

Research to explore tax credits claimants' experiences of the Assisted Claims pilots: Levels 2 and 3 summary report

HM Revenue and Customs Research Report 83

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Table of Contents

Executive summary	i
1 Introduction	1
1.1 Background and policy context	1
1.2 Research objectives	3
1.3 Research methodology	3
1.4 Report outline	5
2 Experiences of the claim process	6
2.1 Triage call	7
2.2 Receiving the claim form	10
2.3 Completing the form (with and without pilot assistance)	12
2.4 Factors affecting take up of pilot assistance.....	14
2.5 Variations in assistance	16
3 Perceived impact of assistance.....	19
3.1 Impact of assistance on experience of claim process.....	19
High level of impact	20
Medium level of impact	21
Low level of impact.....	22
3.2 Impact of assistance on understanding of responsibilities	23
3.3 Impact of assistance on claimants' perceptions of HM Revenue & Customs.....	24
4 Views of alternative levels of assistance	26
4.1 Level 1 assistance ('respond and prompt')	27
4.2 Level 2 assistance ('call us')	28
4.3 Level 3 assistance ('ring back')	30
4.4 Level 4 assistance ('face-to-face')	31

4.5	Level 5 assistance ('telephone claim')	33
4.6	Level 6 assistance ('outbound visit')	34
5	Conclusions.....	36
5.1	Factors influencing claimants' experiences of the claim process	36
5.2	Factors underpinning the impact of the assistance.....	37
5.3	Views around alternative levels of assistance.....	37
	Appendices	39
	Appendix 1: Recruitment and methodology	39
	Appendix 2 – Topic Guide Level 2	42
	Appendix 3 – Topic Guide Level 3	54
	Appendix 4 – Customer mapping tool	64

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Executive summary

BMRB Social Research was commissioned by HM Revenue & Customs to explore new tax credits claimants' views and experiences of assistance when completing the tax credits claim form. Six levels of assistance were developed to support new customers (see table below). This report outlines findings from research conducted following the piloting of two of the six levels – Levels 2 and 3 assistance.¹

Level	Assistance offered
1 <i>Respond and prompt</i>	When tax credits claimants telephone HM Revenue & Customs to request the tax credits claims form, claimants receive tailored advice on specific parts of the form from HM Revenue & Customs advisors. The key message is to ensure the estimated income box is ticked yes or no, to indicate whether the claimant is able to provide an accurate record of their income or an estimate. Two supplementary messages from advisors stress the importance of completing the bank details section to support and increase take up of payments by BACS where possible; and to sign the form.
2 <i>Call us</i>	HM Revenue & Customs advisors encourage claimants to call HM Revenue & Customs back when they receive the claim form to obtain assistance with completion or, for non-specialist advice, HM Revenue & Customs Contact Centres. Advisors help claimants calculate their income and childcare costs, and provide the same messages included in Level 1.
3 <i>Ring back</i>	HM Revenue & Customs advisors arrange to call the claimant on receipt of the claim form to provide assistance with completion. Advisors help claimants calculate their income and childcare costs, and provide the same messages included in Level 1.
4 <i>Face-to-face</i>	HM Revenue & Customs advisors arrange a face-to-face appointment with the claimant in an Enquiry Centre.
5 <i>Telephone claim</i>	HM Revenue & Customs advisors take the claim over the telephone for both couples and single claimants.
6 <i>Outbound visit</i>	HM Revenue & Customs advisors arrange a face-to-face appointment in the claimant's home.

¹ Please note, due to the low-level nature of the assistance offered at Level 1, customer research was not commissioned as it was unlikely that customers would have been able to discuss their experiences or views of this assistance in any great depth.

The 'Call us' and 'Ring back' assistance (Levels 2 and 3) pilots consisted of two stages: a 'triage' stage, during which claimants involved in the pilot were allocated to either Level 2 or Level 3 assistance; and a 'call-back' stage, during which an adviser provided customers with assistance when completing their tax credits claim form.

The 'triage' stage took place when claimants initially contacted the tax credits helpline to request a claim form. All calls were undertaken by the HM Revenue & Customs tax credits contact centre based in Dundee. During the call, an advisor asked a series of questions which aimed to ascertain the level of assistance required:

- **Level 2 assistance** was assigned in cases where claimants knew how much actual gross income they received in the previous tax year and/or paid fixed childcare charges to a single approved or registered childcare provider; and
- **Level 3 assistance** was assigned where claimants were unaware of the gross income they received in the previous tax year and where childcare charges were complicated (variable childcare charges and/or charges paid to multiple approved or registered childcare providers).

The 'call back' stage involved either an incoming or outgoing call (depending on the level of assistance allocated) once customers had received the claim form, during which advisers provided assistance with completion. These calls were handled at two sites: the HMRC Dundee contact centre and the Tax Credits Office (TCO) in Washington, Tyne and Wear. The assistance offered to all pilot customers included support with the income and childcare calculations required in the claim form, and reminders to complete the estimate income box, provide full bank details and sign the form (see table above).

The research was wholly qualitative in nature and comprised a total of 100 in-depth interviews, of which 70 interviews were undertaken with Level 2 claimants and 30 with Level 3 claimants.² Interviews took place with customers who were offered and took up the additional assistance ('pilot' claimants); and with those who were identified as eligible but not offered additional assistance as part of this pilot ('control' claimants).³

² NB Complications with the conduct of the pilot (explained later within this section) required an over-representation of Level 2 claimants to ensure a full range of views were included within the research.

³ Complications with the conduct of the Level 2 pilot meant that claimants interviewed from this group were identified by their actions during the claim process rather than whether or not they were correctly routed through the pilot (see section 1.3 of the report).

Experiences of the claim process

Overall, both 'pilot' and 'control' claimants expressed positive views about the journey through the tax credits claim process. The 'triage call' was broadly considered to be the most positive stage of the process, primarily because claimants valued the information provided during the call, as well as the approach taken by advisors, which was described as 'patient' and 'friendly'. Notwithstanding this, claimants' satisfaction with the process was undermined by difficulties accessing the general helpline⁴ and by a feeling of being unsure what information they were being asked to provide in order to receive confirmation of their eligibility for tax credits and an estimate of their payments. Perhaps unsurprisingly, the extent to which the offer of assistance was seriously considered during the triage call depended upon claimants' perceptions of their own need. Prior to seeing the form, perceptions of need were generally based on previous experiences and levels of confidence in relation to completing forms, rather than views about the complexity of their income and childcare costs.

Upon receiving the application pack, claimants tended to find its size and the language used within the pack as initially off-putting. However, after reading through the form, claimants' views often changed, with the form ultimately described as relatively 'simple'. The perceived simplicity of the form meant that claimants generally felt they were unlikely to make mistakes other than for reasons of oversight. However, people with language and reading difficulties perceived themselves to be more at risk of making mistakes.

Claimants generally attempted to complete the form independently in the first instance. The extent to which this was possible depended on their confidence in completing forms and the complexity of their income arrangements. With the exception of claimants with acute confidence and/or literacy problems, the first point of reference for those who felt they needed assistance was the accompanying notes, as these were deemed to be both convenient and free. If required, further support was usually sought from alternative sources, such as family and friends or existing relationships with support agencies. Importantly, pilot assistance tended to be viewed as secondary to these established sources of support.

A number of factors affected the extent to which the offer of assistance was taken up, including:

- claimants' perceptions of their need for assistance;
- the cost of the assistance;
- access to alternative support;

⁴ It should be noted that any difficulties experienced accessing the general tax credits helpline relate to the helpline itself rather than the pilot process.

- the information provided during the triage call; and
- general lifestyle issues.

Some Level 2 claimants were found to have incorrectly called the general tax credits helpline rather than the dedicated pilot helpline for assistance, either because the contact centre advisor handling the triage call had not followed the triage call script or because the claimant had not paid attention to the instructions given to them during the triage call. These customers tended to have a less favourable view of the pilot.

Of the Level 2 and 3 customers who did receive assistance from the dedicated helpline, those who received it via TCO tended to have more favourable views than those who received assistance via the Dundee contact centre.

Perceived impact of the assistance

The key factors underpinning claimants' views regarding the impact of the pilot assistance could be broadly grouped into two categories: firstly, the complexity of claimants' circumstances and therefore the complexity of the calculations claimants were required to make on the claim form; and secondly, their individual characteristics, including their confidence and experience of completing forms. Three levels of impact were identified in relation to these issues:

- **'High impact'** - claimants with complex income arrangements and a significant lack of confidence and skills deemed the assistance to be of high impact;
- **'Medium impact'** - claimants with low confidence or those who had specific queries regarding clarification and reassurance described the assistance as having a medium impact. Some of these claimants felt the assistance they required could have been gained from other sources if necessary; and
- **'Low impact'** - the impact of assistance was said to be low in cases where claimants did not feel they required support or where they preferred to use alternative support mechanisms. This was also the case where claimants had been dissatisfied with the assistance provided.

Overall, the assistance was found to have a limited impact on claimants' understanding of their responsibilities in relation to completing the form and on their perceptions of HM Revenue & Customs.

Views of alternative levels of assistance

Claimants' reactions to each of the alternative levels of assistance related to claimants' attitudes towards a number of issues, including their perceived need for assistance; views about individual responsibility for completing the claim form; experience of completing similar claim forms; and the practical implications of each type of assistance.

Despite no clear consensus emerging around preferred levels of assistance, some broad patterns were identified:

- Claimants with relatively high confidence and low time availability tended to prefer low level telephone support, such as Levels 2 and 3, for reasons of convenience. The cost of the call for Level 2 assistance was identified as a factor in some instances, however the flexibility of being able to call at their own convenience generally outweighed the drawbacks raised in relation to cost;
- Claimants with more complex income arrangements, low confidence, literacy problems and experience of equivalent support through other agencies favoured face-to-face assistance, such as Levels 4 and 6. These relatively intense levels of assistance were felt to decrease individual responsibility in favour of HM Revenue & Customs intervention. Those with mobility problems, including both physical and childcare issues, appreciated the accessibility of a telephone claim, Level 5.

Conclusions

A number of factors underpinned claimants' experiences throughout the tax credits claim process, including the complexity of their income arrangements; their personal characteristics; and access to alternative support. For example, claimants with complex income arrangements, low confidence, a lack of experience in completing forms, and limited access to alternative support were most likely to feel they required, and were therefore more receptive to, the pilot assistance. These claimants were also most likely to describe the assistance as having had a 'high impact' on their ability to complete the form.

Reactions to each of the six alternative levels of assistance further underlined the importance of these factors, with claimants with relatively high confidence and low time availability tending to prefer low level telephone support (such as Levels 2 and 3); and claimants with more complex income arrangements, low confidence, literacy problems and experience of equivalent support provided by other agencies favouring face-to-face assistance (such as Levels 4 and 6).

1 Introduction

BMRB Social Research was commissioned by HM Revenue & Customs to explore new tax credits claimants' views and experiences of assistance when completing the tax credits claim form. Six levels of assistance were developed to support new customers. This report outlines findings from research exploring pilots of two of the six levels of assistance – Levels 2 and 3.⁵

1.1 Background and policy context

Customers making a new tax credits claim under the current system receive the same level of service from HM Revenue & Customs irrespective of their needs. Yet some claim forms are returned with incomplete or incorrect information leading to delays in processing the claim and potential over or underpayments.

In order to address these issues and in line with the Department's commitment to improving customer experience in relation to making a new tax credits claim⁶, HM Revenue & Customs developed a series of six levels of assistance which offer increasing levels of support tailored to the needs of different tax credits customers. These levels of assistance are outlined in the table below:

Level	Assistance offered
1 <i>Respond and prompt</i>	When tax credits claimants telephone HM Revenue & Customs to request the tax credits claims form, claimants receive tailored advice on specific parts of the form from HM Revenue & Customs advisors. The key message is to ensure the estimated income box is ticked yes or no, to indicate whether the claimant is able to provide an accurate record of their income or an estimate. Two supplementary messages from advisors stress the importance of completing the bank details section to support and increase take up of payments by BACS where possible; and to sign the form.
2 <i>Call us</i>	HM Revenue & Customs advisors encourage claimants to call HM Revenue & Customs back when they receive the claim form to obtain assistance with completion or, for non-specialist advice, HM Revenue & Customs Contact Centres. Advisers help claimants calculate their income and childcare costs, and provide the same messages included in Level 1.
3 <i>Ring back</i>	HM Revenue & Customs advisors arrange to call the claimant on receipt of the claim form to provide assistance with

⁵ Please note, there is no intention to review Level 1 assistance.

⁶ A key objective outlined within the Department's Public Service Agreement 2005-2008 is to 'provide simple processes that enable individuals and businesses to meet their responsibilities and claim their entitlements easily and at minimum cost'. HMRC Public Service Agreement 2005-2008 <http://www.hmrc.gov.uk/psa/psa2005-2008.htm>

	completion. Advisors help claimants calculate their income and childcare costs, and provide the same messages included in Level 1.
4 <i>Face-to-face</i>	HM Revenue & Customs advisors arrange a face-to-face appointment with the claimant in an HM Revenue & Customs Enquiry Centre.
5 <i>Telephone claim</i>	HM Revenue & Customs advisors take the claim over the telephone for both couples and single claimants.
6 <i>Outbound visit</i>	HM Revenue & Customs advisors arrange a face-to-face appointment in the claimant's home.

The 'Call us' and 'Ring back' assistance (Levels 2 and 3) were piloted in two HM Revenue & Customs contact centres between March and April 2008, with pilots for other levels of assistance (Levels 4, 5 and 6) are planned to take place in 2009.⁷ Claimants involved in the Levels 2 and 3 pilots were allocated to one level of assistance only. This was assigned during a 'triage call' which took place when claimants made initial contact with the tax credits helpline to request a claim form. The triage call was undertaken by HM Revenue & Customs contact centre advisors and incorporated a series of questions put to claimants to ascertain the level of assistance required.

The assignment of claimants to a level of assistance was based on two factors: firstly, whether the participant could provide an actual or estimated calculation of their gross income from the previous year; and secondly, the complexity of their childcare charges. These factors were used to assess the complexity of the income and childcare calculations that claimants would be required to make within the claim form, with Level 3 assistance being assigned to claimants with relatively complex circumstances (details of this are outlined in the box below).

Level 2 assistance was assigned where claimants knew how much actual gross income they received in the previous tax year; and/or paid fixed childcare charges to a single approved or registered childcare provider.

Level 3 assistance was assigned where claimants did **not** know how much actual gross income they received in the previous tax year; and/or had more complicated childcare charges (variable childcare charges and/or charges paid to multiple approved or registered childcare providers).

All triage calls were taken at the HM Revenue & Customs tax credits contact centre based in Dundee, by advisors who usually work on the general tax credits helpline. Subsequent incoming/outgoing calls providing Levels 2 and 3 assistance

⁷ As per footnote 1, there is no intention to review Level 1 assistance.

were handled at two sites: the HMRC Dundee contact centre and the Tax Credits Office (TCO) in Washington, Tyne and Wear. The volume of calls was divided between the two contact centres.

1.2 Research objectives

Overall, the Assisted Claims research aimed to explore claimants' experiences and views of the pilot interventions. More specifically, this research undertaken with claimants deemed eligible for Levels 2 and 3 assistance considered the following issues:

- Experiences and views of claiming tax credits, including experiences of the extra assistance received (where relevant);
- Perceived impact of the extra assistance on claimants' experiences of completing the claim form, their understanding of the implications of sending incomplete/inaccurate claims, and their perception of HM Revenue & Customs; and
- Views regarding alternative levels of assistance.

1.3 Research methodology

The research was wholly qualitative in nature and comprised a total of 100 in-depth interviews, which included 70 interviews with Level 2 claimants and 30 interviews with Level 3 claimants (see table below).⁸

A qualitative approach was adopted to allow claimants' views and experiences to be explored in detail. It should be noted that qualitative methods neither seek, nor allow data to be given on the numbers of claimants holding a particular view nor having a particular set of experiences. The aim of qualitative research is to define and describe the range of emergent issues and explore linkages, rather than to measure their extent.

Interviews took place with claimants who were offered and took up the additional assistance ('pilot' claimants); and with those who were identified as eligible but were not offered additional assistance as part of this pilot ('control' claimants). Following the pilot, it emerged that the triage call script was not followed as intended by all contact centre advisors and it was therefore difficult to ascertain whether claimants had been made aware of the next stage of the pilot (which for Level 2 assistance required them to call the dedicated helpline and for Level 3 assistance meant they would receive a call from HM Revenue & Customs). While Level 3 pilot claimants received a call-back regardless of the instructions provided

⁸ NB Complications with the conduct of the pilot (explained later within this section) required an over-representation of Level 2 claimants to ensure a full range of views were included within the research.

during the triage call, this was not the case for the Level 2 claimants. Therefore, Level 2 claimants who were not made aware of the need to call the dedicated helpline would have been excluded from receiving the extra assistance and as a consequence, would have experienced the same process as the 'control' group.

Due to the lack of clarity about which claimants were correctly offered extra assistance, the sample provided by HM Revenue & Customs identified Level 2 claimants from a record of their actions following the triage call rather than whether or not they were correctly routed through the pilot. Level 2 claimants were therefore identified according to whether they:

- **Contacted the dedicated helpline** – the correct process for 'pilot' claimants (therefore identified as 'pilot' claimants);
- **Contacted the general helpline** – incorrect process but claimants may have received comparable assistance to that provided by the dedicated helpline (where possible these have been identified and hereafter are referred to as 'pilot' claimants) or they may not have received comparable assistance (where possible these have been identified and hereafter are referred to as 'control' claimants);
- **Did not call either helpline** – these claimants may have been offered additional assistance correctly and declined it (where possible these have been identified and hereafter are referred to as 'pilot rejectors') or they may not have been offered assistance (where possible these have been identified and hereafter are referred to as 'control' claimants).⁹

	Pilot			Control	Total
Level 2	15 Called dedicated helpline	15 Called general helpline	40 Did not call either helpline	n/a	70
Level 3	15 Either called HM Revenue & Customs or HM Revenue & Customs called back			15	30

⁹ Identification of Level 2 claimants as either 'pilot', 'pilot rejector' or 'control' participants was attempted during the main qualitative interviews. Researchers used prompts from the triage call script to clarify whether claimants had been offered 'pilot' assistance with the income and childcare calculations via the dedicated helpline, rather than more ad hoc advice to 'call back' if any problems which implied more generic support provided by the general helpline. However, due to the sometimes contradictory information provided by participants and compared to the record of their actions held by HMRC, definitive identification of Level 2 claimants was not always possible. In these few cases, claimants' views were incorporated into the findings where appropriate.

As is usual in qualitative research, the sample was designed to ensure coverage of the key sub-groups within the target population in order to identify and explain any variations in the experiences and views between them. Purposive sampling was used to structure a sample of respondents according to the following criteria¹⁰:

- Level of assistance they were eligible to receive (Level 2 / Level 3)
- Whether offered assistance with claim (pilot / control)¹¹
- Contact centre dealing with claim (Dundee / TCO)
- Gender (male / female)
- Age (16-34 / 35 plus)

In addition to these key criteria, secondary quotas were set to ensure a spread of respondents across the sample. These secondary quotas included geographical location, employment status and income.

Further details about the research methodology are provided in Appendix 1.

1.4 Report outline

This introductory section is followed in **section two** by an overview of claimants' experiences of the claim process, from the initial call requesting a claim form to completing the form with or without assistance. **Section three** assesses the perceived impact of the assistance for those who received it, explored within the context of all claimants' attitudes towards accuracy and completion when completing a claim form. **Section four** considers claimants' views about all six levels of assistance. Finally, **section five** summarises the key findings and considers the overarching issues that emerged.

¹⁰ See Appendix 1 for a breakdown of sample claimants

¹¹ See explanation on previous page about complications relating to Level 2 claimants

2 Experiences of the claim process

This section provides an overview of claimants' experiences of the tax credits claim process in relation to five distinct elements: the initial call to request a claim form (hereafter referred to as the 'triage call'); receiving the claim form; completing the form; triggers and barriers to taking up the assistance offered; and experiences of the assistance for those who received it.

Summary of key findings in this section:

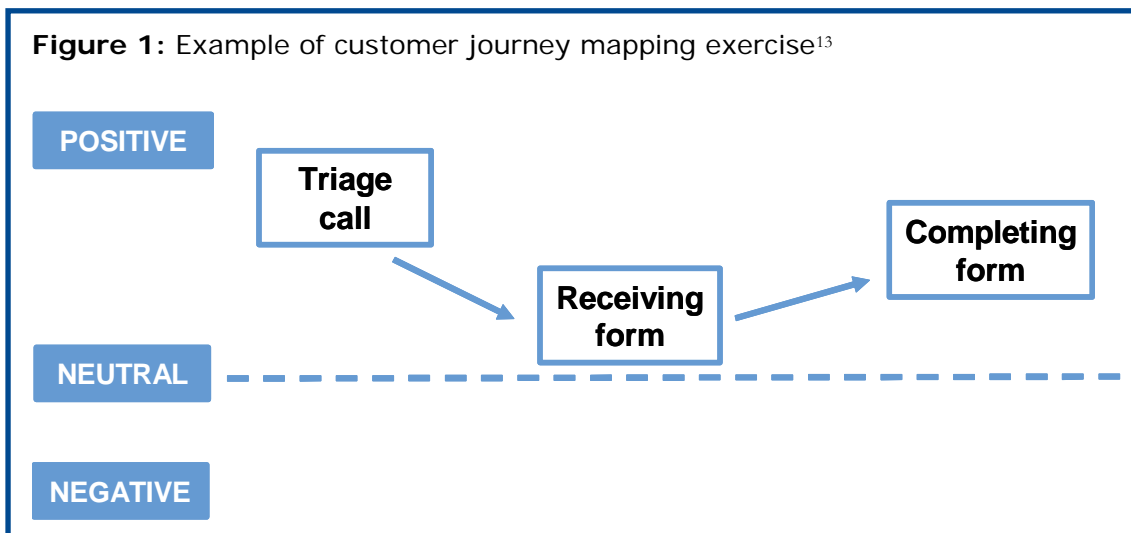
- Generally positive views were expressed about the journey through the tax credits claim process.
- Favourable assessments of the 'triage call' were underpinned by perceptions of a 'customer-led' approach, eligibility confirmation and the provision of payment estimates.¹² Difficulties accessing the general helpline and lack of clarity regarding the type of information claimants were required to provide during the call undermined the experience.
- The extent to which offers of assistance were seriously considered depended upon claimants' perceptions of need, which in turn related to their confidence and experience of completing forms.
- The size and language of the application pack was initially off-putting, but upon further reflection was deemed to be relatively simple.
- The perceived simplicity of the form meant that claimants felt they were unlikely to make mistakes other than for reasons of oversight. However, people with language and reading difficulties were felt to be more at risk of making mistakes.
- Claimants generally attempted to complete the form independently in the first instance. The extent to which this was possible depended on claimants' confidence and the complexity of their income arrangements.
- The first point of reference for claimants who felt they needed assistance, excluding those with acute confidence and/or literacy problems, was the accompanying notes, as these were both convenient and free. If required, further support was sought from alternative sources, such as family and friends or existing relationships with support agencies. Pilot assistance tended to be viewed as secondary to these established sources of support.
- Factors affecting take up of the pilot assistance included claimants' perceived need, access to alternative support, recall of the offer of assistance, the cost of the call, lifestyle factors and HM Revenue & Customs maintaining appointment times.

¹² The provision of payment estimates is a standard customer service offered to all customers calling HMRC helplines and was not only available through the pilot.

- Variations emerged between Level 2 claimants' experiences of the dedicated and general helplines, and between the TCO and Dundee contact centres, with more favourable assessments of accessibility, adviser knowledge and pace of call associated with the former in each case.

As part of the in-depth interviews, a 'customer journey mapping' exercise was used to aid recall and assist both researcher and claimant in breaking down the claim process. This enabled in-depth analysis of each of the constituent elements of the process – from the initial call requesting a claim form to submitting a completed claim. The exercise involved claimants plotting distinct elements along a 'neutral line', indicating the extent to which each element was either a positive or negative experience (see Appendices 2, 3 and 4 for fieldwork materials).

Overall, both 'pilot' and 'control' claimants interviewed as part of this pilot scheme expressed positive views about the journey through the tax credits claim process, with many placing all elements above the 'neutral line' (see Figure 1).



2.1 Triage call

The triage call refers to the initial call made by claimants to the general helpline to request a claim form. During the call, potential claimants were assessed by an HM Revenue & Customs advisor in order to ascertain whether they were in need of extra assistance and if so, which level of extra assistance would be appropriate (see section 1.1 for details of how Levels 2 and 3 were assigned).¹⁴ Claimants

¹³ Please note, this example of the customer journey mapping exercise is intended as an illustration only.

¹⁴ This report refers only to those claimants identified as eligible for Levels 2 and 3 assistance.

were then split between those who were offered the pilot assistance and those who were not ('control' claimants).¹⁵

The claimants interviewed for this study were generally able to recall the triage call with prompting. The triage call was broadly considered the most positive stage of the claim process overall and two main reasons were given for this. Firstly, claimants valued the information provided during the call, which was said to include confirmation of eligibility for tax credits and an estimate of payments¹⁶; and secondly, claimants liked the approach taken by advisors as it was perceived to be customer focused. Advisors were described as being: 'experienced', 'friendly' and 'patient', responding to individual requests for information, all within an 'appropriate' length of call (whether this lasted three or 30 minutes). There were no observable differences at this stage between the TCO and Dundee contact centres.

'[The advisor] was very professional but quite warm and friendly at the same time. She was the sort of person I would like to speak to, very informative and yes quite individual in terms of not speaking to you like another person ringing up and yes I just found her really helpful.'

[Female claimant 16-34, Level 2 pilot rejector]

Notwithstanding the broadly favourable responses to the triage call, there were a number of issues identified which were said to undermine the overall experience. In particular, the level of information claimants were required to provide prior to receiving a payment estimate was seen as both unexpected and unrealistic and was often said to have resulted in repeat calls and aborted attempts. In particular, lack of clarity upfront in the call about what information would be required left claimants feeling confused and frustrated.

'It makes you feel a bit stupid because obviously they know the information that you have to give them, but if you don't have it it's confusing when you have got to keep ringing back and saying "I have got that". Why couldn't they have told me that from the start instead of making me ring up every time?'

[Female claimant 35+, Level 2 pilot rejector]

Concerns about accessing the general helpline were also raised and these tended to relate to the ease with which claimants were able to contact an advisor and the cost of the call. Specifically, claimants mentioned experiencing engaged lines, requests to call back during peak times, and queuing to speak to an advisor, all of which were described as 'frustrating'. More exceptionally, the cost of the call was seen as off-putting, particularly for 'mobile only' households, some of whom

¹⁵ See section 1.4 – issues relating to the conduct of the Level 2 pilot meant that claimants interviewed from this group were identified by their actions during the claim process rather than whether or not they were correctly routed through the pilot.

¹⁶ NB This research focused solely on those who went on to claim tax credits and therefore excludes those who were ineligible or failed to return a claim form.

made use of neighbours' telephones or avoided calling until they could do so free of charge from a Jobcentre Plus office or HM Revenue & Customs enquiry centre.

'[The Jobcentre Plus adviser] gave me a number but I didn't use it, and then my friends told me that I can go to Revenue and use this phone, it's free, and they sent me an application form.'

[Female claimant 16-34, Level 3 pilot (Dundee sample)]

Despite a lack of awareness that the assistance offered was part of a specific pilot scheme, when probed, 'pilot' claimants were generally able to recall being offered assistance during the triage call.¹⁷ Reactions to offers of assistance were broadly favourable, with claimants describing the offer as a 'pleasant surprise' and a 'good idea' to help prevent mistakes being made on the form.

'I thought it was a good idea because there's nothing worse than being presented with a form and you haven't got any idea how to fill it in. So I found that really useful.'

[Female claimant 35+, Level 2 pilot (Dundee sample)]

In general, claimants' reactions to the offer of assistance during the triage call depended upon their perceptions of need.¹⁸ In order to assess perceptions of need, claimants were asked about the likelihood of providing incomplete or inaccurate information on the claim form. Comments about the relative simplicity of the claim form, particularly in comparison with applications for other benefits, led claimants to believe it would be difficult to fail to complete the form (i.e. not signing the form, not ticking estimated income box and giving incorrect bank details). Claimants did however acknowledge that it was natural for people to make mistakes unwittingly and it would be easy to, for example, forget or misspell something or misunderstand which sections were relevant.

'[You could] forget to answer something because you don't understand that it relates to me, so I suppose you could class that as a mistake.'

[Male claimant 35+, Level 2 pilot (TCO sample)]

Claimants felt people would be more likely to make these 'basic' mistakes on the claim form if they were less experienced in filling out claim forms; if English was not their first language; and/or if they had literacy problems.

¹⁷ Control claimants were also able to recall offers of assistance to 'call back' if they experienced any problems with the form. These ad hoc offers of assistance implied that claimants could receive generic support from the general helpline rather than the dedicated service provided within the pilot scheme, and were therefore not analysed as part of this research.

¹⁸ NB It is important to stress that this research can only present the views of claimants and therefore assessments of perceived rather than actual need for assistance. As an indication, approximately 10% of all finalised tax credit awards involve errors or fraud, a statistic that does not include errors identified before the award has been finalised. This perhaps indicates a disjuncture between perceived and actual need for assistance. HMRC (2008) *Child and Working Tax Credits: Error and fraud statistics 2005-06 & 2006-07* Crown publication.

There were mixed reactions regarding the likelihood of making mistakes in the income and childcare calculations. The personal nature of the information meant claimants often felt they were best placed to answer these questions accurately. However, where circumstances were deemed to be more complex, for example in the case of irregular or multiple sources of income, claimants often felt this could result in them making mistakes. In some cases, a lack of confidence with numbers also worked to exacerbate this perception.

'I think the maths part would be a bit, I think I would get help with that, just to make sure that you fill it out properly. But other than that I think everything else I'd be okay to fill out.'

[Female claimant 16-34, Level 2 pilot (Dundee sample)]

Importantly, claimants felt that prior to receiving the claim form (at the point of the triage call), their perceptions of need for assistance were generally based on previous experiences of completing forms, rather than an assumption about the complexity of their personal circumstances (and therefore the income or childcare calculations they would be required to make on the claim form). While certain claimants perceived themselves to be 'more than competent' in this area, other claimants did not and this tended to be claimants with limited or negative experiences of completing forms or those with literacy problems. In these latter cases, claimants tended to feel they would benefit from assistance.

'I'm not very good at reading forms... Usually the way the questions are written, they're, I just find it hard to understand them... I usually go to Citizens' Advice and they'll break the question down and put it in a simpler form.'

[Female claimant 16-34, Level 3 pilot (Dundee sample)]

In relation to Level 2 assistance, claimants who believed they did not require extra assistance were less likely to pay attention to information about the assistance, such as noting instructions and helpline numbers. In addition, Level 2 claimants tended to view the offer of assistance as optional, to be taken up only if deemed necessary at the point of completing the form. This contrasted with claimants offered Level 3 assistance, for whom booking an appointment implied personal support throughout the process and prompted a more receptive attitude during the triage call.

'You feel that you have, after this first phone call, some assistance and you have somebody that will look after you and your process, so that's absolutely amazing. That's how it should be.'

[Female claimant 16-34, Level 3 pilot (Dundee sample)]

2.2 Receiving the claim form

Claimants received the claim pack approximately seven to ten days after the triage call and this included the claim form and accompanying notes. Initial

reactions tended to be underpinned by the size of the pack and the number of questions in the claim form, with both being described as 'overwhelming' and 'daunting'.

'I didn't know nothing about filling forms because I didn't have to before, so when I saw first time too many pages I was so scared, but then think it's everything what they need in this application so that's why it's too many questions.'

[Female claimant 16-34, Level 3 pilot (Dundee sample)]

However, after spending time reading through the form, and in some cases the accompanying notes, claimants recalled having changed their opinion and described the form as relatively 'simple'. A number of factors were said to have underpinned this perception, including the realisation that not all sections of the form were applicable to their situation; that the form was actually shorter than other claim forms they had encountered; and that the bulk of the pack was made up of notes rather than sections they were required to complete.

'There was a lot of it, that was the first thing I thought... But after looking through it I realised there was a lot of it wasn't relevant and the bits that I had to fill out was not that many. So it was quite reasonably easy.'

[Male claimant 35+, Level 2 pilot rejector]

On receiving the form, claimants' perception of need appeared to have diminished in relation to the triage stage and this was perhaps a reflection of lessening concerns regarding the complexity of the form. Yet variations regarding perceptions of need remained, with claimants falling into three broad groups¹⁹:

- Those who felt the extra assistance was **essential** to complete the claim form properly;
- Those who felt the extra assistance provided **reassurance** but was not essential to complete the claim form properly; and
- Those who felt the assistance was largely **unnecessary** to complete the claim form properly.

The assistance was described as **essential** by claimants experiencing literacy problems, such as English as a second language or learning disabilities, and by those with complicated circumstances. In particular, claimants mentioned needing assistance as a result of complicated income calculations which were said to have resulted from irregular or multiple sources of income. In situations where the income complexity was associated with irregular or multiple disability benefits, the main difficulties experienced when completing the form were said to have

¹⁹ Similar distinctions emerged in relation to claimants' views about the impact of the assistance. These groups are therefore explored in more depth in section 3.1.

resulted from the disability itself rather than the impact of their disability payments.

'It might sound silly to you but to us it's not. To put a form in front of us, you know, because of how we've been with our health, and this memory loss business, we just get terrified of it all and we'd just chuck it away and walk away.'

[Male claimant 35+, Level 3 pilot (Dundee sample)]

For the most part, claimants suggested they found the assistance **reassuring** rather than a necessity and this was typically due to a lack of confidence in their ability to complete the claim form accurately. This lack of confidence was underpinned by a number of factors, including complex income arrangements affecting calculations required within the form; lack of experience; and previous difficulties experienced when completing forms. Ultimately, claimants sought assistance for 'peace of mind'.

'It did feel a bit more reassuring that I knew that I had something in case I didn't have a clue what I was looking at and then I'd phone them up and say "what's this, this and this?"'

[Female claimant 16-34, Level 2 pilot rejector]

Finally, the assistance tended to be deemed **unnecessary** in instances where claimants did not feel they had a need for support or where they preferred to access support from alternative sources. Claimants who felt they did not need support usually displayed relatively high levels of confidence in completing forms, either as a result of having previous experience of completing similar forms, or due to a perception that this form was relatively simple and straightforward. Claimants who preferred to obtain help from other sources tended to have relatively complex income arrangements and low confidence, yet did not view the pilot assistance as necessary due to access to alternative support. Alternative support options included family, friends, Jobcentre advisers or other support agencies.

2.3 Completing the form (with and without pilot assistance)

In general, regardless of perceived need for assistance, claimants in both the control and pilot groups attempted to complete the form on their own in the first instance.

'I thought I was going to pretty much need help with most of the form, filling it out, but a lot of it I was able to do on my own.'

[Female claimant 16-34, Level 2 pilot (TCO sample)]

The extent to which this was possible depended on claimants' circumstances and characteristics. Relatively confident claimants with perceived 'straightforward'

income and/or childcare calculations suggested they were able to complete the form entirely on their own. Whereas claimants with more complex circumstances, including those with multiple jobs and flexible working arrangements, completed the majority of the form but left certain sections blank to be completed with assistance, in order to clarify or gain reassurance from an adviser. The latter approach was also adopted by claimants with literacy problems and/or low confidence, with claimants completing 'easy' sections (such as basic personal information) while leaving more complex areas for further assistance.

'If I had the slightest doubt I just left it and then dealt with it when I phoned them. There wasn't an awful lot.'

[Female claimant 35+, Level 2 pilot (Dundee sample)]

The accompanying notes tended to be identified as the first point of reference for claimants who felt they required assistance. The notes were described as 'convenient', with claimants able to use these when required and at no extra cost (in contrast to calling the helpline for assistance, which involved a call charge). The worked examples included within the notes were felt to be useful, providing guidance and reassurance for those with straightforward queries, although these were felt to be insufficient for those with more complex income calculations. Importantly, claimants with low confidence and/or literacy problems were 'put off' from making greater use of the notes due to perceptions of their size and 'technical' language.

'If there was a question and it says, like, if you don't understand it then on this, like, certain page in the book [accompanying notes] you can go and have a look what it means. But sometimes I got stuck because of my reading, like, so that is when I went over to my friend and asked her about it.'

[Female claimant 16-34, Level 3 control]

Subsequent to (or alongside) referring to the notes, claimants described seeking help from alternative sources of assistance. Family and friends were the main sources highlighted and they provided support and reassurance by clarifying or checking information.

'I knew how important it was and I went through it two or three times, maybe even more, and my partner went through it, my mum helped, so I made sure I'd got everything correct.'

[Female claimant 16-34, Level 2 control (TCO sample)]

Other sources of support included registered childcare providers, Jobcentre Plus advisers, Citizens' Advice Bureau and other support agencies. These organisations provided assistance by either responding to specific queries or, in several cases, completing the form on the claimants' behalf (see case study 1).

Case study 1: Established relationship with support agency

Andrew is in his 60s and lives with his wife who is retired. He had to leave his full-time job about a year ago due to health problems and reduced mobility. During this time Andrew claimed Incapacity Benefit and Job Seekers' Allowance. He recently went back to work part-time and was told by his Jobcentre adviser, Sophie, that he could claim tax credits. Andrew has been in frequent contact with Sophie, who helped him complete other benefit applications. Sophie called the general helpline to request the tax credits form on his behalf and arranged for him to receive Level 3 assistance. As soon as the form arrived, Andrew took it into the Jobcentre to complete with Sophie's help. Andrew's relationship with Sophie meant he trusted her to get everything done correctly. He kept the Level 3 appointment because he thought he had to, but did not require any further help with the claim.

For those claimants who recalled being offered pilot assistance, this was typically viewed as secondary to existing sources of support. Level 2 assistance in particular was perceived as being an optional source of support, rather than a recommended approach (as noted in section 2.1). The act of arranging an appointment during the triage call for Level 3 assistance made the process appear more formal, resulting in claimants waiting for the call before submitting the application regardless of whether or not assistance was still felt to be necessary.

'To be truthful with you, with all the information that they had put in there with the form, I would have probably been able to fill it out myself, but they had already made an appointment for somebody to go through it with me anyway, so I just waited.'

[Female claimant 16-34, Level 3 pilot (TCO sample)]

2.4 Factors affecting take up of pilot assistance

This section draws together key issues raised by claimants which appeared to affect the extent to which the offer of assistance was taken up.²⁰ These included perceptions of need in relation to assistance; the cost of the assistance; access to alternative support mechanisms; level and nature of information provided during the triage call; and general lifestyle issues. These issues are discussed below.

A **perceived lack of need** for assistance was identified as a key barrier for Level 2 claimants, who typically viewed the offer of assistance as optional. As discussed above, claimants' perceived need for assistance at the point of completing the form related both to the complexity of their circumstances and their individual

²⁰ NB This research did not specifically seek to include claimants who turned down the offer of assistance at the triage call (Level 2 'pilot rejectors' were only identified as such at the point of interview) and therefore this section does not aim to provide a comprehensive assessment of the barriers to taking up pilot assistance.

characteristics, including their confidence and experience of completing forms (see case study 2).

Case study 2: Perceived lack of need

Chris is in his 20s and lives alone. At the time of claiming tax credits he was employed as a mechanic. He has previously claimed other benefits, including Job-Seekers' Allowance and Housing Benefit. When he received the tax credits application he thought it seemed relatively easy compared to other forms. Chris was offered Level 2 assistance during the triage call, but subsequently decided not to take it up because he felt confident he could complete the tax credits form without any extra assistance.

The **cost** associated with Level 2 assistance acted as a barrier in some instances and this had the effect of encouraging certain claimants to exhaust all other options before calling either the dedicated or general helplines. These views did not appear to be influenced by claimants' relative income levels.

'I am happy using the notes. It's in black and white in front of me, it's easier. It costs a lot of money to keep ringing people up. Even the 0845 number, I know they are local, but you know, it still costs money.'

[Female claimant 35+, Level 2 pilot rejector]

Neither of the barriers noted above related to Level 3 assistance, as this was acknowledged as being both free of charge and arranged prior to claimants seeing the form and therefore before they had the opportunity to revise their assessment of need. Further to this, the perceived formality of making an appointment meant that claimants took up the assistance regardless of whether or not their perception of need changed during the process.²¹

Alternative support options acted as a barrier to taking up pilot assistance for claimants with established support networks, such as family, friends, Jobcentre Plus advisers, Citizens' Advice Bureau and other support agencies. Reasons for preferring this support over the pilot assistance related to issues of familiarity, ease of access and trust.

'[Easier to get support from friends rather than helpline] because I know them longer and I trust them, and it's easier to take the papers and go to one of my English friends and sit down together and just fill it in together, you know what I mean? It's easier than over the phone probably.'

[Male claimant 35+, Level 3 control]

²¹ Please note, this research did not seek to include Level 3 claimants who rejected or did not receive extra assistance having been offered it during the triage call. Therefore, these views may reflect a particular group of claimants.

Another barrier to accessing Level 2 assistance related to the **information provided during the triage call**. As noted in section 1.3, complications during the conduct of the Level 2 pilot meant that claimants may not have been consistently informed about the dedicated helpline support. This research therefore included claimants who called the general helpline (i.e. claimants who sought help but may or may not have been given the dedicated helpline number during the triage call). Upon probing, none of the claimants who called the general helpline recalled being informed about the dedicated helpline. There was an even split between those who could not recall being given any instructions about what to do if they required help, and those who recalled being told to 'call back' or 'call the number on the form', both implying the general helpline number.

Finally, Level 3 claimants described **general lifestyle issues** as barriers to keeping appointments for assistance. Claimants with small children (in particular those who applied for tax credits following the birth of a child) blamed hectic schedules and unpredictable childcare issues for missing appointments with HM Revenue & Customs advisors. In addition, examples of HM Revenue & Customs advisors missing appointments were also noted. However, these issues were not described as significant problems given advisors' flexibility and willingness to rearrange.²²

Prior to the research it was assumed that receiving a call from a withheld telephone number could potentially act as a barrier for some Level 3 claimants, particularly for mobile-only households who were more likely to be aware of the withheld number before answering the call. However, for those who received the assistance, whether on a landline or mobile phone, this was not described as a problem beyond the inability to call back if the call was missed.

'[Withheld number] doesn't really bother me, the only thing is when people ring me when I am trying to sort [my baby] out because a lot of people have rung about this saying, asking if I am in, but they always ring at a time when I am busy, but they don't know that, but then I can't ring them back because I haven't got the number.'

[Female claimant 16-34, Level 3 pilot (TCO sample)]

2.5 Variations in assistance

Alongside generally favourable experiences of the claim process as a whole, pilot claimants were particularly appreciative of the assistance they received from HM Revenue & Customs advisors. Yet variations emerged between the service offered

²² Please note, this research did not seek to include Level 3 participants who rejected or did not receive assistance having been offered it during the triage call. Therefore, these views may reflect a particular group of claimants.

by the dedicated and general helplines and between the two contact centres involved in this research – Dundee and TCO.²³

When considering variations between the **dedicated and general helplines**, it is important to acknowledge that the general helpline was not intended to offer the extra assistance. Complications during the Level 2 pilot meant that customers incorrectly contacted the general helpline for assistance, rather than the dedicated helpline.²⁴ Differences between the helplines should therefore be considered in light of their different intended roles in the pilot. Despite this, participants generally described receiving comparable assistance across both helplines, including support completing the income and childcare calculations and more general queries. Beyond the type of assistance provided, differences were noted in relation to issues of accessibility, advisor knowledge, and pace of call. Complaints about accessing the general helpline included experiences of busy lines, requests to call back later and queuing times, all of which were identified as frustrations. Yet no equivalent experiences were noted in relation to the dedicated helpline.

‘Certain times you ring up, you can’t get through, or you get the message that says “we are experiencing a high volume of calls, please call back”, and then they just cut you off.’

[Female claimant 35+, Level 2 pilot (TCO sample – called general helpline)]

In addition, while dedicated helpline advisors were described as ‘knowledgeable’, concerns were noted regarding a lack of technical expertise in the case of the general helpline advisors. Lower levels of confidence in the ability of advisors may be at least partly explained by differences in the style and speed of calls between the two helplines, with comments about the ‘patience’ of dedicated helpline advisors not repeated in relation to the general helpline.

Level 2 customers should have called the dedicated helpline back after receiving the claim form through the post, but some instead called the general TC helpline, whether because they did not pay attention during the triage call or (more likely) because the advisor did not follow the triage script as instructed and so the claimant was not aware of the dedicated helpline number. Given the general helpline wasn’t supposed to offer the extra assistance, it isn’t surprising that those customers who called it were less impressed with the service than those who called the dedicated helpline.

²³ NB Although quotas were set for both dedicated / general helplines and Dundee / TCO contact centres these were intended to provide a spread of responses rather than for specific sub-group analysis. The sample sizes involved do not therefore allow comprehensive analysis of differences between these services.

²⁴ Level 2 customers who called the general helpline for assistance did so either because they had not noted the advisors’ instructions or because the advisor did not follow the triage script as intended and so the claimant was not aware of the dedicated helpline number (see section 1.3).

Further variations regarding the pace of assistance calls were observable between the **Dundee and TCO contact centres**.²⁵ Although there were no specific complaints about the style or speed of calls in relation to the Dundee contact centre, remaining uncertainties about how to complete the form and the need for repeated calls to the Dundee contact centre contrasted with a lack of such experiences cited in relation to the TCO contact centre. Regarding the latter, comments about feeling 'not rushed' and being asked if there were any other matters the adviser could help with were viewed favourably and added to the feeling of a satisfying 'customer-led' approach.

Female claimant: [The advisor] was very understanding and he went through every page. What we did, anything we had which was a query, we made a note of it ourselves and he went right from the front page, and went through each stage.'

Male claimant: 'Oh yes, it was fantastic. He was most polite, efficient and everything else.'

[Joint claimants 35+, Level 2 pilot (TCO sample – called dedicated helpline)]

²⁵ Please note, the TCO contact centre only dealt with call backs; all triage calls were handled by the Dundee contact centre.

3 Perceived impact of assistance

This section explores pilot claimants' views on the impact of Levels 2 and 3 on completing the tax credits form; on claimants' understanding of their responsibilities regarding submitting a complete and accurate claim form; and on their perceptions of HM Revenue & Customs.

Summary of key findings in this section:

- The factors underpinning claimants'²⁶ views about the impact of the pilot assistance could be broadly grouped into two areas: the complexity of claimants' circumstances (and therefore the complexity of the calculations claimants are required to make in the claim form); and their characteristics (including their confidence and experience of completing forms).
 - **High impact** of assistance was associated with claimants with complex income arrangements and a significant lack of confidence or skills.
 - **Medium impact** of assistance related to claimants with low confidence or specific queries seeking clarification and reassurance. However, claimants acknowledged that relevant information could be gained from other sources if necessary.
 - **Low impact** of assistance was associated with claimants with mixed circumstances and characteristics, who either described a low perceived need for support, preferred to access alternative support, or were dissatisfied with the assistance provided
- Claimants described limited impact of the assistance on their understanding of their responsibilities when completing the form and on their perception of HM Revenue & Customs.

3.1 Impact of assistance on experience of claim process

A number of factors underpinned claimants' views about the impact of the pilot assistance. These could be broadly grouped into two areas: the complexity of claimants' circumstances (and therefore the complexity of the calculations claimants are required to make on the claim form); and their characteristics (including their confidence and experience of completing forms).²⁷ The following analysis looks at these factors in relation to three broad levels of impact:

- **High impact** - those who felt the assistance had a high impact on their ability to complete the claim form;

²⁶ Please note, findings in this section relate to the views of pilot claimants only (i.e. those claimants who received the pilot assistance) and not those claimants who either did not take up or were not offered the pilot assistance ('pilot rejectors' and 'control claimants' respectively); see section 1.3 for further information relating to these groups.

²⁷ See section 1.2 for a more detailed explanation of claimants' personal circumstances and individual characteristics.

- **Medium impact** - those who felt the assistance had a moderate impact on their ability to complete the claim form; and
- **Low impact** - those who felt the assistance had little or no impact on their ability to complete the claim form.

Each of these groups is considered in detail in the following sections:

High level of impact

The pilot assistance was defined as having a 'high impact' in cases where claimants described the assistance as being essential to their ability to submit a complete and accurate claim form. This tended to be the case where claimants had complex income arrangements and significant lack of confidence or skills.

Claimants with complicated income arrangements found the assistance completing the income calculation particularly beneficial. Complicated income arrangements were usually a result of having multiple incomes, irregular benefits, being self-employed or having flexible working patterns, such as temporary or shift work. Complex childcare arrangements did not emerge as a significant issue for those interviewed in relation to whether assistance was required.

'I am a bit stuck and he asked me why and I explained because I work shifts I don't have an actual set wage and I don't want to get it wrong, and he asked me for like, like my work details and says, "I will give you an estimate to put and then you won't get in trouble for putting it wrong", and he was very helpful like that.'

[Female claimant 16-34, Level 3 pilot (TCO sample)]

In addition, claimants who lacked confidence appreciated the support provided by the pilot assistance. Confidence issues were described as resulting from a lack of experience filling out forms, in particular other benefit applications.

'Just because with it being my first time then I'm not used to filling forms out and so it was just nice to know somebody was there to ask.'

[Female claimant 16-34, Level 3 pilot (TCO sample)]

Finally, those with literacy problems (whether related to learning disabilities or English not being the claimant's first language) described the assistance as being essential to completing the claim (see case study 3).

Case study 3: Completing the form with language difficulties

Berta is a single mother in her 20s with an 8-month-old baby. She moved to England from Poland a couple of years ago. Berta speaks English but sometimes struggles with reading and writing. She attempted to complete the form on her own using a dictionary, but had difficulty understanding some words. She was offered, and accepted, Level 3 (Dundee) assistance. Berta had a few problems understanding the first advisor she spoke to so was transferred to a Polish translator who was able to explain the words she did not understand. Berta did not have any difficulty doing the income and childcare calculations and felt she would have had no problems completing the form had it been in Polish. Because of her language difficulties she had been worried about completing the form, but the translator made her feel more confident.

Medium level of impact

The pilot assistance was defined as having a 'moderate impact' in cases where it was described by claimants as being useful but not essential to their ability to submit a complete and accurate claim form. Such views were typically described by claimants with low confidence or specific queries seeking clarification and reassurance. Lack of confidence was a key characteristic of this group, particularly in relation to undertaking income calculations, and this resulted in claimants using the assistance to gain reassurance that what they had provided was correct (see case study 4). This lack of confidence appeared to relate more to claimants' personal characteristics and in particular a lack of confidence with official forms, rather than the complexity of the calculations.

'It would have had the same information [without the assistance]. I guess she just reaffirmed everything that I knew but I didn't want to write it down in case it was wrong.'

[Female claimant 16-34, Level 3 pilot (TCO sample)]

Case study 4: Level 2 assistance providing reassurance

Samantha is 30 years old and a single parent with a 6-month-old baby. She is employed full-time but is currently on maternity leave. Samantha found out about tax credits from her friends, one of whom recently had problems with overpayments. Samantha completed the claim form on her own. She carefully read through the notes as she didn't want to make mistakes that might lead to the problems her friend had. Although Samantha was able to complete the whole form with the help of the notes, she didn't feel confident about information regarding her maternity leave. Samantha called the general (TCO) helpline to check and was told that she had provided the right information. Samantha was happy that she was able to receive the clarification and reassurance she needed from HM Revenue & Customs.

In addition, this group included claimants who used the assistance to clarify specific issues, such as whether to include maternity pay as part of the income calculation. However, these queries corresponded with relatively straightforward personal circumstances and claimants acknowledged they could have got this information from elsewhere but preferred to call the helpline for convenience.

'I couldn't understand part of it because I didn't read it properly, about how much money you get, and I was like, "Did you want me to work it all out and all the rest of it" and they said, "No, you haven't got to work it out."

[Female claimant 16-34, Level 2 pilot (TCO sample)]

Low level of impact

The pilot assistance was defined as having a 'low impact' in cases where claimants felt they would have been able to complete the form to the same degree of completeness and accuracy without the assistance. These views were most closely associated with Level 3 pilot claimants who: perceived themselves as having little need for assistance of this nature; preferred to use alternative support; or were dissatisfied with the assistance provided.

Level 3 pilot claimants who maintained their appointments with HM Revenue & Customs despite low perceived need for assistance described it as having a limited impact on their ability to complete the claim form. Claimants' perceptions of their own lack of need for assistance was based on views about the relative simplicity of the claim form, a fact they had not accurately assessed at the point of arranging an appointment during the triage call. As mentioned in section 2, reasons for maintaining appointments despite low perceived need related to the assumed formality of having arranged an appointment with HM Revenue & Customs. In contrast, the absence of equivalent Level 2 claimants (who would have called the dedicated helpline as instructed despite not requiring assistance) highlights that Level 2 assistance was felt to be optional. Level 2 claimants who found the form 'straightforward' and 'self-explanatory' tended not to call the helpline.

'They gave me a phone number which I didn't actually use because the form was quite easy to follow, even though it was very long winded, but it was self explanatory.'

[Male claimant 16-34, Level 2 pilot (Dundee sample)]

The assistance was also described as having limited impact by claimants who had received alternative support prior to the pilot assistance, as this rendered the latter unnecessary. Once again, this was particularly relevant for Level 3 claimants who maintained their appointment for assistance despite having completed the claim form with assistance from other agencies or family and friends (see case study 1).

Finally, this category included both Level 2 and Level 3 claimants who felt the assistance had been insufficient. In these cases it was suggested that advisors had been unable to effectively manage queries and had either provided information that confused the claimant further, or had provided advice that subsequently proved to be incorrect, resulting in the claim form being returned. It is important to note that only a small number of cases were described as insufficient, with no clear pattern emerging between the two helplines or contact centres.

3.2 Impact of assistance on understanding of responsibilities

In addition to providing help filling out the tax credits claim form, the assistance provided as part of Levels 2 and 3 was also used as a means of providing claimants with relevant information about tax credits claims more broadly. At the end of each call advisors were required to read out a number of points related to the claim. Advisors provided key messages about the need to inform HM Revenue & Customs of any changes in their circumstances and that they would be required to renew their claim at the end of the tax year. Claimants were also reminded to provide full bank details, sign the form, and were informed that they were ultimately responsible for the information provided within their form. Advisors were required to read out the following script to claimants participating in the pilot:

Extract from HMRC advisors script:

Step 8 – Ask customer if they need any further help with rest of form. Tell customer:

- *'complete the rest of the form'*
- *'return it as soon as possible'*
- *'please provide full bank or building society details'*
- *'If you don't do any of these correctly there will be a delay in your payments'*
- *'sign the claim form (that means you and your partner if it's a joint claim)'*
- *'the advice given is based on the information you have given us today'*
- *'you should check your claim form carefully before you send it back to us, because you are responsible for the information on your claim form'*
- *'when you get the award notice and checklist we send you, please read them carefully and get in touch with the helpline straight away if anything on the award notice is wrong or if your circumstances have changed'*
- *'after the end of the tax year we will write to you about renewing your claim, you need to carefully follow the instructions in the letter. If we need a reply and do not receive one this may stop your payments'*
- *'the service offered today was part of a pilot and you may be contacted about the service you received today'*

As claimants felt they already understood the importance of providing complete and accurate information in the claim form, the assistance was found to have a limited impact in this respect. Claimants' understanding appeared to be driven by

concerns about delays to the claim process and over or underpayments resulting from errors.

Claimants' views of potential errors included 'innocent' mistakes, such as forgetting to sign the form, not ticking the estimated/actual income box, or providing incomplete bank details; and inaccuracies within the information provided about income and childcare costs. Of the two types of error, the latter was felt to be of more concern. While basic errors and omissions were understood to delay the claim process, providing inaccurate information was associated with over or underpayments and ultimately benefit fraud.

'Well it is very important isn't it because I mean obviously if you go wrong you get paid more money than you should be getting paid... If it's not your money they have got every right to say, "Excuse me, this is fraud you know. Hand it back."'

[Female claimant 16-34, Level 3 control]

Generally claimants felt it was their responsibility to provide HM Revenue & Customs with complete and accurate information as part of their claim form. However, HM Revenue & Customs was assumed to have a secondary role in checking the form for 'basic' errors and alerting claimants over incomplete forms. Claimants expressed mixed views about whether HM Revenue & Customs had the capability to check the accuracy of information provided in income and childcare calculations against statutory data, such as National Insurance and PAYE information. For those claimants who felt this was possible, overall responsibility for checking and correcting information was ultimately delegated to HM Revenue & Customs.

'What I thought was that they had my NI number and they know how much I'm going to earn after April anyway. So they will correct it for me anyway.'

[Male claimant 16-34, Level 2 pilot (TCO sample)]

Beyond the responsibility for completeness and accuracy in the initial claim, claimants described the assistance as helping to underline the importance of informing HM Revenue & Customs of any changes in circumstances and increasing awareness to renew their claim annually. In some cases, claimants recalled being informed by the advisor to get in touch about changes in circumstances, but others became aware of this through an automated message provided when queuing to speak to an advisor.

3.3 Impact of assistance on claimants' perceptions of HM Revenue & Customs

Despite favourable perceptions of the assistance overall, it tended not to have influenced claimants' perceptions of HM Revenue & Customs. This was explained

as due to a lack of strong feelings regarding HM Revenue & Customs either prior to or following the assistance, thereby limiting the impact of the assistance.

'I have got quite a good perception of them... They are there to do a job. Everybody's there to do a job. It doesn't change my perception, I just see it as another help really.'

[Female claimant 35+, Level 2 pilot (Dundee sample)]

4 Views of alternative levels of assistance

Claimants' reactions to each of the six levels of assistance were explored as part of the research. This section considers their general attitudes towards each level of assistance, as well as the perceived impact and barriers to uptake.

Summary of key findings in this section:

- Claimants' reactions to each of the alternative levels of assistance was related to their attitudes towards a number of issues, including their perceived need for assistance; individual responsibility for completing the claim; experience of similar forms of assistance; and practical implications of each type of assistance.
- Despite no clear consensus emerging around preferred levels of assistance, some broad patterns were identified:
 - Claimants with relatively high confidence and low time availability tended to prefer low level telephone support, such as Levels 2 and 3, for reasons of convenience. The cost of the call for Level 2 assistance was identified as a factor in some instances, however the flexibility of being able to call at their own convenience generally outweighed the drawbacks raised in relation to cost.
 - Claimants with more complex income arrangements, low confidence, literacy problems and experience of equivalent support through other agencies favoured face-to-face assistance, such as Levels 4 and 6. These relatively intense levels of assistance were felt to decrease individual responsibility in favour of HM Revenue & Customs' intervention. However, those with mobility problems, including both physical and childcare issues, appreciated the accessibility of a telephone claim, such as Level 5.

Claimants' views were sought in relation to each of the levels of assistance, with the exception of Level 2 and 3 pilot claimants, who were not asked for their views on the assistance they had received. In general, views about each of the alternative levels of assistance focused on a number of factors, including perceived need for assistance; attitudes about individual responsibility for completing the claim; experience of similar forms of assistance; and practical implications associated with the mode of assistance, such as accessibility, convenience, cost, and HM Revenue & Customs resources.

A summary of views relating to each of the alternative levels of assistance is provided in the table below, and each of the six levels are considered in detail in the following sections.

Table one: Summary of views on alternative levels of assistance

	Benefits	Disadvantages
Level 1 – ‘Respond and prompt’	<ul style="list-style-type: none"> • Helpful reinforcement, particularly in conjunction with alternative assistance 	<ul style="list-style-type: none"> • Inappropriate timing • Unnecessary
Level 2 – ‘call us’	<ul style="list-style-type: none"> • Optional take-up targets help where needed • Flexibility and convenience of seeking help when required • Access to specialist support 	<ul style="list-style-type: none"> • Individual responsibility to initiate support, a barrier for some • Confusion around multiple phone numbers • Cost of call • Not appropriate for hard of hearing and those without a telephone
Level 3 – ‘ring back’	<ul style="list-style-type: none"> • Exceeds expectation • Direct access to specialist support • No cost to claimant 	<ul style="list-style-type: none"> • Undermines individual responsibility • May forget appointment / miss call • Waste of HM Revenue & Customs resources • Waiting for call may delay process • Withheld number off-putting
Level 4 – ‘face-to-face’	<ul style="list-style-type: none"> • Similar approach to relationship with other support agencies • Enhanced communication reduces scope for error 	<ul style="list-style-type: none"> • Difficult for those working full-time or with children • Lack of privacy • Travel/parking costs • Delays if documentation not to hand
Level 5 – ‘Telephone claim’	<ul style="list-style-type: none"> • Quicker than completing a paper form • Easier for people with basic skills issues • Responsibility for accuracy and completion shifts to advisor 	<ul style="list-style-type: none"> • Need to sign form may delay process • Potential for misunderstandings, particularly for those with language difficulties • Uncertainty of accuracy of information recorded
Level 6 – ‘Outbound visit’	<ul style="list-style-type: none"> • No cost to claimant • Can access any documentation • Relaxed environment • Low chance for errors • Diminished individual responsibility 	<ul style="list-style-type: none"> • Uncomfortable with inviting stranger into home • Waste of HM Revenue & Customs resources • Undermines individual responsibility

4.1 Level 1 assistance (‘respond and prompt’)

Level 1 assistance as described to claimants:

When tax credits claimants telephone HM Revenue & Customs to request the tax credits claims form, claimants receive tailored advice on specific parts of the form from HM Revenue & Customs advisors. The key message is to ensure the estimated income box is ticked yes or no, to indicate whether the claimant is able to provide an accurate record of their income or an estimate. Two supplementary messages from advisors stress the importance of completing the bank details section to support and increase take up of payments by BACS where possible; and to sign the form.

In contrast to other levels, Level 1 assistance was not viewed as an offer of help but rather ‘helpful reinforcement’, due to claimants’ belief that they would perform these actions without support.

When considering the timing of the advice, concerns were expressed about providing this reinforcement before claimants had received the form. Claimants were unsure whether they would retain the advice when completing the form and noted that this reminder was written on the form itself, further undermining the need for additional prompts.

‘It’s pointless because I’m not going to remember in about one week’s time, especially when like most of the people have got little babies, you know, and we’re not going to remember what they said.’

[Female claimant 16-34, Level 2 pilot (Dundee sample)]

Yet those claimants who recalled being given this message at the point of receiving Level 2 or 3 assistance felt this was a useful prompt and more appropriate when provided in conjunction with other levels of assistance.

‘At the end [of Level 2 call for assistance] they said ‘Don’t forget to sign it because we will send it back to you’. I felt reassured. I don’t forget little things, but I am only human like everybody else so it is nice to have a reminder there.’

[Male participant 16-34, Level 2 pilot (TCO sample)]

In comparing levels of assistance, Level 1 assistance was not cited as a preferred level of assistance as it was not generally viewed as ‘assistance’ in the same sense as other levels of support.

4.2 Level 2 assistance (‘call us’)²⁸

Level 2 assistance as described to claimants:

HM Revenue & Customs advisors encourage claimants to call HM Revenue & Customs back when they receive the claim form to obtain assistance with completion, including any specialist team intervention or, for non-specialist advice, HM Revenue & Customs Contact Centres. Advisors help claimants calculate their income and childcare costs, and provide the same messages included in Level 1.

Requiring claimants to initiate the assistance, Level 2 appeared to be the level most dependent on **perceived need for assistance**. The process of choosing whether to take up the assistance at the point of completing the form was particularly attractive for Level 3 pilot claimants, who recognised the potential for

²⁸ As noted in the section introduction, Level 2 pilot claimants were not asked for their views about this level of assistance (beyond those already provided and noted in the previous sections).

wasting HM Revenue & Customs resources and claimants' time by arranging appointments before claimants have received and reviewed the form.

'I think that is good because there is no point in them ringing you and then you saying you haven't got the form, because it can happen, you know, but I just think that is pointless and a waste of everybody's time.'

[Female claimant 16-34, Level 3 pilot (TCO sample)]

Claimants appreciated the **convenience** of being able to call when they had the form in front of them and had prepared themselves to talk to an advisor. Yet **responsibility** for initiating the support was acknowledged to be a barrier for those with low confidence, who may be uncomfortable requesting assistance or engaging with the authorities.

'There are always barriers. I'm quite an open person and respond to help and I'm happy to ask for help, but other people aren't happy to do those things.'

[Female claimant 35+, Level 3 control]

The provision of a dedicated helpline number implied direct **access** to relevant support rather than having to be routed through other departments. A strong criticism of the general helpline, and indeed call centres in general, related to experiences of being placed on hold and diverted through different departments. However, the attractiveness of a dedicated helpline was to some extent undermined by the potential confusion associated with having multiple helpline numbers. Being given a dedicated number that did not correspond with the advertised helpline number was felt to have the potential to confuse claimants around which number to call and which issues could be discussed with each helpline.

A key barrier to Level 2 assistance was felt to be the **cost** of making the call. Claimants generally thought they would be more likely to take up Level 2 assistance if the helpline was a free phone number.

'You're talking on the phone and it's costing you money to ring them up on the phone unless it's a freephone, you know. I would say the notes would be better.'

[Female claimant 35+, Level 2 pilot (TCO sample)]

Another **practical** barrier associated with Level 2 related to telephone assistance not being appropriate for claimants who are deaf or without a telephone. Such concerns were largely hypothetical, however, with none of the claimants directly affected.

Claimants who favoured Level 2 included those who had received this assistance as part of the pilot and felt it had been helpful and sufficient to their needs. Level 2 was also the preferred assistance for those who described themselves as capable of filling out the form with limited assistance. This assessment was based

on assumptions of straightforward personal circumstances and confidence in their form-filling abilities. For this group, non-compulsory assistance was felt to be beneficial for clarifying minor issues and seeking reassurance. Those with time constraints, such as full-time workers and parents looking after young children, also preferred the flexibility and convenience of this assistance. Being able to accommodate busy lifestyles by calling a dedicated helpline as and when required was a particularly important factor.

4.3 Level 3 assistance ('ring back')²⁹

Level 3 assistance as described to claimants:

HM Revenue & Customs advisors arrange to call the claimant on receipt of the claim form to provide assistance with completion, including any specialist team intervention, for example the PFA team. Advisors help claimants calculate their income and childcare costs, and provide the same messages included in Level 1.

Level 3 assistance exceeded claimants' expectations of the help generally available when completing forms. While this was positively viewed by those with more complex circumstances and characteristics; others felt the support undermined individual **responsibility** for completing the claim and requesting support when they need it.

'Ultimately it is up to the people who are filling in the forms to know what they are doing, right? It is not up to [HM Revenue & Customs] to go chasing them.'

[Male claimant 16-34, Level 2 pilot (Dundee sample)]

Concerns were also expressed about arranging appointments for assistance during the triage call, before claimants had received the form. The potential to forget the appointment or subsequently discover assistance was not necessary prompted concerns about wasting **HM Revenue & Customs resources**.

'I don't know how pushed they are, but I think to keep ringing everybody up, because you are going to get people who are used to forms – whereas I wasn't – who are going to just pick it up and fly through it and not need assistance.'

[Male claimant 35+, Level 3 control]

The **accessibility** of speaking directly to an advisor without having to wait in a telephone queue or be redirected was an attractive element of Level 3. However, this was undermined by concerns about having to wait for the appointment before completing the form, thereby delaying the process. A lack of convenience was

²⁹ As noted in the section introduction, Level 3 pilot claimants were not asked for their views about this level of assistance (beyond those already provided and noted in the previous sections).

also perceived in relation to arranging an appointment in advance. This was contrasted with Level 2 assistance, where the flexibility to call as and when required implied that claimants would be more fully prepared to receive assistance.

'You could be on the phone, you know, 10, 15 minutes before you get through to somebody and a lot of people don't have that time to wait. So I suppose if they ring you, you're talking to somebody straightaway. It's a good idea.'

[Female claimant 16-34, Level 2 pilot (TCO sample)]

In contrast to Level 2, claimants appreciated the lack of **cost** associated with Level 3 and felt this was particularly helpful for those who could not afford to call HM Revenue & Customs themselves.

Upon probing about the impact of receiving a call from a withheld number, claimants felt this would potentially undermine their trust in the caller being a genuine HM Revenue & Customs advisor, in particular among 'mobile-only' households who were more likely to identify the caller as being withheld. In practical terms, it also negated the possibility of claimants being able to call back if they had missed the call. These views contrasted with those of Level 3 pilot claimants (see section 2.4), perhaps highlighting a distinction between hypothetical and actual responses to receiving a call from a withheld number.

Few claimants cited Level 3 as their preferred level of assistance due to an assumed lack of flexibility and convenience relative to Level 2. The cost of the call was an important factor for those preferring this assistance, although this did not appear to correspond with relative income levels.

4.4 Level 4 assistance ('face-to-face')

Level 4 assistance as described to claimants:

HM Revenue & Customs advisors arrange a face-to-face appointment with the claimant in an HM Revenue & Customs Enquiry Centre.

The face-to-face contact provided by Level 4 assistance was attractive to claimants with **previous experience** of similar support, such as contact with Jobcentre advisors and other agencies. The enhanced communication was felt to reduce the likelihood of misunderstandings, providing greater support than the dedicated helpline. This was cited as particularly important for people with literacy problems and confidence issues.

Potential **accessibility** issues were noted by those with young children, who foresaw problems getting to an enquiry centre and attending an appointment with their children. Similarly, those in full-time employment noted difficulties taking

time off work and were pessimistic about the potential for appointments outside working hours.

'I'd find that hard because obviously I'm a working man... And, I mean, I'm out at 5.30 in the morning. It wouldn't happen... There'd be nobody available to speak to you would there.'

[Male claimant 35+, Level 3 pilot]

Claimants commented on **convenience** issues associated with the only assistance requiring claimants to leave home. In particular, concerns about arriving at an enquiry centre with insufficient documentation had the potential to delay the claim process.

'If you are at home and they need something like a wage slip or whatever, you can get your hands on it. I would have to go home, pick it up and go back again... and that prolongs getting your thing sent in.'

[Male claimant 35+, Level 2 pilot (TCO sample)]

Claimants were also worried about the privacy of an HM Revenue & Customs enquiry centre. Assumptions about an 'office' environment prompted concerns about security when discussing personal information.

'It depends on whether it is private or not. If it is the Jobcentre or the Council everybody else hears your conversation, your private details.'

[Male claimant 35+, Level 2 pilot (TCO sample)]

Cost implications for both claimants and HM Revenue & Customs were noted in relation to this assistance. Travel and/or parking costs associated with getting to an HM Revenue & Customs enquiry centre were considered a barrier for some claimants, while mixed views were expressed regarding the expense to HM Revenue & Customs of providing appointments at an enquiry centre. While it potentially saved the cost of chasing claimants who may not require help by telephone, face-to-face appointments were also felt to be demanding on HM Revenue & Customs' resources.

Claimants preferring this assistance tended to also favour a home visit (Level 6), highlighting a preference for face-to-face contact irrespective of where this took place. Those preferring face-to-face contact had concerns about their ability to complete the form, based on assessments of complex personal circumstances and low confidence and experience. Those specifically favouring an enquiry centre tended to be aware of an HM Revenue & Customs enquiry centre nearby with straightforward access. Claimants for whom English was not their first language felt communication would be enhanced through use of an enquiry centre and that an interpreter may be available to assist them. This assistance level was also the preferred option of claimants who were used to going to the offices of other agencies such as the Citizens Advice Bureau and the Job Centre.

4.5 Level 5 assistance ('telephone claim')

Level 5 assistance as described to claimants:

HM Revenue & Customs advisors take the claim over the telephone for both couples and single claimants.

It is important to note that the views in this section are based on claimants' preconceptions and previous experiences of submitting information over the telephone more generally. As part of this research, claimants were not informed about the practicalities of submitting a telephone claim, including the fact they would later be required to sign and return an award notice, involving checking the details submitted in their telephone claim as set out on their award notice, signing it to authenticate the information they provided was correct, and returning it to HMRC.

The claimants interviewed as part of this study appreciated the **convenience** of being able to provide information over the telephone to an advisor. This included parents of young children and those working full-time, who felt their time was particularly in demand. Yet assumptions about the need to physically sign the form, based on experiences of doing so with the paper claim form, undermined perceptions of speed associated with submitting a claim over the telephone. This view prompted some interviewees to claim that they may as well complete the form themselves in the first instance.

'I would see that as a concern, absolutely, because ultimately to sign something to say, "I believe this is true to the best of my knowledge", you won't have that over the phone.'

[Male claimant 16-34, Level 2 pilot (Dundee sample)]

Claimants' also commented on the impact of taking a claim over the telephone on perceptions of individual **responsibility** for the claim. Taking a claim over the telephone was favourably viewed by claimants with low confidence and reading difficulties. However, concerns were raised about the greater potential for misunderstanding and subsequent errors. In particular, those with language difficulties or English as a second language felt they would struggle to communicate effectively over the telephone. While Level 5 was perceived as shifting the burden of errors onto HM Revenue & Customs, claimants were still concerned about the impact on tax credits payments.

'These days when sometimes it's hard for people to get accurate information on the computers, you may enter the same information, or two people might enter the same information differently onto a computer. I think it's best to have the forms.'

[Male claimant 35+, Level 3 pilot (TCO sample)]

Claimants who preferred to submit a claim over the telephone tended to be confident in their abilities to fill out a form, but felt Level 5 was more convenient than completing a paper form. These claimants were generally in full-time employment or caring for small children. Members of this group spontaneously raised the idea of completing an online form for similar reasons of convenience (see case study 5).

Case study 5: Preference for telephone / on-line claim

Richard is in his 30s and is married with an 8-month-old baby. His wife is currently on maternity leave. He was advised to apply for tax credits by his uncle, but was unsure if he was eligible as he thought he was earning too much. He was offered Level 2 assistance, but had no problems filling out the tax credits form so didn't take it up. He was confident about the accuracy of the form and thinks it took him about an hour to complete. He would have preferred to submit the claim over the telephone or online as then he can get it done and submitted in his lunch break and not have to spend any of his family time filling in forms.

Claimants with reading and writing difficulties, such as those with dyslexia, also preferred Level 5 as it negated the need to complete the form themselves.

4.6 Level 6 assistance ('outbound visit')

Level 6 assistance as described to claimants:

HM Revenue & Customs advisors arrange a face-to-face appointment in the claimant's home.

Overall, Level 6 assistance was appreciated by claimants who had high perceived need for support with their claim and those with physical barriers to taking up alternative levels of assistance. For the former, personal support was felt to reduce the chance of errors and therefore speed up the claim process. While some claimants said they would feel uncomfortable allowing an HM Revenue & Customs advisor they did not know into their home, being able to receive support in a private and relaxed environment was described as important for claimants with low confidence, embarrassed to talk through difficulties.

'You're sat in your own environment. You've got your own things about you, so the people that I think would need it, like the ones that can't find it easy to read the forms... I think it would make them feel a lot more at ease to be sat in their own environment and say, "I can't fill out the form, can you help me?"'

[Female claimant 16-34, Level 2 pilot (Dundee sample)]

The relatively intense support implied by face-to-face assistance provided by an HM Revenue & Customs advisor led to perceptions of diminished individual

responsibility for information contained within the claim associated with this assistance. Claimants' views about the benefits of this varied, with less confident claimants favouring reduced personal responsibility, whilst more confident claimants felt the impetus should remain with claimants to seek assistance if required. In addition, concerns were expressed about the implications of this resource intensive assistance on **HM Revenue & Customs resources**.

'[Level 6] is a nice idea but I think it is a bit labour intensive from [HM Revenue & Customs's] point of view and I think I think the responsibility should be as much on the person filling in the form.'

[Female claimant 16-34, Level 2 control (Dundee sample)]

For those with more physical barriers to accessing alternative levels of assistance, the **convenience** of being able to complete the form with face-to-face assistance was appreciated.³⁰ In contrast to Level 4, receiving support at home meant having all necessary documentation at hand and was therefore preferred. Finally, the lack of travel or telephone **costs** associated with this level of assistance was appreciated.

Similar to those with a Level 4 preference, claimants favouring Level 6 assistance had low confidence regarding their form filling abilities and felt face-to-face support would improve the accuracy of their claim. Those specifically favouring face-to-face contact via a home visit were mixed in terms of their characteristics and circumstances. For those with disabilities or caring responsibilities for young children, this level of assistance was viewed as the most convenient way of receiving assistance. Yet others appeared to choose Level 6 assistance due to perceptions of this being the highest degree of support and therefore implying the highest degree of accuracy with the form, rather than related to the type of assistance this provided.

³⁰ As noted previously, this report can only present claimants' views of perceived need for assistance rather than actual need. Further research is required to identify whether or not perceptions of need are realistic.

5 Conclusions

This research study sought to explore new tax credits claimants' experiences and views of pilot assistance provided during the claim process. The conclusions within this section reflect upon the key messages raised throughout the report, including the influences on claimants' experiences of the claim process; factors underpinning the impact of pilot assistance; and issues driving claimants' views about the alternative levels of assistance.

5.1 Factors influencing claimants' experiences of the claim process

A number of factors underpinned claimants' experiences throughout the tax credits claim process. These could be broadly grouped into three areas; the complexity of claimants' income arrangements, their personal characteristics, and their access to alternative support.

Claimants' **income arrangements** affected the complexity of the cost calculations they were required to provide within the claim form. Issues identified as significantly having an impact on the complexity of the calculation included: flexible or chaotic earnings from multiple or temporary jobs; receiving company benefits; being self-employed or working overtime. Joint claims also emerged as being more complex than single claims, with women in particular describing difficulty in providing information about partners' incomes.³¹ Multiple childcare arrangements were described as potentially complex, although this appeared to be less significant than income complexity.

Claimants' **personal characteristics**, including a variety of perceived capability, confidence and experience of completing forms, appeared to affect their ability to complete the claim form. Issues such as literacy problems (whether related to learning difficulties or English not being a first language), low confidence and lack of experience in completing official forms combined to produce higher degrees of perceived need for extra assistance.

A further factor affecting claimants' experiences related to their **access to alternative support**. This included family and friends with experience of completing similar claims, as well as support from agencies, such as Jobcentre Plus, Citizens' Advice Bureau, the Shaw Trust and childcare providers. The key factor in each of these situations appeared to relate to the pre-existing relationship between the claimant and the support agency. Where such relationships existed, claimants viewed the pilot assistance as secondary to other forms of support for reasons of familiarity, ease of access and trust.

³¹ Please note, this research did not specifically seek to explore gender differences around joint claims. Therefore, these views may reflect a particular group of claimants.

When taken together, these factors highlight that claimants with complex income arrangements, low confidence and/or experience of completing claim forms, and limited access to alternative forms of support were most likely to feel they required, and were therefore more receptive to, the pilot assistance.

5.2 Factors underpinning the impact of the assistance

Views about the impact of the assistance on completing the form were underpinned by a number of factors, broadly relating to the complexity of claimants' personal circumstances (and therefore the complexity of the income calculations required within the claim form) and their individual characteristics (including their confidence and experience of completing forms).

Different perceived levels of impact were underpinned by the following issues:

- **High impact** of assistance was associated with claimants with complex income arrangements and significant lack of confidence or skills.
- **Medium impact** of assistance related to claimants with low confidence or specific queries seeking clarification and reassurance. Some of these claimants acknowledged that relevant information could be gained from other sources if necessary.
- **Low impact** of assistance was associated with claimants who described low perceived need for support or access to alternative, and often, preferred, sources of support.

As with factors affecting claimants' experiences throughout the claim process, the perceived impact of the pilot assistance was felt to be highest among claimants with complex income arrangements, significant lack of confidence or skills and limited access to alternative forms of support.

It is important to note that these views were unavoidably based on perceived rather than actual impact of the assistance. Except for a relatively small number of interviewees whose incorrectly completed forms were returned, a lack of communication from HM Revenue & Customs was assumed to imply forms had been completed correctly. Further research would be required to establish whether the perceived impact of the assistance described by claimants is matched by changes in the number of complete and accurate claim forms submitted.

5.3 Views around alternative levels of assistance

Claimants' reactions to each of the alternative levels of assistance related to their attitudes towards a number of issues, including their perceived need for assistance; views about individual responsibility for completing the claim;

experience of completing similar claim forms; and the practical implications of each type of assistance.

Despite no clear consensus emerging around favoured levels of assistance, some patterns were identified. In particular, claimants with relatively high confidence and low time availability tended to prefer low level telephone support, such as Levels 2 and 3, for reasons of convenience. The cost of the call for Level 2 assistance was identified as a factor in some instances, however the flexibility of being able to call at their own convenience generally outweighed the drawbacks raised in relation to cost. Claimants with more complex circumstances, low confidence, literacy problems and experience of equivalent support through other agencies tended to prefer face-to-face assistance, such as Levels 4 and 6. Finally, claimants interviewed with mobility and/or literacy problems tended to prefer assistance that to some degree replaced individual responsibility in favour of HM Revenue & Customs intervention, such as Levels 5 and 6.

Appendices

Appendix 1: Recruitment and methodology

Recruitment was managed by our internal field team who used telephone recruiters from Kantar Operations Telephone Unit to recruit claimants.

The field managers were fully briefed on the project and provided with detailed recruitment instructions and a screening questionnaire in order for recruiters to assess respondents' eligibility to participate in the research. The table on the following page shows the recruitment quotas achieved for this research.

Throughout the research, procedures to protect personal data were rigorously followed. All procedures adhered to the 1998 Data Protection Act and to the specific measures adopted and requested by HM Revenue & Customs.

Depth interviews were carried out by experienced qualitative researchers who have extensive experience and have been trained in the techniques of non-directive interviewing.

Verbatim quotations are used throughout this report to illustrate points made; such quotations are referenced according to relevant quota characteristics. Information contained in case studies have been anonymised and use pseudonyms.

The in-depth interviews were analysed using **Matrix Mapping**. Matrix Mapping works from verbatim transcripts and involves a systematic process of sifting, summarising and sorting the material according to key issues and themes. The process begins with a familiarisation stage and would include a researcher's review of the audio tapes and/or transcripts. Based on the coverage of the topic guide, the researchers' experiences of conducting the fieldwork and their preliminary review of the data, a thematic framework is constructed. The analysis then proceeds by summarising and synthesising the data according to this thematic framework using a range of techniques such as cognitive mapping and data matrices. When all the data have been sifted according to the core themes the analyst begins to map the data and identify features within the data: defining concepts, mapping the range and nature of phenomenon, creating typologies, finding associations, and providing explanations.

The mapping process is similar for both individual interviews and group discussions. The analyst reviews the summarised data; compares and contrasts the perceptions, accounts, or experiences; searches for patterns or connections within the data and seeks explanations internally within the data set. Piecing together the overall picture is not simply aggregating patterns, but it involves a process of weighing up the salience and dynamics of issues, and searching for

structures within the data that have explanatory power, rather than simply seeking a multiplicity of evidence.

100 depth interviews	Pilot								Control		
Level 2 (70)	Called the dedicated helpline 15		Did not call dedicated helpline – called general helpline 15				Did not call the dedicated helpline or the general helpline 40				0
	Dundee sample 6 Male: 1 Female: 5 16-34: 1 35+: 5	TCO sample 9 Male:3 Female: 6 16-34: 2 35+: 7	Dundee sample 10		TCO sample 5		Dundee sample 24		TCO sample 16		
	Gender				Gender						
	Male	Female	Male	Female	Male	Female	Male	Female			
	3	7	2	3	9	15	7	9			
	Age				Age						
	16 – 34	35 plus	16-34	35 plus	16-34	35 plus	16-34	35 plus			
5	5	3	2	14	10	9	7				
Level 3 (30)	15 interviews								15 interviews		
	Dundee sample 6 interviews				TCO sample 9 interviews						
	Gender				Gender				Gender		
	Male	Female	Male	Female	Male	Female	Male	Female			
	3	3	2	7	4	11					
	Age				Age				Age		
16-34	35 plus	16-34	35 plus	16-34	35 plus	16-34	35 plus				
3	3	7	2	9	6						

Appendix 2 – Topic Guide Level 2

HM Revenue & Customs Assisted Claims Topic Guide: Level 2 (Dedicated helpline)

Overall research aim: To explore customer experiences and views of pilot interventions to support customers making a new tax credits claim.

Specifically, these interviews aim to explore:

- o Experiences and views of claiming tax credits
- o Views of the extra assistance received (if received)
- o Identify whether the claimant experienced a pilot or a control triage call, based on whether they were given the dedicated helpline number and were asked to call it once they received their claim form.
- o Thoughts about the pilot process in general versus the control process
- o What additional support pilot claimants would have liked and when and why
- o What support control claimants would have liked and when and why
- o What pilot claimants understand to be their responsibilities as tax credits claimants, particularly with regard to the finalisation and renewals process and notifying HMRC of changes of circumstance
- o How pilot claimants feel the extra assistance offered has helped their current understanding of applying for tax credits
- o Awareness of the impetus for the pilot.
- o Understanding of the implications of submitting inaccurate / incomplete claims
- o Views of the mode by which the extra assistance was offered; views about alternative modes

Note to researcher: This topic guide should be used for ALL level 2 interviews. All sections should be covered with all respondents unless marked otherwise i.e. sections for:

- ***'PILOT' (contacted dedicated helpline for assistance)***
- ***'GENERAL HELPLINE' (contacted general helpline for assistance; may / may not have been offered dedicated assistance)***
- ***'PILOT REJECTORS' (offered but not taken assistance)***
- ***'CONTROL' (not offered, or cannot recall being offered, extra assistance)***

1. INTRODUCTION

- About the research (see box above)
- Commissioned by HM Revenue & Customs – Govt dept responsible for tax credits
- BMRB - independent research agency working on behalf of HM Revenue & Customs
- Length of interview – 1 hour
- Confidentiality and anonymity – recordings are confidential and available only to the research team

- Reassurance that a claim for any current or future Tax Credits will not be affected in any way
- Explain that this is a piece of research and not part of the Tax Credits process. Claimant will need to inform HM Revenue & Customs about any changes in their circumstances which may have an impact on their claim; this will not be done by the researcher as a result of the interview

2. CLAIMANT BACKGROUND

- Personal circumstances
 - Household composition – who they live with; number/age of children
 - Employment status – length of time in work; nature of work; whether working full time / part time / self employed; number of hours per week
 - Whether they consider themselves as having a disability – impact on day to day activities; ability to work
- Previous experiences of claiming tax credits

[Note to researcher: These are new claimants and so are unlikely to have a previous claim]

 - Whether claimed tax credits before; when – outline details
 - Previous experiences of tax credits claiming process – probe for specific examples of good / bad aspects
 - Previous experience of claiming other benefits – outline details; probe for specific examples of good / bad aspects
 - Explore impact of previous claiming experience – whether helped with making current claim; reasons for this
- Background to claim application
 - Explore decision-making leading up to request for claim form
 - awareness of claiming process
 - understanding of eligibility
 - understanding of implications of submitting incorrect forms
 - whether felt they would need extra assistance when completing claim form *[Note to researcher: clarify asking for views BEFORE receiving the claim form, i.e. anticipation of any difficulties],* reasons
 - Claim form request – awareness of who to contact to receive a claim form; views about advice

3. CUSTOMER JOURNEY MAPPING

Note to researcher: Ask respondent to describe their experience of the tax credits claiming process step by step, from initial contact requesting a claim form through to submitting the claim form. Use **STIMULUS A** to ask the

respondent to note down key stages in the claims process (see below) and the order in which respondents experienced these stages (move from left to right across the page). Also note down overall assessment of experiences by drawing a line that links each key stage either above, on or below the neutral line.

If respondent has difficulty recalling stages, adopt a 'guided recall' approach using probes and stimulus below to unpick the process.

- **Triage process** [aka initial contact when calling to request a claim form, see **BOX A** below]
 - Explore recall of conversation with call centre
 - [Note to researcher: If limited recall, prompt with details from the box below, outlining areas mentioned]*
 - Views about the conversation with call centre
 - length of the call – whether appropriate, too long, rushed
 - language used – complexity, polite
 - performance of the advisor – whether helpful, polite, willing to answer claimant's queries
 - Views about the content of the conversation with call centre
 - information provided – amount, complexity
 - whether recall being offered extra assistance to complete the income and childcare sections of the claim form;

*[Note to researcher: respondent may not have been offered extra assistance. If not (or cannot recall), treat as **CONTROL**]*

- If can recall offer of extra assistance, probe re:
 - whether recall instructions
 - [Note to researcher: claimant given dedicated helpline number and asked to call back when receive claim form]*
 - explore clarity / complexity / understanding of instructions provided for extra assistance; whether understood need to wait until received claim form
 - reaction to being offered support to complete claim form; views if extra assistance had not been offered
 - recall information respondent received from HM Revenue & Customs advisor; probe
 - whether recall being told service they were offered was part of a pilot
 - Aim and purpose of the pilot (e.g. many people make mistakes on claim forms, pilot is to help customers fill in claim forms correctly)

- Overall views about this initial contact – outline views *[plot on STIMULUS A]*

BOX A: TRIAGE PROCESS

Note to researcher: The following section is based on steps 1 – 10 of the HM Revenue & Customs assisted claims pilot telephone script used to assess people's eligibility for extra assistance ('Triage process'). Customers will have phoned the call centre to request an application form and should have been asked the questions below. It is for information only. Do not read out.

- **Receiving claim form**
 - Explore recall of receiving claim form
[Note to researcher: If limited recall, prompt by showing claim form]
 - Views upon receiving claim form
 - length of claim form
 - clarity / complexity of income and childcare sections; probe for specific examples
[Note to researcher: aim to focus discussions on these sections rather than other areas of the claim form, or more general issues]
 - whether extra assistance deemed necessary
 - whether they understood implications of submitting incomplete claim forms
 - Actions upon receiving claim form, probe re whether:
 - attempted to complete form without assistance; explore reasons
 - contacted HM Revenue & Customs helpline – explore whether dedicated helpline (i.e. followed triage instructions) or general helpline; explore reasons
 - sought other support – friends, family, professional support
 - Overall views about this stage – outline views *[and plot on STIMULUS A]*

PILOT only (i.e. those who called the HM Revenue & Customs DEDICATED helpline):

- **Assistance with claim [LEVEL 2]**
 - Explore recall of extra assistance (calling HM Revenue & Customs dedicated helpline)
[Note to researcher: If limited recall, prompt with details from BOX B below, outlining areas mentioned when calling the dedicated helpline. NB these notes DO NOT relate to the general helpline, though

may have been used by savvy advisors (see note in GENERAL HELPLINE section)]

- Reasons for calling dedicated helpline
 - explore recall of where got number from – triage process, redirected through general helpline, other (details)
 - explore reasons for calling helpline - whether required assistance; because they were advised to; to discuss another matter

- Experience of process – probe re:
 - whether had claim form with them during call (as per instructions); reasons
 - length of call
 - attitude of advisor – polite, answered queries, whether rushed
 - knowledge / awareness of advisor

- Support completing income / childcare sections - clarity of information / instructions provided
 - whether went through calculations with advisor and completed income and childcare amounts; why / why not

- Additional support – whether required assistance completing other sections of the claim; outline details and probe for specific examples

- Views about help received from the HM Revenue & Customs advisor
 - Would they have come to the same calculations about their income/childcare costs without the help; how; reasons for answer
 - probe for other sources of information: notes, family / friends, job centre
 - whether recall being reminded by advisor to:
 - sign the claim form (both claimant and partner if it's a joint claim)
 - provide full bank or building society details on claim form

- Views about notes '*How to complete your tax credits claim form for 2008*'
[**Note to researcher:** *show claimant income section of notes, sections 5.1 to 5.7, pages 17-27; then show claimant childcare costs section of notes, section 3.7, page 10*]
 - Explore whether they referred to notes when completing the income and childcare costs sections of claim form; why / why not
 - Views around helpfulness of notes; reasons
 - whether able to calculate income and childcare costs using the notes without help from adviser

- Preferences between notes and/or advisor; reasons
- Overall views about this stage – outline views [*and plot on **STIMULUS A***]

GENERAL HELPLINE only (i.e. those who called the HM Revenue & Customs general helpline):

- **Assistance with claim [LEVEL 2]**
 - Explore recall of calling HM Revenue & Customs general helpline
*[Note to researcher: Prompt using probes below, but if no recall, treat as **CONTROL**]*
 - Reasons for calling general helpline
 - probe re where got number from – website; leaflet; friends / family; Jobcentre Plus
 - explore reasons for calling general helpline - whether required assistance; because they were advised to; to discuss another matter
 - reasons for NOT calling dedicated helpline – not offered dedicated helpline (*relate to previous responses about recall of triage process*); lost number; number not written down during triage call; confused about difference between numbers, other (explain)
 - Experience of process – probe re:
 - length of call
 - courtesy of advisor – manners/ politeness
 - knowledge / awareness of adviser
 - whether advised claimant to call another number for help with income / childcare sections (dedicated helpline)
 - Support completing claim forms – outline details and probe for specific examples requiring support; clarity of information / instructions provided
 - whether offered support completing income and childcare sections
*[Note to researcher: If it appears the claimant was not offered assistance completing their income and childcare costs treat as **CONTROL**; otherwise continue]*
 - Additional support – whether required assistance completing other sections of the claim; outline details and probe for specific examples
 - How helpful was the help received from the HM Revenue & Customs advisor

- Would they have come to the same calculations about their income/childcare costs without the help; how; reasons for answer
 - probe for other sources of information: notes, family / friends, job centre
- whether recall being reminded by advisor to:
 - sign the claim form (both claimant and partner if it's a joint claim)
 - provide full bank or building society details on claim form
- Views about notes '*How to complete your tax credits claim form for 2008*'

[**Note to researcher:** show claimant income section of notes, sections 5.1 to 5.7, pages 17-27; then show claimant childcare costs section of notes, section 3.7, page 10]

 - Explore whether they referred to notes when completing the income and childcare costs sections of claim form; why / why not
 - Views around helpfulness of notes; reasons
 - whether able to calculate income and childcare costs using the notes without help from adviser
 - Preferences between notes and/or adviser; reasons
- Overall views about this stage – outline views [*and plot on **STIMULUS A***]

PILOT REJECTORS (i.e. those who recall being offered assistance but did NOT seek extra assistance):

- Reasons for **NOT seeking extra assistance**; probe re
- not requiring assistance; outline views
- not able to call – lost number; number not written down during triage call; confusion around support offered
- concerns regarding cost of calling HM Revenue & Customs – access to mobile only; other
- other (explain)

PILOT REJECTORS and CONTROL and GENERAL HELPLINE WHO WERE NOT OFFERED ASSISTANCE (i.e. all those who did not receive extra assistance):

- **Completing claim form**
 - Explore recall of completing claim form

[**Note to researcher:** If limited recall, prompt by showing claim form]

- Explore experience of completing form; probe re
 - ease of completion of income and childcare sections – probe for specific areas of difficulty
 - explore whether they referred to notes when completing the income and childcare costs sections of claim form; why / why not
 - Views around helpfulness of notes; reasons
 - Preferences between notes and/or receiving help from an advisor; reasons
 - whether on reflection, extra assistance from a helpline advisor to complete the income and childcare costs sections would have been helpful; reasons
 - whether sought / received assistance from elsewhere – friends, family, JCP advisor, other

- Explore whether application process (i.e. payments) was delayed after submitting claim form; probe for reasons:
 - errors (i.e. inaccurate/incomplete information) on the form – explore awareness and probe re potential errors:
 - whether failed to tick ‘estimated income’ box
 - incomplete/incorrect bank details
 - unsigned claim form (both recipients need to sign if joint claim)
 - other errors – provide details
 - other reason – provide details
- Explore how became aware of reasons for delay; probe whether they contacted general helpline or were contacted by HM Revenue & Customs member of staff to collect the missing / incorrect information
- Explore whether problems / delays were resolved; how; views

- Overall views about this stage – outline views [*and plot on STIMULUS A*] probe re:
 - ease of form; content; any flash points
 - whether assumptions about need for extra assistance were confirmed; reasons

4. AWARENESS OF IMPETUS FOR THE PILOT

ASK ALL

- Explore views about importance of providing **accurate** information on the tax credits claim form; why / why not; outline reasons
 - views about responsibility for providing accurate information; probe re individual vs HM Revenue & Customs responsibility
 - awareness of consequences of providing inaccurate information
 - delays in payment

- overpayment / underpayment
- Explore views about importance of providing **complete** information on the tax credits claim form; why / why not; outline reasons
 - views about responsibility for providing accurate information; probe re individual vs HM Revenue & Customs responsibility
 - awareness of consequences of providing inaccurate information
 - delays in payment
 - overpayment / underpayment
- Explore views about likelihood of ‘someone like them’, based on their experiences:
 - making mistakes on the claim form (e.g. providing incorrect income and/or childcare costs information)
 - not providing information required on the claim form (e.g. full bank/building society details / signing the form)

5. ATTITUDES TOWARDS ASSISTANCE

PILOT and GENERAL HELPLINE only (i.e. those who received assistance completing the claim form):

- Explore initial view of extra assistance; immediate actions when extra assistance introduced by call centre adviser (if relevant) – outline views
- Views of each stage of the customer journey – explore any problems or difficulties; probe re each stage

[Note to researcher: can use customer journey mapping exercise STIMULUS A to probe for reasons underpinning positive / negative assessment of each stage]

 - initial contact (triage process)
 - receiving claim form
 - assistance with claim (if relevant)
 - completing and submitting claim
- Explore key drivers underpinning assessment of assistance during claims process; probe re:
 - type and mode of assistance – whether telephone support for income and childcare sections was appropriate; outline views
 - how assistance was implemented – impact of knowledge and manner of adviser
 - other
- Overall views of additional assistance – outline views

- principle of providing additional assistance
- reality; experience of actual assistance
- comparison between extra assistance and using the notes and/or any other sources of assistance available (friends/family/Job Centre etc); outline views

6. IMPACT OF ASSISTANCE

PILOT and GENERAL HELPLINE only (i.e. those who received assistance completing the claim form):

- Explore impact on customer of extra assistance; how benefited – outline views
 - probe re assumed impact of not receiving extra assistance

- Impact of process of claiming tax credits on understanding of responsibilities; for each probe where this understanding came from – pilot, renewal information, ad campaigns, contact with helpline, other sources of information / advice:
 - need to return claim form
 - need to correctly complete claim form, including [**Note to researcher:** *probe but do not prompt for these*]:
 - *Need to provide accurate details regarding their income*
 - *Need to provide accurate details regarding their childcare costs*
 - *Need to provide full bank or building society details on the claim form*
 - *Need to sign the claim form (that means the claimant and their partner if it's a joint claim)*
 - notifying HM Revenue & Customs of changes of circumstance, probe re changes they think they need to report to HM Revenue & Customs [**Note to researcher:** *The following changes need to be reported. Probe but do not prompt for these:*
 - *number of adults in household*
 - *partners; relationship breakdown; new partner*
 - *responsibility for child/ren*
 - *eligibility of child for support*
 - *amount or cost of childcare*
 - *working hours (no longer working at least 16 or 30 hours)*
 - *UK residence (leaving the UK permanently or temporarily in relation to family death)*
 - Finalisation and renewals

- Impact of extra assistance on perception of HM Revenue & Customs; relationship with HM Revenue & Customs – outline views

7. VIEWS OF ALTERNATIVE ASSISTANCE OPTIONS

ASK ALL (where relevant skip sections received by respondent – i.e. level 2 assistance)

NB May need to explain to those not offered extra assistance (i.e. CONTROL and some GENERAL HELPLINE respondents) that in addition to asking for their views about claiming tax credits, we would like to hear their opinions about a number of potential options aimed at supporting people during the tax credits claiming process.

- Views of alternative levels of assistance
 - [Note to researcher: details of alternative assistance options included in box below]*
 - Level one: basic advice (reminder to tick whether estimated income; completing bank details; signing claim form)
 - Level two: offering dedicated helpline to provide assistance with income and childcare sections
 - Level three: arranging for HM Revenue & Customs to call to provide assistance
 - Level four: f2f appointment in an HM Revenue & Customs Enquiry centre
 - Level five: Take claim over phone
 - Level six: f2f appointment in claimant's home
- For each level of assistance, probe re:
 - overall views, good / bad aspects;
 - whether likely to take up any of these options if offered; reasons
 - explore barriers / supports to taking up offered support; probe re likelihood to sticking to appointments;
 - **RE LEVEL 3 only:** views re receiving a call from an unknown/withheld number; impact on accepting call *[Note to researcher: caller id is 'unknown' / 'withheld' if receiving call on mobile]*
 - assumptions about impact of each level compared to received level of support *[Note to researcher: For CONTROL and PILOT REJECTOR respondents, this will be compared to receiving no support]*
 - probe re impact on helping people to provide more accurate and/or more complete information on their claim form
- Assumptions about the impact each of these options would have on their perception of HM Revenue & Customs; relationship with HM Revenue & Customs – outline views

8. FURTHER SUPPORT

- Further support respondent would have liked during the claiming process; reasons for this – outline views
- Explore suggestions for improving the tax credits claiming process

THANK AND CLOSE

Appendix 3 – Topic Guide Level 3

HM Revenue & Customs Assisted Claims Topic Guide: Level 3 (HM Revenue & Customs ring back)

Overall research aim: To explore customer experiences and views of pilot interventions to support customers making a new tax credits claim.

Specifically, these interviews aim to explore:

- Experiences and views of claiming tax credits
- Views of the extra assistance received (if received)
- Thoughts about the pilot process in general versus the control process
- What additional support pilot claimants would have liked and when and why
- What support control claimants would have liked and when and why
- What pilot claimants understand to be their responsibilities as tax credits claimants, particularly with regard to the finalisation and renewals process and notifying HMRC of changes of circumstance
- How pilot claimants feel the extra assistance offered has helped their current understanding of applying for tax credits
- Awareness of the impetus for the pilot.
- Understanding of the implications of submitting inaccurate / incomplete claims
- Views of the mode by which the extra assistance was offered; views about alternative modes
- Impact of the pilot process on their relationship with HMRC

Note to researcher: This topic guide should be used for ALL level 3 interviews. All sections should be covered with all respondents unless marked otherwise, i.e. sections for:

- ***'PILOT' (includes those called by HM Revenue & Customs and those who called HM Revenue & Customs)***
- ***'CONTROL' (not offered, or cannot recall being offered, extra assistance)***

1. INTRODUCTION

- About the research (see box above)
- Commissioned by HM Revenue & Customs – Govt dept responsible for tax credits
- BMRB - independent research agency working on behalf of HM Revenue & Customs
- Length of interview – 1 hour
- Confidentiality and anonymity - recordings are confidential and available only to the research team
- Reassurance that a claim for any current or future Tax Credits will not be affected in any way

- Explain that this is a piece of research and not part of the Tax Credits process. Claimant will need to inform HM Revenue & Customs about any changes in their circumstances which may have an impact on their claim; this will not be done by the researcher as a result of the interview

9. CLAIMANT BACKGROUND

- Personal circumstances
 - Household composition – who they live with; number/age of children
 - Employment status – length of time in work; nature of work; whether working full time / part time / self employed; number of hours per week
 - Whether they consider themselves as having a disability – impact on day to day activities; ability to work
- Previous experiences of claiming tax credits

[Note to researcher: These are new claimants and so are unlikely to have a previous claim]

 - Whether claimed tax credits before; when – outline details
 - Previous experiences of tax credits claiming process – probe for specific examples of good / bad aspects
 - Previous experience of claiming other benefits – outline details; probe for specific examples of good / bad aspects
 - Explore impact of previous claiming experience – whether helped with making current claim; reasons for this
- Background to claim application
 - Explore decision-making leading up to request for claim form
 - awareness of claiming process
 - understanding of eligibility
 - understanding of implications of submitting incorrect forms
 - whether felt they would need extra assistance when completing claim form *[Note to researcher: clarify asking for views BEFORE receiving the claim form, i.e. anticipation of any difficulties],* reasons
 - Claim form request – awareness of who to contact to receive a claim form; views about advice

10. CUSTOMER JOURNEY MAPPING

Note to researcher: Ask respondent to describe their experience of the tax credits claiming process step by step, from initial contact requesting a claim form through to submitting the claim form. Use **STIMULUS A** to ask the respondent to note down key stages in the claims process (see below) and the order in which respondents experienced these stages (move from left to right

across the page). Also note down overall assessment of experiences by drawing a line that links each key stage either above, on or below the neutral line.

If respondent has difficulty recalling stages, adopt a 'guided recall' approach using probes and stimulus below to unpick the process.

- **Triage process** [aka initial contact when calling to request a claim form, see **BOX A** below]
 - Explore recall of conversation with call centre
 - [Note to researcher: If limited recall, prompt with details from the box below, outlining areas mentioned]*
 - Views about the conversation with call centre
 - length of the call
 - language used
 - performance of the advisor – whether helpful, polite, willing to answer claimant's queries
 - Views about the content of the conversation with call centre
 - information provided – amount, complexity
 - Whether recall being offered extra assistance to complete the income and childcare sections of the claim form; if so, probe re:
 - [Note to researcher: respondent may not have been offered extra assistance. If not (or cannot recall), treat as **CONTROL**]*
 - If can recall offer of extra assistance, probe re:
 - whether recall instructions
 - [Note to researcher: advisor should have arranged an appointment for HM Revenue & Customs to call claimant within 10 days, by which time they should have received a claim form]*
 - explore clarity / complexity / understanding of instructions provided for extra assistance
 - whether understood need to have claim form with them at appointed time of HM Revenue & Customs call
 - reaction to being offered support to complete claim form; views if extra assistance had not been offered
 - recall information respondent received from HM Revenue & Customs advisor; probe
 - whether recall being told service they were offered was part of a pilot
 - Aim and purpose of the pilot (e.g. many people make mistakes on claim forms, pilot is to help customers fill in claim forms correctly)
 - Overall views about this initial contact – outline views *[plot on **STIMULUS A**]*

- **Receiving claim form**
 - Explore recall of receiving claim form
[Note to researcher: If limited recall, prompt by showing claim form]
 - Views upon receiving claim form
 - length of claim form
 - clarity / complexity of income and childcare sections; probe for specific examples
[Note to researcher: aim to focus discussions on these sections rather than other areas of the claim form, or more general issues]
 - whether extra assistance deemed necessary
 - Understanding and awareness of implications of submitting incomplete claim forms
 - Actions upon receiving claim form, probe re:
 - attempted to complete form without assistance; explore reasons
 - contacted HM Revenue & Customs helpline – explore whether dedicated helpline (*i.e. provided in triage call if reject offer of HM Revenue & Customs callback*) or general helpline; explore reasons
 - sought other support – friends, family, professional support
 - Overall views about this stage – outline views *[and plot on STIMULUS A]*

PILOT only (i.e. those who either called or were called by HM Revenue & Customs):

- **Assistance with claim [LEVEL 3]**
 - Explore recall of extra assistance; whether called by HM Revenue & Customs or called HM Revenue & Customs themselves
*[Note to researcher: If limited recall, prompt with details from **BOX B** below, outlining areas mentioned during the call]*
 - If called by HM Revenue & Customs, probe re:
 - initial reactions to receiving telephone call
 - impact of receiving call from unknown / withheld number
 - whether call came through on landline / mobile; probe re differences
 - If called HM Revenue & Customs themselves, probe re:
 - recall of where got number from – triage process, redirected through general helpline, other (details)
 - reasons for not keeping original appointment – probe re submitting form before appointment; not received form before call returned unavailable at appointed time; forgot appointment; to discuss another matter
 - Experience of process – probe re:

- whether had claim form with them during call (as per instructions); reasons
 - length of call
 - attitude of advisor – polite, answered queries, whether rushed
 - knowledge / awareness of adviser
- Support completing income / childcare sections - clarity of information / instructions provided
 - whether went through calculations with advisor and completed income and childcare amounts; why / why not
 - Additional support – whether required assistance completing other sections of the claim; outline details and probe for specific examples
 - Views about help received from the HM Revenue & Customs advisor
 - Would they have come to the same calculations about their income/childcare costs without the help; how; reasons for answer
 - probe for other sources of information: notes, family / friends, job centre
 - whether recall being reminded by advisor to:
 - sign the claim form (both claimant and partner if it's a joint claim)
 - provide full bank or building society details on claim form
 - Views about notes '*How to complete your tax credits claim form for 2008*'

[Note to researcher: show claimant income section of notes, sections 5.1 to 5.7, pages 17-27; then show claimant childcare costs section of notes, section 3.7, page 10]

 - Explore whether they referred to notes when completing the income and childcare costs sections of claim form; why / why not
 - Views around helpfulness of notes; reasons
 - whether able to calculate income and childcare costs using the notes without help from advisor
 - Preferences between notes and/or advisor; reasons
 - Overall views about this stage – outline views *[and plot on **STIMULUS A**]*

CONTROL (i.e. those who were not offered and did not receive extra assistance):

- **Completing claim form**
 - Explore recall of completing claim form

[Note to researcher: If limited recall, prompt by showing claim form]

- Explore experience of completing form; probe re
 - ease of completion of income and childcare sections – probe for specific areas of difficulty
 - explore whether they referred to notes when completing the income and childcare costs sections of claim form; why / why not
 - Views around helpfulness of notes; reasons
 - Preferences between notes and/or receiving help from an advisor; reasons
 - whether on reflection, extra assistance from a helpline advisor to complete the income and childcare costs sections would have been helpful; reasons
- Explore whether application process (i.e. payments) was delayed after submitting claim form; probe for reasons:
 - errors (i.e. inaccurate/incomplete information) on the form – explore awareness and probe re potential errors:
 - whether failed to tick 'estimated income' box
 - incomplete/incorrect bank details
 - unsigned claim form (both recipients need to sign if joint claim)
 - other errors – provide details
 - other reason – provide details
- Explore how became aware of reasons for delay; probe whether they contacted general helpline or were contacted by HM Revenue & Customs member of staff to collect the missing / incorrect information
- Explore whether problems / delays were resolved; how; views
- Overall views about this stage – outline views *[and plot on STIMULUS A]* probe re:
 - ease of form; content; any flash points
 - whether assumptions about need for extra assistance were confirmed; reasons

11.AWARENESS OF IMPETUS FOR THE PILOT

ASK ALL

- Explore views about importance of providing **accurate** information on the tax credits claim form; why / why not; outline reasons
 - views about responsibility for providing accurate information; probe re individual vs HM Revenue & Customs responsibility
 - awareness of consequences of providing inaccurate information
 - delays in payment

- overpayment / underpayment
- Explore views about importance of providing **complete** information on the tax credits claim form; why / why not; outline reasons
 - views about responsibility for providing accurate information; probe re individual vs HM Revenue & Customs responsibility
 - awareness of consequences of providing inaccurate information
 - delays in payment
 - overpayment / underpayment
- Explore views about likelihood of ‘someone like them’, based on their experiences:
 - making mistakes on the claim form (e.g. providing incorrect income and/or childcare costs information)
 - not providing information required on the claim form (e.g. full bank/building society details / signing the form)

12. ATTITUDES TOWARDS ASSISTANCE

PILOT only (i.e. those who either called or were called by HM Revenue & Customs):

- Explore initial view of extra assistance; immediate actions when extra assistance introduced by call centre adviser (if relevant) – outline views
- Views of each stage of the customer journey – explore any problems or difficulties; probe re each stage

[Note to researcher: can use customer journey mapping exercise STIMULUS A to probe for reasons underpinning positive / negative assessment of each stage]

 - initial contact (triage process)
 - receiving claim form
 - assistance with claim (if relevant)
 - completing and submitting claim
- Explore key drivers underpinning assessment of assistance during claims process; probe re:
 - type and mode of assistance – whether telephone support for income and childcare sections was appropriate; outline views
 - how assistance was implemented – impact of knowledge and manner of adviser
 - other
- Overall views of additional assistance – outline views

- principle of providing additional assistance
- reality; experience of actual assistance
- comparison between extra assistance and using the notes and/or any other sources of assistance available (friends/family/Job Centre etc); outline views

13. IMPACT OF ASSISTANCE

PILOT only (i.e. those who either called or were called by HM Revenue & Customs):

- Explore impact on customer of extra assistance; how benefited – outline views
 - probe re assumed impact of not receiving extra assistance

- Impact of process of claiming tax credits on understanding of responsibilities; for each probe where this understanding came from – pilot, renewal information, ad campaigns, contact with helpline, other sources of information / advice:
 - need to return claim form
 - need to correctly complete claim form, including [**Note to researcher:** *probe but do not prompt for these*]:
 - *Need to provide accurate details regarding their income*
 - *Need to provide accurate details regarding their childcare costs*
 - *Need to provide full bank or building society details on the claim form*
 - *Need to sign the claim form (that means the claimant and their partner if it's a joint claim)*
 - notifying HM Revenue & Customs of changes of circumstance, probe re changes they think they need to report to HM Revenue & Customs [**Note to researcher:** *The following changes need to be reported. Probe but do not prompt for these:*
 - *number of adults in household*
 - *partners; relationship breakdown; new partner*
 - *responsibility for child/ren*
 - *eligibility of child for support*
 - *amount or cost of childcare*
 - *working hours (no longer working at least 16 or 30 hours)*
 - *UK residence (leaving the UK permanently or temporarily in relation to family death)*
 - Finalisation and renewals

- Impact of extra assistance on perception of HM Revenue & Customs; relationship with HM Revenue & Customs – outline views

14.VIEWS OF ALTERNATIVE ASSISTANCE OPTIONS

ASK ALL (where relevant skip sections received by respondent – i.e. level 3 assistance)

NB Explain to CONTROL respondents that in addition to asking for their views about claiming tax credits, we would like to hear their opinions about a number of potential options aimed at supporting people during the tax credits claiming process.

- Views of alternative levels of assistance
[Note to researcher: details of alternative assistance options included in box below]
 - Level one: basic advice (reminder to tick whether estimated income; completing bank details; signing claim form)
 - Level two: offering dedicated helpline to provide assistance with income and childcare sections
 - Level three: arranging for HM Revenue & Customs to call to provide assistance
 - Level four: f2f appointment in an HM Revenue & Customs Enquiry centre
 - Level five: Take claim over phone
 - Level six: f2f appointment in claimant's home
- For each level of assistance, probe re:
 - overall views, good / bad aspects;
 - whether likely to take up any of these options if offered; reasons
 - explore barriers / supports to taking up offered support; probe re likelihood to sticking to appointments;
 - **RE LEVEL 3 only:** views re receiving a call from an unknown/withheld number; impact on accepting call *[Note to researcher: caller id is 'unknown' / 'withheld' if receiving call on mobile]*
 - assumptions about impact of each level compared to received level of support *[Note to researcher: For CONTROL respondents, this will be compared to receiving no support]*
 - probe re impact on helping people to provide more accurate and/or more complete information on their claim form
- Assumptions about the impact each of these options would have on their perception of HM Revenue & Customs; relationship with HM Revenue & Customs – outline views

15.FURTHER SUPPORT

- Further support respondent would have liked during the claiming process; reasons for this – outline views
- Explore suggestions for improving the tax credits claiming process

THANK AND CLOSE

Appendix 4 – Customer mapping tool

Stimulus A: Interview No =

Positive

Neutral



Negative