **Whatever you decide will not affect your entitlement to any benefits you claim, either now or in the future.**

If you are approached, I hope that you enjoy talking to the researchers.

Yours sincerely

Elaine Squires
Senior Research Officer

APPENDIX II TOPIC GUIDE ABSENT PARENTS

Brief introduction to the study, to yourself, and stress confidentiality

I am part of a research team from York University which has been asked by the Department of Social Security to investigate parents' views of their contact with the Child Support Agency, both for mothers and fathers who have day-to-day care of children and for those who do not have such day-to-day care. What we are trying to find out is how you see the role of the Child Support Agency (CSA), how you feel the procedures of the CSA have worked in your case, and any impact your dealings with the CSA have had on your children and your employment. We are interested in the sort of contact you have had with the CSA, and your impressions of the letters, telephone calls and any staff you have met, and in hearing about any suggestions you have for improvement.

The way I should like to do this is to first ask you a little about your circumstances, and then for a brief outline of your contact with the CSA. Then I would like you to tell me in more detail what you think about each of the research topics, which are listed on this card (CARD A).

Anything you tell me is in the strictest confidence. Identifiable individual comments will not be passed to the CSA but will remain the property of the research team in the University of York. The report will use your views in general terms although occasionally people who are interviewed describe things very clearly and vividly and we may use these phrases. You will not be identified in the report.

OUTLINE OF TOPICS TO BE COVERED

Background: general circumstances
(page 1)



CSA: outline of contact with CSA
(page 2)



Role of CSA: aims of the CSA
(page 3)



Procedures: processes of assessment and payment of maintenance
(page 4)



Communications: approach; how clear and accurate
(page 6)



Outcomes
(page 8)



Summary: change in views on CSA; main sources of satisfaction or dissatisfaction; suggestions for improvements
(page 9)



Personal details
(page 10)

1. Background

First of all, can you tell me something about your general circumstances? Who lives with you at present?

Check list

- Family*
- current household composition
[Prompt for number and ages of children and their relationship to adults in the household and living elsewhere; other adults and their relationship to respondent]
 - other children and previous children
[Prompt for number and ages of children, and whether more than one partner]
 - what were the relationships with previous partners: married; living together; other?
[Prompt for length of relationship(s), particularly short-term 'non' relationships]
- Employment*
- in work or not
 - benefits received
[Ask for both respondent and current partner]

2. Outline of contact with CSA

Now, in your own words can you tell me in 2 to 3 minutes your main thoughts about your contacts with the CSA, and anything about the way the CSA has processed your case that you think is important. I will be asking for details in other sections of the interview.

[Do not prompt; if no reply move on quickly to the next section.]

3. Understanding the role of CSA

We are interested to find out what people understand of the work of the CSA. What is the job of the CSA do you think?

Allow respondents to answer in own words. Listen to the language they use to help with the rest of this section.

[Probe: who they feel is responsible for maintenance of the children: father, mother or both]

How do you think the CSA works out how much money should be paid?

Check list [Use your own words]

- Assessment*
- would it help to know
 - understanding of net income (joint income; children's income)
 - understand what income is taken into account (assessable income)
 - understand some income is set aside for current family and housing costs (exempt income)
 - awareness of the opportunity to appeal against the assessment

- awareness that a claim for benefit by the parent with care can trigger an application to the CSA and that the parent with care can choose to apply
- understanding that parent with care can lose benefit by not naming the father without 'good cause'
- understanding that parent with care's income is also assessed

After the assessment, do you think the CSA continues to be involved?

Check list

- Ongoing role*
- part of CSA in ensuring continuing payment
 - changes in amounts paid
[Prompt for changes in circumstances; CSA reviews; failure to pay]
 - end of involvement with the CSA

4. *Procedures*

In this section I want to discuss the stages in deciding if maintenance should be paid and, if so, at what level. Can you take me through what has happened so far with the CSA? Perhaps you could start by remembering the first contact you had with the CSA?

Check list

- year of first contact
- first impression

Now I would like to ask you about the form which tells the CSA about your current arrangements, your income and other details about yourself. Generally, what do you think about this form?

Check list

- Enquiry Form*
- understanding of the information received by the CSA from the parent with care
 - understanding of MEF - view on this
 - needed help to fill in form
 - were help notes used; helpful
 - other information which would have been useful
 - questions as expected or too personal; complicated; relevant
 - could form be improved; how

- Cooperation*
- was the form returned complete; if not, why not
 - returned with all required enclosures; if not why not
 - ever any dispute over paternity

What were the outcomes of completing the form?

Check list

- Outcome*
- interim or full assessment
 - if refusing to complete what will be outcome
- Assessment complete*
- accurate and in expected time; straightforward or any delays or inaccuracies
 - maintenance paid regularly
 - methods of payment
 - satisfied with the assessment
 - time to complete/if too long what would have been satisfactory

Whereabouts are you now in the process?

Check list

- Assessment incomplete*
- reasons; problems
 - expected time to completion
- Changes in maintenance*
- reasons
[Prompt for review: periodical; change in circumstance; CSO reviews; under 'Departures' scheme]
 - straightforward or any delays or inaccuracies

What is your overall impression of the way the CSA has dealt with your case?

Check list

- Overall*
- regularly informed of progress
 - information required easy to provide; as expected
 - queries made and advice needed
 - any problems; solutions
 - impact of delays
 - what could CSA have done to improve procedures
 - did you ever feel like complaining
[Probe for any complaints made and outcomes]

Finally, can I just check what arrangements you had for maintenance before the involvement of the CSA?

Check list

- court order
- personal arrangement
- maintenance paid regularly

5. *Communication with the CSA - information and contact*

I would like to hear now about your own contact with the CSA and their response to any questions of yours, or anything you have told them.

[Probe if any special problems with communications]

A) *Written communications*

First of all, can you tell me about any CSA leaflets you have read?

[Probe throughout this section for examples of clear and accurate information and for inaccuracies and unclear messages]

Check list

- Leaflets*
- awareness of leaflets
 - understanding of information provided
 - usefulness of information in leaflets
 - did the information relate to circumstances
 - suggestions for improvements

Now can you tell me about letters to and from the CSA?

Check list

- Letters To CSA/CSAC*
- reason for contact
 - knew who to write to; a named contact
 - promptness and accuracy of reply
 - need for follow-up letter
- Letters From CSA/CSAC*
- examples of clear/unclear messages
 - information in letter accurate
 - *[Prompt for examples of clear/unclear messages]*
 - standard or personal letters
 - tone of message

B) *Telephone contact*

Can you tell me about any telephone calls you have made to the CSA or they have made to you?

Check list

- Telephone To CSA/CSAC*
- reason for contact
 - knew who to speak to; a named contact
 - easy to get through
 - promptness and accuracy of reply
 - need for follow-up phone call

- cost of calls
 - staff attitudes: manner, language, rushed, patient
- National Enquiry Line*
- reason for contact
 - easy to get through
 - promptness and accuracy of reply
 - need for follow-up call
- Telephone From CSA/CSAC*
- reason for call
 - reactions to receiving call from CSA
 - where call was received (home, work)
 - examples of clear/unclear messages; tone of message

Have you had any face-to-face contact with staff from the CSA, and, if you have, can you tell me about it?

Check list

- Face-to-face contact with staff*
- reason for contact
 - staff pleasant; easy to speak to and to understand
[Prompt for examples of language/expressions used]
 - convenience of time, place, environment
 - privacy
 - manner of staff: rushed. patient
- Home visit*
- reason for visit
 - staff pleasant; easy to speak to and to understand
[Prompt for examples of language/expressions used]

Do you feel that you were kept properly informed throughout your contact with the CSA?

Check list

- most useful methods of communication
- any suggestions for improvements

6. *Effects of CSA*

Next I would like to ask you about any effects the CSA has had on yourself, your children or your new family [if appropriate to ask about new family].

A) *Other*

Overall, how has the CSA affected your life, would you say?

[Prompt for effects of assessment and payment process and effects of the outcome, ie the amount of money to be paid]

Check list

- current relations with previous partner, current partner, and other household members

B) *On children*

Do you think there have been any effects for your children?

Check list

- Effects*
- create any problems
 - any differences in regularity of contact with children
 - any differences in quality of contact
 - has this continued as expected

Would you say that the involvement of the CSA has had any effect on the children who live with you now? [if there are children in the new household]

C) *Financial*

Has the involvement of the CSA made a difference to the money you have to live on?

Check list

- Effects*
- maintenance payments made, regularly
 - enforcement action necessary
 - any problems providing for current family/household
 - decision to claim benefits

D) *Employment*

Has the CSA had any effect on your current employment, or plans for employment?

Check list

- Effects*
- create any problems
 - altered your outlook or your plans on working
 - still in same employment
 - future plans
 - expected availability of work

7. Summary

This is the last set of questions about the CSA. I would like you to think about what went well and what didn't; and what could be done to make it easier for people like you?

Check list

- the main sources of satisfaction/dissatisfaction
- how could these be improved

Ideas/expectations

- the same or changed
- in what way
- why do think this is
- what was easier/more difficult than anticipated

Improvements

- what could be done to make it easier

Is there anything else you would like to tell me ?

8. Personal details

Can you give me a few last details about yourself?

<i>Age</i>	
<i>Ethnic group</i>	To which of these groups do you consider you belong: White; Black Caribbean; Black African; Black Other; Indian; Pakistani; Bangladeshi; Chinese; None of these. (CARD B)
<i>Qualifications</i>	
<i>Current employment; status and duration</i>	
<i>Sources of income/benefit status</i>	
<i>Income band CARD C</i> (Take gross or net as offered but ask which it is)	
<i>Income from self-employment</i>	
<i>Tenure</i>	

CARD B

Which of these groups do you consider you belong:

White

Black Caribbean

Black African

Black Other

Indian

Pakistani

Bangladeshi

Chinese

None of these

CARD C

Please say roughly how much income you (and your partner) have in **total** - that is, including pay from paid work or self-employment, social security payments including Child Benefit. Give the band which includes that income.

<i>Per week</i>	
A	Less than £100
B	£100 and less than £150
C	£150 and less than £200
D	£200 and less than £250
E	£250 and less than £300
F	£300 and less than £400
G	£400 and less than £500
H	£500 and over

<i>Fortnightly</i>	
I	Less than £200
J	£200 and less than £300
K	£300 and less than £400
L	£400 and less than £500
M	£500 and less than £600
N	£600 and less than £800
O	£800 and less than £1,000
P	£1,000 and over

<i>Per month</i>	
Q	Less than £400
R	£400 and less than £600
S	£600 and less than £800
T	£800 and less than £1,000
U	£1,000 and less than £1,200
V	£1,200 and less than £1,600
W	£1,600 and less than £2,000
X	£2,000 and over

**APPENDIX III TOPIC GUIDE
PARENTS WITH CARE**

Brief introduction to the study, to yourself, and stress confidentiality

I am part of a research team from York University which has been asked by the Department of Social Security to investigate parents' views of their contact with the Child Support Agency, both for mothers and fathers who have day-to-day care of children and for those who do not have such day-to-day care. What we are trying to find out is how you see the role of the Child Support Agency (CSA), how you feel the procedures of the CSA have worked in your case, and any impact your dealings with the CSA have had on your children and your employment. We are interested in the sort of contact you have had with the CSA, and your impressions of the letters, telephone calls and any staff you have met, and in hearing about any suggestions you have for improvement.

The way I should like to do this is to first ask you a little about your circumstances, and then for a brief outline of your contact with CSA. Then I would like you to tell me in more detail what you think about each of the research topics, which are listed on this card (CARD A).

Anything you tell me is in the strictest confidence. Identifiable individual comments will not be passed to the CSA but will remain the property of the research team in the University of York. The report will use your views in general terms although occasionally people who are interviewed described things very clearly and vividly and we may use these phrases. You will not be identified in the report.

OUTLINE OF TOPICS TO BE COVERED

Background: general circumstances
(page 1)



CSA: outline of contact with CSA
(page 2)



Role of CSA: aims of the CSA
(page 3)



Procedures: processes of assessment and payment of maintenance
(page 4)



Communications: approach; how clear and accurate
(page 6)



Outcomes
(page 8)



Summary: change in views on CSA; main sources of satisfaction or dissatisfaction; suggestions for improvements
(page 9)



Personal details
(page 10)

1. Background

First of all, can you tell me something about your general circumstances? Who lives with you at present?

Check list

- Family*
- current household composition
[Prompt for number and ages of children and their relationship to adults in the household and living elsewhere; other adults and their relationship to respondent]
 - other children and previous children
[Prompt for number and ages of children, and whether more than one partner]
 - what were the relationships with previous partners: married; living together; other?
[Prompt for length of relationship(s), particularly short-term 'non' relationships]
- Employment*
- in work or not
 - benefits received
[Ask for both respondent and current partner]

2. Outline of contact with CSA

Now, in your own words can you tell me in 2 to 3 minutes your main thoughts about your contacts with the CSA, and anything about the way the CSA has processed your case that you think is important. I will be asking for details in other sections of the interview.

[Do not prompt; if no reply move on quickly to the next section.]

3. Understanding the role of CSA

We are interested to find out what people understand of the work of the CSA.

Allow respondents to answer in own words. Listen to the language they use to help with the rest of this section.

Probe: who they feel is responsible for maintenance of the children: father, mother or both; awareness that a claim for benefit by respondent or partner may trigger application to CSA]

How do you think the CSA works out how much money should be paid?

Check list [Use your own words]

- Assessment*
- would it help to know
 - awareness of the information required from previous partner (MEF)
 - understand what income is taken into account (assessable income)
 - understand some income is set aside for current family and housing costs (exempt income)
 - awareness of the opportunity to appeal against the assessment

- understanding of how CSA can enforce payment, for example by deduction from wages
- understanding that previous partner can delay assessment by failing to cooperate

After the assessment do you think the CSA continues to be involved?

Check list

- Ongoing role*
- part of CSA in ensuring continuing payment of maintenance
 - changes in amounts paid
[Prompt for changes in circumstances; CSA reviews; failure to pay]
 - end of involvement with the CSA

4. *Procedures*

In this section I want to discuss the stages in deciding if maintenance should be paid and, if so, at what level. Can you take me through what has happened so far with the CSA? Perhaps you could start by remembering the first contact you had with the CSA.

Check list

- year of first contact
- first impression

Now I would like to ask you about the form which tells the CSA about your current living arrangements, your income and other details about yourself. Generally, what do you think about this form?

Check list

- Assessment Form*
- understanding of this form (maintenance assessment form)
 - needed help to fill in form
 - were help notes used; helpful
 - other information which would have been useful
 - questions as expected or too personal; complicated; how relevant
 - could form be improved

- Cooperation*
- forms completed promptly; if not, why not
 - returned with all required enclosures; if not why not
[Probe willingness to cooperate, any reason for non-cooperation, and any change during the process]

[Probe]

- Naming the father*
- ever any dispute over paternity
 - no problem or reluctant
 - knowledge of location, job

- ever refused – pleaded good cause
- concern over access
- sensitivity of staff/explanations offered

What were the outcomes of completing the form?

Check list

- Outcome*
- interim or full assessment
 - any problems or delays with information from non-residential parent
- Assessment complete*
- accurate and in expected time; straightforward or any delays or inaccuracies
 - maintenance paid regularly
 - methods of payment
 - satisfied with the assessment
 - time to complete/if too long what would have been satisfactory

Whereabouts are you now in the process?

Check list

- Assessment incomplete*
- reasons; problems
 - expected time to completion
- Changes in maintenance*
- reasons
 - [Prompt for review: periodical; change in circumstance; CSA reviews; under 'Departures' scheme]
 - straightforward or any delays or inaccuracies

What is your overall impression of the way the CSA has dealt with your case?

- Check list overall*
- regularly informed of progress
 - information required easy to provide; as expected
 - queries made and advice needed
 - any problems; solutions
 - impact of delays
 - what could CSA have done to improve procedures
 - did you ever feel like complaining
 - [Probe for any complaints made and outcomes]

Finally, can I just check what arrangements you had for maintenance before the involvement of the CSA?

Check list

- court order
- personal arrangement
- maintenance paid regularly

5. *Communication with the CSA - information and contact*

I would like to hear now about your contact with the CSA, and their response to any questions of yours, or anything you have told them.

[Probe if any special problem with communications]

A) *Written communications*

First of all, can you tell me about any CSA leaflets you have read?

[Probe throughout this section for examples of clear and accurate information and for inaccuracies and unclear messages]

Check list

- | | | |
|----------|---|---|
| Leaflets | - | awareness of leaflets |
| | - | understanding of information provided |
| | - | usefulness of information in leaflets |
| | - | did the information relate to circumstances |
| | - | suggestions for improvements |

Now can you tell me about letters to and from the CSA?

Check list

- | | | |
|---------------|---|--|
| Letters | - | reason for contact |
| To CSA/CSAC | - | know who to write to; a named contact |
| | - | promptness and accuracy of reply |
| | - | need for follow-up letter |
| Letters | - | examples of clear/unclear messages |
| From CSA/CSAC | - | information in letter accurate |
| | - | message in letter clear |
| | - | ease of response |
| | - | <i>[Prompt for examples of clear/unclear messages]</i> |
| | - | standard or personal letters |
| | - | tone of message |

B) *Telephone contact*

Can you tell me about any telephone calls you have made to the CSA or they have made to you?

Check list

- | | | |
|-------------|---|---------------------------------------|
| Telephone | - | reason for contact |
| To CSA/CSAC | - | knew who to speak to; a named contact |
| | - | easy to get through |

- promptness and accuracy of reply
- need for follow-up phone call
- cost of calls
- staff attitudes: manner, language, rushed, patient

National Enquiry

- reason for contact

Line

- easy to get through
- promptness and accuracy of reply;
- need for follow-up call

Telephone

- reason for call

From CSA/CSAC

- reactions to receiving call from CSA
- where call was received (home, work)
- examples of clear/unclear messages; tone of message

C) *Face-to-face contact*

Have you had any face-to-face contact with staff from the CSA, and, if you have, can you tell me about it?

Check list

*Face-to-face contact
with staff*

- reason for contact
- staff pleasant; easy to speak to and to understand
[Prompt for examples of language/expressions used]
- convenience of time, place, environment
- privacy
- manner of staff: rushed, patient

Home visit

- reason for visit
- staff pleasant; easy to speak to and to understand

[Prompt for examples of language/expressions used]

Do you feel that you were kept properly informed throughout your contact with the CSA?

Check list

Overall perspective

- most useful methods of communication
- any suggestions for improvements

6. *Effects of CSA*

Next I would like to ask you about any effects the CSA has had on yourself, your children or your new family *[if appropriate to ask about new family]*.

A) *Other*

Overall, how has the CSA affected your life, would you say?

[Prompt for effects of assessment and payment process and effects of the outcome, any money received]

Check list

- current relations with previous partner, current partner and other family members

B) *On children*

Do you think there have been any effects for your children?

Check list

- Effects*
- gains for children
 - any differences in regularity of contact with children's father
 - any problems with change
 - has this continued as expected

Would you say the involvement of the CSA has had any effect on the children who do not live with you now? *[if there are children in another household]*

C) *Financial*

Has the involvement of the CSA made a difference to the money you have to live on?

Check list

- Effects*
- more/less than prior to CSA involvement
 - maintenance payments made, regularly *[Probe impact]*

D) *Employment*

Has the CSA had any effect on your current employment, or plans for employment?

Check list

- Effects*
- any changes in intentions to find or keep paid work
[Probe if it has made it easier, more difficult]
 - looked for paid work
 - difficulty in finding work
 - future plans
 - expected availability of work

7. *Summary*

This is the last set of questions about the CSA. I would like you to think about what went well and what didn't; and what could be done to make it easier for people like you?

Check list

- the main sources of satisfaction/dissatisfaction
- how could these be improved

Ideas/expectations

- the same or changed
- in what way
- why do think this is

Improvements

- what was easier/more difficult than anticipated
- what could be done to make it easier

Is there anything else you would like to tell me ?

8. *Personal details*

Can you give me a few last details about yourself?

<i>Age</i>	
<i>Ethnic group</i>	To which of these groups do you consider you belong: White; Black Caribbean; Black African; Black Other; Indian; Pakistani; Bangladeshi; Chinese; None of these. (CARD B)
<i>Qualifications</i>	
<i>Current employment; status and duration</i>	
<i>Sources of income/benefit status</i>	
<i>Income band CARD C</i> (Take gross or net as offered but ask which it is)	
<i>Income from self-employment</i>	
<i>Tenure</i>	

Which of these groups do you consider you belong:

White

Black Caribbean

Black African

Black Other

Indian

Pakistani

Bangladeshi

Chinese

None of these

CARD C

Please say roughly how much income you (and your partner) have in **total** - that is, including pay from paid work or self-employment, social security payments including Child Benefit. Give the band which includes that income.

<i>Per week</i>	
A	Less than £100
B	£100 and less than £150
C	£150 and less than £200
D	£200 and less than £250
E	£250 and less than £300
F	£300 and less than £400
G	£400 and less than £500
H	£500 and over

<i>Fortnightly</i>	
I	Less than £200
J	£200 and less than £300
K	£300 and less than £400
L	£400 and less than £500
M	£500 and less than £600
N	£600 and less than £800
O	£800 and less than £1,000
P	£1,000 and over

<i>Per month</i>	
Q	Less than £400
R	£400 and less than £600
S	£600 and less than £800
T	£800 and less than £1,000
U	£1,000 and less than £1,200
V	£1,200 and less than £1,600
W	£1,600 and less than £2,000
X	£2,000 and over

APPENDIX IV THE GROUP DISCUSSION: METHODOLOGY

The purpose of conducting one group discussion was to explore the feasibility and usefulness of group techniques in this topic area. This was an experimental approach, to explore the advantages and disadvantages of using a group technique to collect qualitative material from CSA clients. At the same time, the discussion generated further rich material to enhance findings from the depth interviews.

The group was convened in the London/Essex area. A recruiting agency made personal visits to mothers who were parents with care, from among those not approached already in the main fieldwork. Contact was made with 14 mothers, who were invited to an evening group discussion. Two mothers were unable to arrange child care for that evening and four declined for unspecified reasons. Eight of the 14 parents with care invited turned up for the discussion, an encouraging response.

The meeting was held in a room in a community centre in a high street location. Journeys to and from the meeting were arranged by taxi; child care expenses paid where required, and refreshments offered on arrival. Mothers said that these practical arrangements had encouraged attendance. A gift of £15 to each participant was made in recognition of the help given.

All the parents participating cared for at least two children. One had paid work outside the home but most depended on Income Support. The group included divorced, separated and never-married women, and mothers who received regular child maintenance payments were included as well as mothers who did not receive maintenance. Two women belonged to groups of Afro-Caribbean origin.

The meeting lasted an hour and two moderators facilitated the discourse. First, a pairing exercise was used, for mothers to talk to each other about the 'best' and 'worst' things about dealing with the CSA. In a general group discussion, parents then spoke about:

- what people needed to know and understand about the CSA
- how people wanted to communicate with the CSA
- what would make a good Child Support service.

The discussion was tape-recorded and transcribed for analysis.

People took part readily in both the pairing exercise and the group discussion, and both techniques worked well. The exercise demonstrated that there is considerable scope in developing group events for further investigation of CSA customer satisfaction.

APPENDIX V PROCEDURE OF A CASE FROM INITIAL CONTACT, THROUGH ASSESSMENT, PAYMENT, APPEALS AND REVIEWS

In this example the process for a typical case is set out.

The first involvement with the CSA will often occur because the parent with care applies for a means-tested benefit such as Income Support or Family Credit. At that point he or she completes a Maintenance Assessment Form (MAF) which asks about who is living in the family, the parent with care's income, housing costs, and the name and address and workplace of the absent parent of the child for whom support is claimed. As soon as the Assessment Form is received by the Agency liability for maintenance commences.

The CSA then sends a Maintenance Enquiry Form to the absent parent, asking about income, travel to work costs, pension contributions, partner's income, and housing costs. The help notes explain what information is required to calculate the assessment and gives an overview of the work of the Agency. If the absent parent completes the Maintenance Enquiry Form within two weeks he is entitled to an eight-week 'holiday' from maintenance payments. If there are any delays, however, because the information he has returned needs to be checked, and he makes no payments until the full assessment is received, he can accumulate arrears. Similarly if he does not respond at all he will be given an interim assessment which is set at a high level.

When the assessment is received by the absent parent and he wishes to query it he can ask for a review or appeal against the assessment. Similarly when the parent with care receives notification of the assessment she can query it. Methods of payment are discussed with both partners by the CSA and the payment commences. After two years there is an automatic review but change of circumstance reviews can occur at any time.

If no payment is made by the absent parent it can be deducted at source from his earnings.

OTHER RESEARCH REPORTS AVAILABLE:

<i>No.</i>	<i>Title</i>	<i>ISBN</i>	<i>Price</i>
1.	Thirty Families: Their living standards in unemployment	0 11 761683 4	£6.65
2.	Disability, Household Income and Expenditure	0 11 761755 5	£5.65
3.	Housing Benefit Reviews	0 11 761821 7	£16.50
4.	Social Security and Community Care: The case of the Invalid Care Allowance	0 11 761820 9	£9.70
5.	The Attendance Allowance Medical Examination: Monitoring consumer views	0 11 761819 5	£5.50
6.	Lone Parent Families in the UK	0 11 761868 3	£15.00
7.	Incomes In and Out of Work	0 11 761910 8	£17.20
8.	Working the Social Fund	0 11 761952 3	£9.00
9.	Evaluating the Social Fund	0 11 761953 1	£22.00
10.	Benefits Agency National Customer Survey 1991	0 11 761956 6	£16.00
11.	Customer Perceptions of Resettlement Units	0 11 761976 6	£13.75
12.	Survey of Admissions to London Resettlement Units	0 11 761977 9	£8.00
13.	Researching the Disability Working Allowance Self Assessment Form	0 11 761834 9	£7.25
14.	Child Support Unit National Client Survey 1992	0 11 762060 2	£15.00
15.	Preparing for Council Tax Benefit	0 11 762061 0	£5.65
16.	Contributions Agency Customer Satisfaction Survey 1992	0 11 762064 5	£18.00
17.	Employers' Choice of Pension Schemes: Report of a qualitative study	0 11 762073 4	£5.00
18.	GPs and IVB: A qualitative study of the role of GPs in the award of Invalidity Benefit	0 11 762077 7	£12.00
19.	Invalidity Benefit: A survey of recipients	0 11 762087 4	£10.75

20.	Invalidity Benefit: A longitudinal survey of new recipients	0 11 762088 2	£19.95
21.	Support for Children: A comparison of arrangements in fifteen countries	0 11 762089 0	£22.95
22.	Pension Choices: A survey on personal pensions in comparison with other pension options	0 11 762091 2	£18.95
23.	Crossing National Frontiers	0 11 762131 5	£17.75
24.	Statutory Sick Pay	0 11 762147 1	£23.75
25.	Lone Parents and Work	0 11 762148 X	£12.95
26.	The Effects of Benefit on Housing Decisions	0 11 762157 9	£18.50
27.	Making a Claim for Disability Benefits	0 11 762162 5	£12.95
28.	Contributions Agency Customer Satisfaction Survey 1993	0 11 762220 6	£20.00
29.	Child Support Agency National Client Satisfaction Survey 1993	0 11 762224 9	£33.00
30.	Lone Mothers	0 11 762228 1	£16.75
31.	Educating Employers	0 11 762249 4	£8.50
32.	Employers and Family Credit	0 11 762272 9	£13.50
33.	Direct Payment from Income Support	0 11 762290 7	£16.50
34.	Incomes and Living Standards of Older People	0 11 762299 0	£24.95
35.	Choosing Advice on Benefits	0 11 762316 4	£13.95
36.	First-time Customers	0 11 762317 2	£25.00
37.	Contributions Agency Customer Satisfaction Survey 1994	0 11 762339 3	£21.00
38.	Managing Money in Later Life	0 11 762340 7	£22.00
39.	Child Support Agency National Client Satisfaction Survey 1994	0 11 762341 5	£35.00
40.	Changes in Lone Parenthood	0 11 762349 0	£20.00
41.	Evaluation of Disability Living Allowance and Attendance Allowance	0 11 762351 2	£40.00
42.	War Pensions Agency Customer Satisfaction Survey 1994	0 11 762358 X	£18.00

43.	Paying for Rented Housing	0 11 762370 9	£19.00
44.	Resettlement Agency Customer Satisfaction Survey 1994	0 11 762371 7	£16.00
45.	Changing Lives and the Role of Income Support	0 11 762405 5	£20.00
46.	Social Assistance in OECD Countries: Synthesis report	0 11 762407 1	£22.00
47.	Social Assistance in OECD Countries: Country report	0 11 762408 X	£47.00
48.	Leaving Family Credit	0 11 762411 X	£18.00
49.	Women and Pensions	0 11 762422 5	£35.00
50.	Pensions and Divorce	0 11 762423 5	£25.00
51.	Child Support Agency Client Satisfaction Survey 1995	0 11 762424 1	£22.00
52.	Take Up of Second Adult Rebate	0 11 762390 3	£17.00
53.	Moving off Income Support	0 11 762394 6	£26.00
54.	Disability, Benefits and Employment	0 11 762398 9	£30.00
55.	Housing Benefit and Service Charges	0 11 762399 7	£25.00
56.	Confidentiality: The public view	0 11 762434 9	£25.00
57.	Helping Disabled Workers	0 11 762434 3	£25.00
58.	Employers' Pension Provision 1994	0 11 762443 8	£30.00
59.	Delivering Social Security: A cross-national study	0 11 762447 0	£35.00
60.	A Comparative Study of Housing Allowances	0 11 762448 9	£26.00
61.	Lone Parents, Work and Benefits	0 11 762450 0	£25.00
62.	Unemployment and Jobseeking	0 11 762452 7	£30.00
63.	Exploring Customer Satisfaction	0 11 762468 3	£20.00
64.	Social Security Fraud: The role of penalties	0 11 762471 3	£30.00
65.	Customer Contact with the Benefits Agency	0 11 762533 7	£30.00
66.	Pension Scheme Enquiries and Disputes	0 11 762534 5	£30.00
67.	Maternity Rights and Benefits in Britain	0 11 762536 1	£35.00
68.	Claimants' Perceptions of the Claim Process	0 11 762541 8	£23.00

69.	Delivering Benefits to Unemployed People	0 11 762553 1	£27.00
71.	Stepping-Stones to Employment	0 11 762568 X	£27.00
72.	Dynamics of Retirement	0 11 762571 X	£36.00
73.	Unemployment and Jobseeking Before Jobseeker's Allowance	0 11 762576 0	£34.00
	Social Security Research Yearbook 1990-91	0 11 761747 4	£8.00
	Social Security Research Yearbook 1991-92	0 11 761883 0	£12.00
	Social Security Research Yearbook 1992-93	0 11 762150 1	£13.75
	Social Security Research Yearbook 1993-94	0 11 762302 4	£16.50
	Social Security Research Yearbook 1994-95	0 11 762362 8	£20.00
	Social Security Research Yearbook 1995-96	0 11 762446 2	£23.00
	Social Security Research Yearbook 1996-97	0 11 762570 1	£27.00

Further information regarding the content of the above may be obtained from:

Department of Social Security
 Attn. Keith Watson
 Social Research Branch
 Analytical Services Division 5
 10th Floor, Adelphi
 1-11 John Adam Street
 London WC2N 6HT
 Telephone: 0171 962 8557



Published by The Stationery Office and available from:

The Publications Centre

(mail, telephone and fax orders only)
PO Box 276, London SW8 5DT
General enquiries 0171 873 0011
Telephone orders 0171 873 9090
Fax orders 0171 873 8200

The Stationery Office Bookshops

59–60 Holborn Viaduct, London EC1A 2FD
temporary until mid-1998
(counter service and fax orders only)
Fax 0171 831 1326
68–69 Bull Street, Birmingham B4 6AD
0121 236 9696 Fax 0121 236 9699
33 Wine Street, Bristol BS1 2BQ
0117 9264306 Fax 0117 9294515
9–21 Princess Street, Manchester M60 8AS
0161 834 7201 Fax 0161 833 0634
16 Arthur Street, Belfast BT1 4GD
01232 238451 Fax 01232 235401
The Stationery Office Oriel Bookshop
The Friary, Cardiff CF1 4AA
01222 395548 Fax 01222 384347
71 Lothian Road, Edinburgh EH3 9AZ
(counter service only)

Customers in Scotland may
mail, telephone or fax their orders to:
Scottish Publications Sales
South Gyle Crescent, Edinburgh EH12 9EB
0131 228 4181 Fax 0131 622 7017

The Stationery Office's Accredited Agents

(see Yellow Pages)

and through good booksellers