

WELFARE REFORM: THE IMPACT ON FAMILIES IN SCOTLAND



Child Poverty Action Group works on behalf of the one in four children in Scotland growing up in poverty. It doesn't have to be like this. We use our understanding of what causes poverty and the impact it has on children's lives to campaign for policies that will prevent and solve poverty – for good.

We provide training, advice and information to make sure low income families get the financial support they need.

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Since June 2010 the UK Government has announced a number of reductions to the social security budget amounting to nearly £74 billion in total by 2015/16. The Scottish Government estimated that the cumulative impact of these reforms would result in the Scottish benefits bill being reduced by around £6 billion from 2010/11 to 2015/16.¹ It has been established that families with dependent children were amongst the biggest losers – in Scotland, couples with children losing an average of more than £1,400 a year, and lone parents around £1,800 a year.²

In the UK Government's Summer Budget 2015, a further reduction of the social security budget by £12 billion a year by 2020 was announced.³ This factsheet lists the main changes, particularly as they affect families with children and disabled people - starting with the most recent plans and providing a background of changes already in force.

UPRATING – THE BASIS FOR INCREASING BENEFITS

April 2016	Up-rating frozen	Up-rating is frozen for four years from April 2016 including basic amounts for adults and children. This does not apply to specific disability and carer benefits and additions (although these were not up-rated in April 2016 due to inflation being zero). This could account for a notional loss of income of £312 a year by 2019/20 if benefits had increased by CPI. ⁴
April 2013	1% up-rating cap	Up-rating was subject to a 1% cap in 2013/2014, 2014/2015 and 2015/2016. This was below projected inflation in 2013/2014 and amounted to a 4% cut in real terms. The cap includes basic amounts for adults and children, but did not apply to specific disability and carer benefits and additions.
2011/12 and 2012/13	Basis for up-rating benefits	The basis for up-rating benefits (except state pension) was switched from using Retail Price Index (RPI) to Consumer Price Index (CPI) inflation, a generally lower measure. The Institute of Fiscal Studies described this as the 'most important' of recent 'poverty-increasing' tax and benefit changes. ⁵

Under current inflation forecasts, the continued freeze in most working age benefits until 2020, will reduce the real value of these benefits by 5% between 2017 and 2020.⁶

¹ Welfare Reform (Further Provision) (Scotland) Act 2012 – Annual Report – 2015
<http://www.gov.scot/Publications/2015/06/6720/3>

² The Cumulative Impact of Welfare Reform on Households in Scotland report to Welfare Reform Committee, February 2015:
<http://www.shu.ac.uk/research/cresr/sites/shu.ac.uk/files/cumulative-impact-welfare-reform-households-scotland.pdf>

³ HM Treasury Summer Budget 2015: <https://www.gov.uk/government/publications/summer-budget-2015>

⁴ Welfare Reform and Work Bill: Impact Assessment of the Benefit rate freeze:
<http://www.parliament.uk/documents/impact-assessments/IA15-006C.pdf>

⁵ Child and Working Age Poverty, Institute of Fiscal Studies: www.ifs.org.uk/comms/comm121.pdf

⁶ The impact of tax and benefit reforms on household incomes – April 2017: Institute of Fiscal Studies Briefing Note
<https://www.ifs.org.uk/publications/9164>

CHILDREN AND FAMILIES

Bereavement benefits		
6 April 2017	Bereavement support payment	Amount for bereaved spouse/civil partner reduced. 91% of newly-widowed parents will be supported for a shorter time and 75% will be worse off in cash terms (by £12,000 for the average working parent.) ⁷

Maternity benefits		
April 2015	Shared parental leave	Shared parental pay and statutory shared parental pay introduced for couples expecting a baby or adopting a child after 5 April 2015 allowing couples flexibility to share the responsibility of the child and protect their income in the first year.
April 2011	Sure Start Maternity Grant	Sure Start Maternity Grant (£500) limited to first child only.
April 2011	Health in Pregnancy Grant	Health in pregnancy grant scrapped (£190).

Child benefit		
2016	Uprating frozen	Child benefit frozen for four years
2014/2015	1% uprating	Child benefit uprated by 1%. Estimated that between 2011/12 and 2015/16 a family with two children received £1,100 less than would have done if uprated by RPI inflation. ⁸
January 2013	Recovery from higher earners	Child benefit recovered on a sliding scale via income tax from people earning between £50,000 and £60,000 (and in full if earning over £60,000). Estimated families affected lose around £1,400 a year. ⁹
2011-14	Rates frozen	Value of child benefit frozen for three years.

⁷ Statement by WAY Widowed and Young and Childhood Bereavement Network March 2017
<https://childhoodbereavementnetwork.wordpress.com/2017/03/16/commonsapprovesbsp/>

⁸ Impact of the UK Welfare Reforms on families – Autumn 2014 update Scottish Government
<http://www.scotland.gov.uk/Topics/People/welfare/analysis/Impactonfam2014>

⁹ Impact of the UK Welfare Reforms on families – Autumn 2014 update Scottish Government
<http://www.scotland.gov.uk/Topics/People/welfare/analysis/Impactonfam2014>

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TAX CREDITS

Tax credits were worth £2 billion to Scottish households in 2013/14. Two thirds of this went to low income families with children and only 5% to households without children. Over half a million children benefit from the tax credit system in Scotland.¹⁰

6 April 2017	Family element	The family element is no longer be awarded when first child is born (losing up to £545) a year.
6 April 2017	Third and additional child element	Child element is not awarded for third and subsequent children born after 6 April 2017 with some exceptions (losing up to £2,780 per child a year). ¹¹
6 April 2016	Reduction in income increase disregard	Amount a claimant's income can increase in-year compared to their previous year's income before their award is adjusted is reduced from £5,000 to £2,500, causing more overpayments.
6 April 2016	Maximum rate of overpayment recovery increased	The maximum rate a tax credit overpayment can be recovered at, was increased from 25% to 50% where the annual income of the claimant, or joint claimants, exceeds £20,000
April 2015	In-year overpayment recovery	Tax credits payments stopped in-year where, due to a change in circumstances, a claimant has already received their full annual entitlement. ¹² The level of in-year recovery is higher than the legal limits of 10% or 25% on recovery of cross-year overpayments, causing hardship. Payments may be made on hardship grounds if requested
April 2014	Mandatory reconsideration	Anyone wishing to challenge an HMRC decision must request a mandatory review of the decision before it can be appealed.
April 2012	Minimum hours worked	Working tax credit stopped for most couples with children who were working at least 16 hours a week, unless they can increase to at least 24 hours a week between them (losing up to £3,870 a year)
April 2012	Childcare costs	Childcare costs covered by working tax credit cut from 80% to 70% (working parents losing up to £1,560 a year)
April 2012	50+ element	Extra amount for people aged over 50 scrapped.
April 2012	Backdating	Backdating of tax credits cut from three months to one month. New parents miss out on payments if they do not claim within 31 days of birth.
April 2012	Changes to income disregards	Tax credits not increased if income drops by less than £2,500. Amount income can increase before award is reduced cut from £10,000 to £5,000

April 2011	Income threshold reduced and taper increased from 39% to 41%	Withdrawn from 'middle income' families. A family with one child may have lost tax credits on an income of around £26,000, but there is still no income limit, so tax credits are payable at higher incomes if there are additional children, disabilities or childcare costs.
April 2011	Baby element	Baby element (extra £545 in first year) removed from child tax credit
April 2011	Elements frozen	Basic and 30-hour elements of working tax credit frozen for three years

It is estimated that as a result of the 2012 reforms, families affected were approximately £700 a year worse off in 2014, with some losing all their tax credit entitlement.¹³

Statistics show that 872,000 families with more than two children claimed tax credits in 2014/15. 65% were working and 68% only had three children. A similar number of families can be expected to be affected by the two-child limit in the future (not immediately, as most children born before April 2017 will be protected as long as their family remains on tax credits or universal credit).¹⁴

¹⁰ Scottish Govt: Tax Credits: Analysis pre UKG Emergency Budget July 2015
<http://www.gov.scot/Topics/People/fairerscotland/analysis/tax-credits-analysis-pre-budget>

¹¹ See CPAG in Scotland factsheet: Tax Credits – the basics
<http://www.cpag.org.uk/content/tax-credits-basics>

¹² Para2.140 Autumn Statement 2013: <https://www.gov.uk/government/topical-events/autumn-statement-2013>

¹³ Impact of the UK Welfare Reforms on families – Autumn 2014 update Scottish Government
<http://www.scotland.gov.uk/Topics/People/welfare/analysis/Impactontam2014>

¹⁴ Two-child limit briefing – April 2017: Child Poverty Action Group
<http://www.cpag.org.uk/sites/default/files/Briefing%20two%20child%20limit.pdf>

UNIVERSAL CREDIT

Universal credit (UC) is to replace working age means tested benefits and tax credits. It is being rolled out across Scotland in stages. Information is being maintained on the CPAG in Scotland website which details who can claim UC in each area.¹⁵

Universal credit:

- payable in or out of work
- maximum award reduced in relation to earned income at single withdrawal rate of 63%
- childcare support for any hours worked
- lower amounts for most disabled adults and children
- claims and administration largely online
- increased conditionality and sanctions
- one monthly payment to claimant's account, including amounts for rent
- at least five weeks' wait for first payment

April 2018	Two week run on of housing benefit	Claimants in receipt of housing benefit at the point which they migrate to universal credit will be paid full housing benefit (regardless of the amount they were receiving previously) for two weeks after they claim universal credit.
April 2018	Housing costs for temporary accommodation to be met by housing benefit	Housing costs for temporary accommodation will be met by housing benefit instead of universal credit. Claimants will still receive universal credit, less the housing element.
April 2018	Surplus earnings	DWP will calculate a claimant's 'surplus earnings' in the month that a UC claim is terminated due to an increase in income and for the subsequent five months. If the claimant makes a new claim within six months, the surplus earnings prior to the claim being made will be treated as income.
6 April 2017	Higher first child element	No longer awarded when first child is born after 6 April 2017.
6 April 2017	Child element	Will not be awarded for third and subsequent children after 6 April 2017, with limited exceptions. ¹⁶ Children born before 6 April 2017 are protected for an interim period until February 2019. New claims from families with more than two children will be directed to claim tax credits until February 2019.
3 April 2017	Conditionality	Lone parents and main carers will be expected to prepare for work when their youngest child turns two and to look for work when their youngest child turns three
3 April 2017	Limited capability for work element removed	Claimants who have limited capability for work will be paid the same basic rate as jobseekers. The limited capability for work related activity element remains.
1 April 2017	Restrictions to housing element for young people	Single out of work 18 to 21 year olds in full service areas making new claims for UC will not be entitled to the housing element, with exceptions It was announced at the end of March 2018 that regulations would be amended to allow all 18-21 year olds receiving UC to have housing costs included in their award. In the meantime, 18-21 year olds, who do not fall within the exceptions can have their housing costs met by the Scottish Welfare Fund.

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11 April 2016	Childcare costs	Maximum support available for childcare costs increased from 70% to 85% of eligible childcare costs. Maximum childcare caps increased accordingly to £646.35 for one child or £1108.04 for two or more children.
April 2016	Work allowance	Work allowance reduced to £192 a month for those with housing costs and £397 a month for those without housing costs (a decrease from £222 and £536 respectively). For non-disabled childless claimants, work allowance abolished completely – this includes parents with minority shared care of children.

While 9 out of 10 families with children were eligible for tax credits in 2010, and 6 out of 10 in 2015, only 5 out of 10 families with children will be eligible for universal credit by the time it is fully rolled out.¹⁷

The Institute of Fiscal Studies predicts that 2.1 million working households will be worse off, but 1.8 million will gain from universal credit. The average loss will be £1,600 a year and the average gain will be £1,500 a year.¹⁸

As a result of the 2016-20 cuts, 'universal credit is now less generous on average than the tax credits and benefits systems that it replaces.'¹⁹

LONE PARENTS

April 2017	Conditionality	Lone parents claiming UC will be expected to prepare for work when their youngest child turns two and to look for work when their youngest child turns three.
April 2014	Conditionality	Lone parents claiming income support or employment and support allowance must attend work focused interviews if youngest child is age one or over, or partake in work related activity if youngest child is age three or over.
October 2011	Entitlement to income support	Entitlement to income support as lone parent ends at youngest child's fifth birthday - moved onto jobseeker's allowance and face sanctions if do not comply with jobseeking conditions.

¹⁵ <http://www.cpag.org.uk/content/are-you-ready-universal-credit>

¹⁶ DWP ADM Memo 10-17 Universal Credit – Two child limit

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/607255/adm10-17.pdf

¹⁷ para 1.124 Spending Review and Autumn Statement 2015

<https://www.gov.uk/government/publications/spending-review-and-autumn-statement-2015-documents>

¹⁸ The (changing effects) of universal credit Institute of Fiscal Studies

<http://www.ifs.org.uk/publications/8136>

¹⁹ Welfare Trends Report – October 2016: Office for Budget Responsibility

http://budgetresponsibility.org.uk/docs/dlm_uploads/Welfare-Trends-Report.pdf

HOUSING

Housing benefit		
April 2018	Two week run on of housing benefit	Claimants in receipt of housing benefit at the point which they migrate to universal credit will be paid full housing benefit (regardless of the amount they were receiving previously) for two weeks after they claim universal credit.
April 2017	Personal allowance	Personal allowance will not be awarded for third or subsequent children in new claims from 6 April 2017 or in existing claims where the third or subsequent child is born or joins the family after 6 April 2017, with some exceptions ²⁰ (a notional loss of up to £3,478 a year for each child)
April 2016	Backdating	Working age housing benefit claims can only be backdated for a maximum of one month, cut from six months.
28 July 2016	Temporary absence	Housing benefit restricted to four weeks' payment during a temporary absence abroad (a reduction from 13 weeks)
1 May 2016	Family premium	Family premium for new claims and new births removed (a notional loss of up to £907 a year)
April 2016	Local housing allowance	Maximum housing benefit in private tenancies frozen for four years from April 2016 to 2019/20, or set at 30th percentile of market rents if this is lower.
April 2013	'Bedroom tax'	Housing benefit for working age tenants of social landlords cut if they are deemed to have a spare bedroom. This is largely mitigated by discretionary housing payments.
April 2012	Shared room rate	Single people under 35 (previously 25) only eligible for the amount of a room in shared accommodation.
October 2011	Local housing allowance	Maximum housing benefit in private tenancies cut (from median to 30th percentile of rents). Estimated to affect almost 45,000 households in Scotland with an average loss of £7 a week. ²¹
April 2011	Non-dependant deductions	Contribution expected from other adults in the property increased by 27% over three years.

²⁰ Housing Benefit Circular A5/2017

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/606547/a5-2017.pdf

²¹ Housing Benefit changes: Scottish Impact Assessment, January 2011 (Scottish Government) see

<http://www.scotland.gov.uk/Topics/Built-Environment/Housing/supply-demand/chma/marketcontextmaterials/hbchangesscottishimpact/>.

BENEFIT CAP

7 November 2016	Reduction	Limit outside London to be reduced from £26,000 to £20,000 a year for a couple/ lone parent and from £18,200 to £13,400 for a single person with no children (including separated parents who have minority care of the child). In addition to the exceptions below it does not apply to people on PIP, carers' allowance, guardians allowance and people claiming UC who earn at least £430 a month. For households newly affected by the benefit cap their average reduction in entitlement is around £39 per week. Households who would have had their benefit capped at £26,000 will lose a further £64 per week from the change. ²²
April 2013	Introduction	Limit of £26,000 a year (£500 a week) for a couple/lone parent; (does not apply to people on DLA, working tax credit and war pensions). This hits larger families with three or more children, affecting 2,700 households in Scotland, including 7,800 children between its introduction in April 2013 and February 2015. ²³ 56% had their benefits reduced by up to £50 a week and 26% saw their benefit reduced by between £50 and £100 a week. ²⁴

SUPPORT FOR MORTGAGE INTEREST (SMI)

April 2018	Paid as a loan	SMI payments will be paid as a loan repayable upon sale of the house or death. The repayment will be limited to available equity after other charges have been settled. . Payments will accrue interest.
1 April 2016	Waiting period	Waiting period increased from 13 weeks to pre-recession length of 39 weeks
October 2010	Rate of interest payable	Cut from 6.08% and linked to average rate payable, 3.12% in March 2016. Current rate can be found at www.gov.uk . ²⁵

Just over half of SMI claimants have dependent children.²⁶

²² DWP impact assessment for the benefit cap July 2015

<http://www.parliament.uk/documents/impact-assessments/IA15-006.pdf>

²³ Welfare Reform (Further Provision) Scotland Act 2012 – Annual Report – 2015

<http://www.gov.scot/Publications/2015/06/6720/0>

²⁴ Scottish Government analysis based on figures from DWP, Benefit Cap: Number of Households Capped to February 2015 , May 2015

<https://www.gov.uk/government/statistics/benefit-cap-number-of-households-capped-to-february-2015>

²⁵ <https://www.gov.uk/support-for-mortgage-interest/what-youll-get>

²⁶ DWP impact assessment on converting support for support for mortgage interest (SMI) from a benefit into a loan July 2015

<http://www.parliament.uk/documents/impact-assessments/IA15-006D.pdf>

DISABLED PEOPLE

Employment and support allowance (ESA)		
3 April 2017	Work-related activity component removed	New claimants who are placed in the work-related activity group to receive the same amount of benefit as those claiming jobseeker's allowance. (notional loss for new claimants of up to £1,510 a year)
3 April 2017	52 week permitted work limit abolished	52 week limit lifted for claimants working for up to 16 hours / earning up to £120 and keeping their benefit.
2008	Transition from incapacity benefit to ESA	1.5 million incapacity benefit claimants reassessed under new, tougher test for employment and support allowance (ESA) and contributory ESA withdrawn for most claimants after one year. 144,000 individuals affected in Scotland with average annual loss per affected individual £3,480 by 2015/16

Personal independence payment (PIP)		
April 2013	Transition from DLA to PIP	Personal independence payment (PIP) started to replace disability living allowance (DLA) from April 2013 with a new assessment for all working age claimants. Of the 190,000 existing DLA claimants in Scotland, who will be reassessed for PIP, it is expected that around 105,000 working age claimants will lose some or all of their disability benefits by 2018. ²⁷ Many unpaid carers of working-age disabled people who lose eligibility for DLA/PIP will no longer qualify for carer's allowance.

Minimum wage increase		
April 2016	National Living Wage	From April 2016, a new 'National Living Wage' was introduced for those aged 25 and over - £7.83 an hour in April 2016 rising to over £9 an hour by 2020. The 'National Living Wage' falls short of the 'Real Living Wage of £8.75 in 2018, calculated by the Living Wage Foundation according to the basic cost of living in the UK.

Assuming no behavioural change, the Office for Budget Responsibility estimates that the higher minimum wage will increase earnings by almost £4 billion in total by 2020²⁸. However, by the same year the changes to the benefit system announced by the UK Government will have cut welfare payments by £12-£13 billion in total.²⁹

²⁷ Welfare Reform (Further Provision) Scotland Act 2012 – Annual Report – 2015

<http://www.gov.scot/Publications/2015/06/6720/0>

²⁸ OBR Economic and Fiscal Outlook, July 2015, pg202:

<http://cdn.budgetresponsibility.independent.gov.uk/July-2015-EFO-234224.pdf>

²⁹ Pg.74 HM Treasury Summer Budget 2015,

<https://www.gov.uk/government/publications/summer-budget-2015>

IMPACT ON HOUSEHOLD BUDGETS AND EXPENDITURE

Cuts between 2010 and 2015

- In the run up to the general election in 2015 the Institute for Fiscal Studies reported, 'We have seen that over the course of this parliament the main losers from austerity measures to increase tax revenues and cut benefit spending have been low-income working-age households with children, who have seen their benefit and tax credit entitlements reduced, and the richest tenth of households.'³⁰
- 'Since 2008, the incomes of households on benefits have fallen substantially relative to the Minimum Income Standard (MIS), particularly families with children. For lone parents with one child, benefits provide nearly 60% of MIS compared with nearly 70% in 2008. Their shortfall has increased by £44 per week (2015 prices).'³¹
- 'Since 2008, net incomes of households earning the National Minimum Wage (NMW) have also fallen further below MIS. In 2008, families with children came close to MIS if they worked full-time on the NMW, but are now 15% short. For single people, the shortfall has grown from 15% to 30%, or by £27 per week (2015 prices).'³²

Cuts between 2016 and 2020

- Working families claiming UC will receive significantly less financial support than families claiming tax credits. This is because the Chancellor decided not to proceed with proposed cuts to tax credits having already passed legislation introducing cuts to UC.
- 'Even after accounting for the national living wage and tax cuts, benefit changes announced in the Summer Budget and Autumn Statement of 2015 will produce average loss of £1,300 for working families with children in 2020, rising to £3,000 for some families.'³³
- 'A couple with two children on out of work benefits falls 41% short of meeting a Minimum Income Standard budget. Working full time on the National Living Wage they fall 12% short (after paying for childcare).'³⁴
- 'A lone parent with one child falls 50% short of meeting a Minimum Income Standard budget.'³⁵
- Analysis by CPAG and IPPR found that once universal credit is fully rolled out, the two-child limit will result in 200,000 additional children in poverty.'³⁶
- CPAG and IPPR analysis comparing the benefit system in 2017 with the 2013/14 system, as a result of the cuts, on average:
 - couples with children will be £960 a year worse off
 - lone parent families will be £2380 a year worse off
 - families with one child will be £930 a year worse off
 - families with two children will be £1100 a year worse off
 - families with three children will be £2540 a year worse off'³⁷

³⁰ IFS briefing: The effect of the coalition's tax and benefit changes on household incomes and work incentives
<http://www.ifs.org.uk/uploads/publications/bns/BN159.pdf>

³¹ A Minimum Income Standard for the UK in 2015
<http://www.jrf.org.uk/publications/minimum-income-standard-uk-2015>

³² A Minimum Income Standard for the UK in 2015
<http://www.jrf.org.uk/publications/minimum-income-standard-uk-2015>

³³ Slides 18 and 20 Resolution Foundation: O blessed revisions – fiscal windfall and what to do with it
<http://www.resolutionfoundation.org/publications/o-blessed-revisions-fiscal-windfall-and-what-to-do-with-it/>

³⁴ A Minimum Income Standard for the UK in 2017 <https://www.jrf.org.uk/report/minimum-income-standard-uk-2017>

³⁵ A Minimum Income Standard for the UK in 2017 <https://www.jrf.org.uk/report/minimum-income-standard-uk-2017>

³⁶ Two child limit for universal credit: 200,000 more children put into poverty – CPAG
<http://www.cpag.org.uk/content/two-child-limit-universal-credit-200000-more-children-put-poverty>

³⁷ Broken promises: What has happened to support for low-income working families under universal credit? March 2017 – CPAG
<http://www.cpag.org.uk/content/broken-promises-what-has-happened-support-low-income-working-families-under-universal-credit>

CHILD POVERTY ACTION GROUP IN SCOTLAND

Advice line for frontline advisers and support workers
0141 552 0552
Monday – Thursday 10am – 4pm; Friday 10am – 12 noon

Email: advice@cpagscotland.org.uk

CPAG in Scotland's advice line is only for frontline workers in Scotland. If you are having problems with your own tax credit or benefit claim and are in need of advice you should contact your local Citizen's Advice Bureau or other local welfare rights service.

FURTHER INFORMATION

- View our full range of factsheets online at: www.cpag.org.uk/scotland/factsheets
- CPAG publishes the *Welfare Benefits and Tax Credits Handbook*, a comprehensive guide to benefits and tax credit for claimants and advisers. Find out more at: www.cpag.org.uk/bookshop
- We run a wide range of training courses on benefits and tax credits for workers of different levels of experience. Find out more at: www.cpag.org.uk/scotland/training
- Follow us on Twitter [@CPAGScotland](https://twitter.com/CPAGScotland)

EARLY WARNING SYSTEM

The Early Warning System (EWS) was developed by CPAG in Scotland to collect and analyse case studies about how changes to the benefit system are affecting the wellbeing of children, their families and the communities and services that support them. The case studies are helping us develop an in-depth understanding of the impact of changes to the benefit system and to identify how policies and services in Scotland can continue to contribute to the delivery of better outcomes for children.

Find out more about EWS at: www.cpag.org.uk/scotland/early-warning-system

**CHILD
POVERTY
ACTION
GROUP**
IN SCOTLAND

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