

# Claimants' experiences of aligned tax credit and Child Benefit service relating to reporting education status

Research study conducted by Ipsos MORI for HMRC

HM Revenue and Customs Research Report 80

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## Summary of key findings

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This qualitative research was designed to explore Child Benefit and Child Tax Credit claimants' experiences and views of the process of updating a claim as a result of a child aged 16 or over continuing, leaving or restarting full-time education. The study included 50 claimants: 25 had experienced a new pilot process of calling one helpline and being offered the opportunity to update both their Child Benefit and Child Tax Credit claims during one telephone call; the remaining 25 were from the 'control group' who had experienced the standard processes of updating their details by contacting the Child Benefit and tax credits helplines separately.

All claimants from the pilot group (and the control group when asked hypothetically about the pilot) were positive about the aligned process and saw alignment as mutually beneficial for both HMRC and themselves. Claimants felt that the key benefits to alignment were efficiency, ease of use and a reduction in the potential for making errors, both on the part of claimants and HMRC.

The over-riding concern regarding this aligned process was that there was accurate communication between the two systems so as to result in the correct updating of records. If the process was not reliable then claimants felt that this would undermine their confidence in the process.

There was an appetite for further alignment as long as it related to:

- benefits that were seen by claimants to be linked in some way, through either relating to a child or to work, or;
- information which is relevant to a change of circumstances to both claims, or;
- information that is shared within a Government Department.

Claimants did perceive limits to the benefits of aligning services. Alignment was only attractive where it:

- offered a clear benefit (e.g. time or effort saving), and;
- did not conflict with understanding of current processes, and;
- fitted in with how claimants currently used the services.

Not all claimants felt that full alignment of all tax credits and Child Benefit processes (that is, from application and the despatch of the Child Benefit intention and tax credits reminder letters<sup>1</sup>) fitted the above criteria.

Beyond this, some claimants were wary of government departments aligning their processes, due to concerns over the security of their personal information and how the information might be used<sup>2</sup>. This concern was further heightened among some claimants when they thought about what they perceived would need to be shared, e.g. personal, sensitive information, such as bank account details.

The overall benefit to HMRC and claimants of aligning these systems differs by claimant typology: proactive claimants who are more engaged with the Child Benefit and tax credits processes, can already be relied on to update their details in the absence of an aligned process. However, there is a more definite benefit in relation to less proactive claimants ('reactive/apathetic' and 'disconnected' claimants) who are more likely to take longer to update HMRC of changes of circumstances. An aligned service would make it more likely that these types of claimants' records would be fully up-to-date than under the current unaligned system.

Reducing the number of unnecessary touch points with HMRC resonates with David Varney's recommendations in his review for HM Treasury in 2006<sup>3</sup>. This research supports this view, in confirming that claimants would prefer to make fewer phone calls when reporting a change in circumstance.

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<sup>1</sup> When a child reaches 16, HMRC sends out a letter asking the parent whether the child intends to carry on in full-time education. For Child Tax Credit, this is called a reminder letter while for Child Benefit it is called an intention letter.

<sup>2</sup> The research took place between August 2007 and June 2008, with fieldwork taking place both before and after the HMRC data disc loss.

<sup>3</sup> Varney, D., (2006) *Service Transformation: A better businesses, a better deal for the taxpayer*

# Executive summary

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## 1. Introduction

This report contains the findings from qualitative research among Child Benefit and Child Tax Credit claimants undertaken by the Ipsos MORI Social Research Institute on behalf of HM Revenue and Customs (HMRC). The research was designed to explore claimants' experiences and views of a new pilot process of updating both Child Benefit and Child Tax Credit claims as a result of a child aged 16 or over continuing, leaving or restarting full-time education. The study also explored claimants' views of aligning other Child Benefit and tax credits processes.

The research comprised 50 in-depth interviews: 25 with claimants who had experienced the pilot process of calling one helpline and being offered the opportunity to update both their Child Benefit and Child Tax Credit claims during one telephone call and 25 with a control group who had experienced the standard processes of updating their details by contacting the Child Benefit and tax credits helplines separately.

## 2. Claimants' understanding of their responsibilities

There were varying levels of understanding regarding which changes in circumstance would require a claimant to notify HMRC. However, most claimants were aware that they needed to notify HMRC if their child was staying on in full-time education after 16.

Most claimants also knew when they had to notify HMRC of changes in their or their child's circumstances. However, these claimants may be better informed than others in that they had been recruited for this research on the basis that they had notified HMRC regarding their child's education status.

Some claimants reported finding it difficult keeping HMRC updated as their children's circumstances changed so frequently, with children unable to make up their minds about whether to continue in education post 16. This was evident from some of the control interviews, which took place four months after their initial notification call, during which time some claimants' children's educational status had changed again one or more times.

Some claimants in relationships divided their tasks so that they each took responsibility for one of the claims. This meant that, in some cases, participants did not have overall responsibility for both claims.

Claimants tended not to understand HMRC's general role or its remit in providing financial support through tax credits. Claimants were also unclear as to how HMRC's areas of responsibilities fitted with those of other government departments and did not necessarily differentiate between various government departments.

### 3. Experiences of contact with the helplines

No particular conscious reason for claimants calling one helpline over another was identified; rather, claimants tended to recall phoning the first number which came to hand. In some cases, claimants said they had called the helpline that was more familiar to them.

However where a preference was given, those who had called the Child Benefit helpline often reported that they felt the Child Benefit system to be friendlier and less threatening than the tax credits system, which they saw as more complex and hence off-putting. The Child Benefit helpline was also perceived to be easier to contact with claimants believing the Child Benefit helpline to be open later than the tax credits one<sup>4</sup>.

Claimants who favoured the tax credits helpline as a first point of contact tended to say this was because of familiarity with the service as they had had more frequent or regular contact with this helpline than the Child Benefit helpline.

Some pilot claimants were delayed in contacting HMRC to update their details, often because they could not find the right number to call but also because they could not get through on the first attempt. Similar circumstances also led to delays in contacting both helplines for some of the control group claimants.

On the whole, calls to both helplines were viewed positively by claimants, who felt HMRC was delivering a high level of service which often exceeded their expectations in terms of efficiency and quality of the staff. When asked, most claimants could not realistically see how the service could be improved.

However, some claimants held negative opinions of the helplines. Complaints included the expense of calls and difficulties in getting through. Claimants felt that the costs of calls could be expensive, especially for those without a landline telephone who had to use a mobile or public payphone. The problems that some claimants experienced in getting through to the helplines had a negative impact on their opinion of it. Overall, the control group appeared to be more negative about the helplines: the exact reasons are unclear but it could be a consequence of having to call two helplines instead of one, therefore doubling the likelihood that there would be an issue which would have a negative impact on their experience.

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<sup>4</sup> This perception was in fact incorrect as both helplines operated the same opening times.

## 4. Views of the aligned process

Alignment was seen as beneficial by the pilot group (and the control group when asked about this hypothetically), not only for claimants but also for HMRC. Indeed, some claimants were surprised that these systems were not aligned already. Benefits reported included:

- Greater convenience, saving time and effort for claimants as they would no longer need to give the same information to two different helplines, and;
- a perceived reduction in errors and fraud because information provided by the claimant would be the same across different records, and;
- making tax credits and Child Benefit processes more efficient, as they would spend less time interacting with HMRC.

All the claimants interviewed believed the benefits of alignment to be enough to justify the roll-out of the pilot for all claimants notifying HMRC of their child's post-16 education plans.

Claimants could not think of many negative aspects to alignment. Their main concern related to a hypothetical risk that the Child Benefit and tax credits systems would not communicate with each other effectively, leading to discrepancies in their details as held by the two systems, and hence errors with regard to their claim, that would require claimants to contact HMRC. This concern appeared to contradict the view that alignment and data sharing would benefit claimants by reducing error, and yet the claimants interviewed tended to hold both these seemingly contradictory views at the same time. When questioned about this contradiction, claimants found it hard to qualify whether the benefit of a reduction in errors outweighed the risk of the two systems not sharing data, or vice versa.

Some claimants also worried alignment was a way for HMRC to cut costs and jobs and that this might negatively affect the level of customer service they received. Claimants in couples that shared the administrative responsibility of claiming Child Benefit and Child Tax Credit,<sup>5</sup> by dealing with one claim each, felt that alignment would not cause any problems as they would communicate effectively with their partner. However the contrary view was held by claimants that did not share these responsibilities with their partner. These claimants were concerned, hypothetically, that alignment may cause problems where couples share such responsibilities as they may either duplicate contact, or fail to contact HRMC at all.

All claimants felt that alignment was appropriate for the process of notifying HMRC about changes in circumstance. However, there were mixed views as to whether alignment should be extended further. Some claimants felt that they received too much duplicate correspondence and hence favoured the

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<sup>5</sup> Two claimants in the research stated that they shared the administrative burden of claiming Child Tax Credit and Child Benefit with their partner, with the person interviewed looking after one claim, while their partner looked after the other claim.



idea of Child Benefit and tax credits intention<sup>6</sup> and reminder letters being aligned; others, who had developed filing systems for different benefits, wanted letters from each system to remain separate.

Additionally, some claimants questioned whether it was appropriate to align the processes for *applying* for Child Benefit and tax credits in the future: claimants were unable to imagine how this would work without causing confusion, nor did they understand what the overall benefit would be. This was because participants found applying for tax credits and Child Benefit more complicated than registering a change of circumstances. However, some claimants did welcome the idea of the application process being aligned as it would make the process more efficient.

With respect to the idea of different government departments sharing information with one another, claimants were wary of government departments aligning processes due to concerns over what their combined personal information would be used for, how it would be stored, and whether there was a risk of their personal data falling into the wrong hands<sup>7</sup>. This concern was further heightened in some claimants when they thought about what they perceived would need to be shared e.g. sensitive information, such as bank account details. However, alignment of letters, and processes that involved contact with the Department, was seen favourably as it was thought to simplify the process, which would have the benefit to them of making the process less time-consuming and easier.

## 5. Communications

Regardless of whether it was aligned or non-aligned, claimants were pleased that the process for notifying HMRC of their child's post-16 education plans involved telephoning a helpline rather than completing a paper form. They saw the telephone call as providing an opportunity for a two-way discussion about their individual circumstances. Claimants felt that the facility to use a helpline gave the process of updating a claim a personal touch and claimants talked about feeling that the provision of a helpline gave them confidence not only in the process of updating a claim but also in terms of believing that their case was being dealt with.

Some claimants said they would welcome the option of updating claims via the Internet, suggesting it would be quick and convenient. These claimants thought the Internet would offer them the opportunity to make updates when the helpline was unavailable. It also meant that claimants could review the information they had given HMRC through seeing their claim on screen, and printing it off if necessary, which would reassure them that they had not made any mistakes.

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<sup>6</sup> When a child reaches 16, HMRC send out a letter asking the parent whether the child intends to carry on in full-time education; these are called a reminder letter for Child Tax Credit and an intention letter for Child Benefit.

<sup>7</sup> It is worth remembering that the timing of the research coincided with the loss of the Child Benefit data disc in November 2007.

Other claimants, however, were less positive about using the Internet to update claims, due to having concerns over security and ease of access.

## **6. Conclusion**

The overall benefit to HMRC and its customers of aligning the Child Benefit and Child Tax Credit systems varies depending on the characteristics or typology of the customer. Proactive claimants who are more engaged with both Child Benefit and tax credits processes can already be relied on to update their details on both systems and an aligned process would not yield significant changes for them. However, there is a more definite benefit in relation to less proactive claimants ('reactive/apathetic' and 'disconnected' claimants) who are less timely in updating HMRC of changes of circumstances. An aligned system would make it more likely that these types of claimants' records would be fully up-to-date than under the current unaligned system.

An aligned system between Child Benefit and Child Tax Credit would reduce the number of unnecessary touch points with HMRC for customers and is in line with David Varney's recommendations in his review for HM Treasury in 2006<sup>8</sup>. This qualitative research supports this view in confirming that claimants would prefer to make fewer phone calls when reporting a change in circumstance to HMRC.

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<sup>8</sup> Varney, D., (2006) *Service Transformation: A better service for citizens and businesses, a better deal for the taxpayer*

# Introduction and background

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## 1. Background

Under the current tax credits and Child Benefit systems, customers who have a child aged 16 or over need to report changes in their child's educational status separately to both the tax credits and Child Benefit helplines. Although both systems are administered by HMRC, there is no facility to transfer information from one system to another. This requires claimants to make multiple contacts with HMRC and give the same information twice to HMRC.

In light of this, HMRC piloted an 'aligned' process designed to offer claimants the opportunity to update both their tax credits and Child Benefit claims during one single telephone call. Claimants who called the tax credits or Child Benefit helplines between 12<sup>th</sup> September and 5<sup>th</sup> October 2007 to notify HMRC that their child aged 16 or over was continuing, leaving or restarting full-time education were assigned to either a 'pilot' or 'control'<sup>9</sup> group. The pilot group experienced an aligned process whereby both their tax credits and Child Benefit claims were updated during the same telephone call. The control group experienced the standard, non-aligned process, whereby they were required to make separate calls to the tax credits and Child Benefit helplines.

HMRC commissioned qualitative research to explore claimants' experiences and views of both the aligned and non-aligned processes to complement an internal quantitative evaluation. This report details the findings of the externally commissioned qualitative study.

A similar study was commissioned at the same time to look at the pilot regarding aligned process for those wishing to change their circumstances in relation to registering a new birth; *HMRC Births Project: Claimants' experiences and views of aligning Child Tax Credits and Child Benefit notification processes and their wider views on alignment and data sharing*. The study used the same methodology and had similar fieldwork dates. This report will refer to that research where appropriate.

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<sup>9</sup> The term 'control group' is used throughout this report although the group described would not be defined precisely as such within Randomised Control Trials; rather, a more accurate description would be 'comparator' groups.

## 2. Research objectives

The objectives of the research were to explore:

- Claimants' overall experiences of the route (pilot or control) they went through;
- Any advantages of the pilot approach and the extent to which it could be improved;
- Claimants' understanding of the information given by helpline advisors, whether the information received from them was coherent and comprehensive, and whether further information was required after contacting the helpline;
- Overall impressions of the helpline staff who dealt with claimants' calls;
- The extent to which individuals were happy with the channels of communication available, such as the helpline and subsequent notification letters;
- Claimants' triggers to contacting HMRC to report the educational status of their child;
- Views on how the new aligned process for contacting one helpline to update personal details on a Child Benefit or tax credit claim compares to the current system of contacting the systems separately.

In addition, the research also explored the following behaviour amongst claimants in the control group:

- Why did some claimants notify one system only?
- Why did some claimants delay notifying the second system?

## Methodology and sample

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Fifty depth interviews, lasting between 30 and 60 minutes, were conducted amongst claimants in their homes or at a location of their choice: 25 were in the pilot group having experienced the aligned pilot process and 25 were in the control group having been through the non-aligned control process. Further sub-groups of claimants were identified depending on the claimants' behaviour detailed below.

### *Pilot group*

- Fourteen called the Child Benefit helpline; eleven called the tax credits helpline.

### *Control group*

- Ten called the Child Benefit helpline first; fourteen called the tax credits helpline first; one called only the Child Benefit helpline.
- Within this control group, 16 called the second helpline within four weeks and eight called the second helpline after four weeks.

For more precise details of the methodology, sample and recruitment process please see sections 3 and 4 of the Appendix.

# Claimants' understanding of their responsibilities

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This chapter discusses claimants' understanding of their responsibilities as tax credits and Child Benefit claimants, both in terms of notifying HMRC of their child continuing, leaving or restarting full-time education and in terms of notifying HMRC of other changes of circumstance. The chapter then discusses this in the context of their wider understanding of the role of HMRC and government as a whole.

## 1. Understanding of when to notify HMRC about a child continuing, leaving or restarting full-time education

Claimants were asked what they understood their responsibilities to be with regard to notifying HMRC about their child's post-16 education plans.<sup>10</sup>

Claimants said they knew that if their child stayed on in full-time education they were entitled to Child Benefit and Child Tax Credit. This therefore triggered them to contact HMRC with regard to their child continuing or re-starting full-time education.

*“Obviously they need to know if she's still in full-time education. And as far as I'm aware, you've got to let them know if you work, your hours of work and that sort of change”*

Alignment FTE pilot claimant, female (P2)

*“When they're 16 it all stops, doesn't it? Unless they go onto further education, which was what my eldest daughter was doing, and then as soon as I found out she'd stopped going on the course I rang them up”*

Alignment FTE control claimant, male (C8)

Additionally, press reports on overpayments and cases where parents had to pay back large sums were thought to have had some influence in prompting them to inform HMRC of their child stopping full-time education.

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<sup>10</sup> Sections 1 and 2 of the Appendix detail the changes that Child Benefit claimants must report and those that tax credits claimants must report once their child reaches 16.

*And there was stuff in paper about the tax credits and how much you owe them, that kind of stuff worries me and makes me think about my own claim..*

Alignment FTE Pilot claimant, female (P11)

However, within this overall knowledge of reporting changes relating to their child's educational status, there was uncertainty as to the fine detail of eligibility. Claimants were sometimes unsure as to whether the specific course their child was undertaking meant that they had a right to the benefits.

*"I know you're entitled to your money when your children are at school...but it gets a bit more complicated when it comes to college courses. I wasn't sure whether my son's [course] was the right kind..."*

Alignment FTE control claimant, female (C23)

Some claimants also talked about the difficulty of keeping HMRC updated, as changes in their child's educational status were unpredictable and sometimes frequent. This was evident from some of the control interviews, which took place four months after their initial notification call, during which time some claimants' children's educational status had changed. This often occurred due to the child either deciding not to continue in full-time education, or to return to full-time education mid-term.

*"Because she and I had a bit of an argument with her, she finished the course and she moved back up to her mum's..."*

Alignment FTE control claimant, male (C8)

[Recruited on the basis of his daughter having continued in full-time education]

## **2. Understanding of when to notify HMRC about changes in circumstances in general<sup>11</sup>**

In addition to exploring claimants' understanding of responsibilities with regard to notifying HMRC about their child's post-16 education plans,

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<sup>11</sup> Readers should note that these issues were not explored in-depth in this research. Readers interested in reading more around reporting changes of circumstances should refer to the HMRC-commissioned Research Report *Research to explore claimants' understanding of the tax credits system and process of reporting changes of circumstances*. <http://www.hmrc.gov.uk/research/report-53-final.pdf>

claimants were asked about their understanding of their responsibilities to report changes of circumstances in general<sup>12</sup>.

Claimants tended to be aware that HMRC needs to be notified when they have experienced a change of circumstances. This is perhaps unsurprising given that the claimants were interviewed on the basis of having notified HMRC about their child's plans, so may be more knowledgeable about the need to report changes of circumstance than other claimants. However, beyond the more specific issue of notifying HMRC about a change in their child's educational status, claimants did not spontaneously mention what other kinds of changes in circumstance they should be reporting to HMRC.

### **3. Wider understanding of the role of government, HMRC and benefits**

Claimants exhibited varying levels of understanding of the role of government and HMRC in administering various benefits and tax credits. Whilst some claimants appeared very knowledgeable about tax credits and Child Benefit systems and associated processes, others were far less knowledgeable. It was unclear from claimants' responses within the research as to exactly why this was the case.

However, there were some consistencies, including:

- A lack of understanding of the general role of HMRC, in terms of what HMRC's remit is, which customers HMRC has and how HMRC's role fits in with other government departments;
- Lack of differentiation between HMRC and other departments: claimants tended to view government as homogeneous and although some could talk about different departments in particular instances, all found it difficult to be precise about how departments were different and how they related to each other and the rest of the population;
- Low awareness that HMRC administers both Child Benefit and Child Tax Credit. This low level of awareness had little impact on claimants' feelings towards alignment.

Although not mentioned by claimants, nor was it an issue that was probed on directly, this limited and/or confused understanding of government and HMRC's role may have contributed to some claimants' lack of knowledge and understanding of their responsibilities as claimants. While this was not specifically mentioned in interviews, it was inferred through its omission from claimants' responses.

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<sup>12</sup> Sections 1 and 2 of the Appendix list the changes in circumstance that Child Benefit claimants must report and those that tax credits claimants must report in addition to those related to a child aged 16 or above.



# Experiences of the call(s)

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## 1. Deciding which helpline to call

Claimants tended to say that they had no particular preference when deciding whether to call either the tax credits helpline or the Child Benefit helpline first. Claimants had simply called the telephone number that had come to hand first when they had realised they needed to contact HMRC.

*“It was the first letter I found. I was looking for both letters, in fact I think I got both letters out, which it so happened that the Child Benefit was like the one on the top, and the tax credits was underneath. If it had been the other way around I’d have phoned the tax credits”*

Alignment FTE pilot claimant, female (P5)

However, some claimants, from both the pilot and control groups, did say they had a preference for calling one helpline before the other. In some cases, this was simply because the claimant dealt with one of tax credits or Child Benefit while their partner dealt with the other. However, others chose to call one helpline first because they were either more familiar with it or they felt more comfortable calling it.

### Preference for Child Benefit helpline

Those who favoured the Child Benefit helpline generally felt more comfortable contacting Child Benefits because they perceived Child Benefit to be simpler than tax credits and so easier to understand.

*“The Child Tax Credit is more complicated [than the Child Benefit] so I tend to do the easy one first”*

Alignment FTE control claimant, female (C23)

These claimants felt that, given Child Benefit was a universal benefit, there were no issues around who was eligible to claim making the process of claiming simpler. Some also added that they considered Child Benefit to be friendly and unthreatening due to its perceived simplicity. They tended to hold the opposite view of tax credits viewing it as more complex, in terms of who was eligible; the information required such as their previous year’s earnings; and the amounts that claimants were entitled to.

Some of these claimants also saw tax credits as more threatening and worrying in comparison with Child Benefit. In some cases, this was reinforced by press coverage around tax credits under- and overpayments, which caused some claimants to imagine that they might be forced to pay back what they had received at short notice.

*“It was about five years ago was is, when it was all over the news that there was lots of problems and this was just before I started claiming Child Tax Credit... when you’re poor you will spend the money, because you can’t afford to save it... essentials that you couldn’t afford, you have to do without, but because you’ve got a bit of money you do buy... and then you find out that, oh my goodness you’ve got to pay all that back, oh I do think that that was very wrong...but I missed all those problems”*

Alignment FTE control claimant, female (C7)

Some of these claimants also believed that the Child Benefit helpline was easier to contact and was open later<sup>13</sup>, which meant they were more likely to call it.

*“I think because they were easier to deal with and easier to get through to. Getting through to the tax line sometimes is mission impossible. It’s terrible”*

Alignment FTE control claimant, female (C12)

#### Preference for Tax Credits helpline

Other claimants favoured the tax credits helpline and were therefore more likely to call it first. This was especially the case for claimants who had recently changed jobs and had contacted the tax credits helpline to update HMRC regarding this change in circumstances. This experience had made them feel more familiar with the tax credits helpline and therefore more comfortable in contacting it. This also led them to perceive themselves as having a closer relationship with tax credits than with Child Benefit, particularly given their less frequent contact with the Child Benefit helpline.

*“I’m used to phoning up Child Tax and Working Tax Credit to change it, tell them that I’ve changed my circumstances all the time... So it’s easier because I know who I’m phoning.”*

Alignment FTE control claimant, female (C9)

Additionally, in some cases, recall and receipt of the tax credits reminder letter<sup>14</sup> had prompted claimants to contact the tax credits helpline before contacting the Child Benefit helpline.

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<sup>13</sup> In fact, the Child Benefit helpline and the tax credits helpline have the same opening hours, being open from 8am to 8pm, seven days a week.

<sup>14</sup> When a child reaches 16, HMRC send out a letter asking the parent whether the child intends to carry on in full-time education; these are called a reminder letter for Child Tax Credit and an intention letter for Child Benefit.

## 2. Overall experiences of the call(s)

Both pilot and control claimants generally talked about having had positive experiences of making calls to the tax credits and Child Benefit helplines.

There was a strong sense amongst both pilot and control claimants that a high quality of service was being delivered, which sometimes exceeded expectations. This led to some positive comparisons with other organisations' helpline services in both the private and public sector.

*“When you phone them [HMRC] up... they’ve got a much more positive attitude towards you... when I phone up the council it’s as if they’re defensive from the start...”*

Alignment FTE control claimant, female (C7)

Furthermore, claimants perceived the service offered by the helplines as being efficient. For example, some talked about how they believed they were served relatively quickly, compared with other helplines they had used.

Claimants also tended to praise the lack of an automated telephone answering system. Claimants tended to feel that the helplines were open at times convenient to them, and that the service offered by advisors was personalised and tailored to the individual.

*‘I don’t agree with automated systems, because they’re not effective and they’re not personal. If you’ve got a problem you want to be contacted immediately by a person’*

Alignment FTE control claimant, female (C7)

The control claimants who had called both the tax credits and the Child Benefit helplines did not differentiate between the quality of service provided by the two helplines.

*“My personal experience with the Child Tax Credit system and with the Child Benefit is that they have been understanding... even when I felt, or I found out they’d done something wrong, I’ve phoned them up and they said, oh OK, sorry.”*

Alignment FTE control claimant, female (C23)

However, some claimants were more negative. Overall, concerns tended to relate to issues around getting through to the helpline advisors, especially at busy periods of the day, rather than issues with the advisors themselves. For example, there were some reports of claimants not being able to get through to the tax credits helpline in the evening.

*“You just phone them up and then you got a message saying... busy, they can’t get to my*

*call and then it cuts off. It didn't even put me on the queue..."*

Alignment FTE pilot claimant, female (P11)

Claimants who were most concerned about this issue tended to be those without access to a landline, who were forced to use a mobile phone, as these claimants were sensitive to the price of calls. Therefore some of these claimants focused on the length of time it took them to get through to an advisor. Although these claimants did acknowledge that the time spent waiting to get through to an advisor when calling the tax credits or Child Benefit helplines tended to compare favourably to similar experiences when calling other organisation's helplines, even five minutes made a big difference to perceptions of the costs of these phone calls.<sup>15</sup>

*"I wasn't waiting for ages...maybe five, ten minutes...but when you're being charged 40p a minute or more it does add up..."*

Alignment FTE control claimant, female (C23)

### **3. Views of the helpline advisors' performance**

Both pilot and control claimants tended to feel that the helpline advisors were a key factor in making their calls a positive experience: it was thought that advisors on both helplines were delivering their service very well.

For example, some claimants spontaneously commented on the helpfulness and responsiveness of advisors. A key strength was thought to be advisors' ability to explain complex issues in simple terms. Additionally, claimants tended to believe that the advisor they had dealt with cared about them and their issues, which ultimately encouraged claimants to feel more positively about the advisors.

*"Really helpful, very friendly, talked you through any information that you may need to give. I said can I lump [the overpayment] up together, and no they wanted it separate, but that was fine and they were really helpful, they were very nice."*

Alignment FTE control claimant, female (C15)

However, there were some claimants who recalled having negative experiences. Some of the control claimants who had called both the Child Benefit and tax credits helplines had been confused after receiving conflicting

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<sup>15</sup> Only one claimant reported needing to use a public phone box – in this case the claimant felt inconvenienced by needing to use this channel. Readers should note that claimants also expressed concern about the cost of calling the tax credits helpline from a mobile phone when interviewed as part of the 'Tax credits and Household Break-ups' research (Ipsos MORI, 2008).

information<sup>16</sup> from the two helplines. Others reported advisors having been rude.

*“There was a couple of staff on the Child Tax Credit side that was a bit nasty and rude. But, like I say, I didn’t take the name, but I did phone back and complain because they were rather rude towards me.”*

Alignment FTE pilot claimant, female (P9)

Despite the negative experiences recalled, claimants tended not to feel able to suggest how the service could be improved, especially as they thought of the service as being better than that offered by some other organisations. Furthermore, claimants acknowledged that the issues faced were generic issues suffered by all helplines: advisors may be rude in particular instances or have off-days; and certain times of the day will always be busy.

*“It is a hard job...unless they were to pump lots of money into having a lot more staff but then that’s not always possible, especially for the Government...”*

Alignment FTE control claimant, female (C12)

Indeed, when asked how the helpline could be improved, claimants tended to defend the helpline advisors and say how they felt unable to comment, as their performance was good at present.

Overall, the control group appeared to be more negative about the helplines than the pilot group. The reason for this may be that the process of calling two helplines instead of one, in some instances, increased the likelihood of possible problems arising when reporting a change in their child’s educational status.

#### **4. Reasons for control claimants delaying the second call**

As discussed previously, control claimants experienced the standard, non-aligned process whereby they were required to make separate telephone calls to the tax credits and Child Benefit helplines to update their claims.

The time delay between calling one helpline and calling the other helpline varied between control claimants; whilst some made both telephone calls on

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<sup>16</sup> One control claimant reported phoning Child Tax Credits and then Child Benefit and being given different advice as to her eligibility for both benefits. Given the lengthy period between the interview and her contact with the helplines, the claimant could not remember the precise difference in information given but recalled the confusion it had caused her at the time.

the same day or within a relatively short period of time, others waited over four weeks after making the first telephone call before making the second call.

Claimants who had called the second helpline within four weeks of the first had often rung the second helpline as soon after the first as they could. These individuals tended to be proactive and focused on keeping their claim updated. For claimants in this group, any delays between calling the first and second helplines tended to be due to practical factors. For example, they did not know the correct telephone number to call or they could not get through to the helpline when they had needed to.

*“I couldn’t find it [Child Benefit number] in the Yellow Pages neither. I understand I was looking under the wrong thing but I couldn’t find it neither. So I think I went on to the internet and went on 192.com.”*

Alignment FTE control claimant, female (C9)

Those who had called the second helpline after four weeks had elapsed from their first call tended to be much less proactive and less focused on keeping their claims updated. This tended to be either because these individuals were experiencing difficult circumstances within their lives which prevented them from paying full attention to their claims, thereby causing them to be slower to fulfil their responsibilities as claimants, or because they lacked interest in the processes associated with their claims. These claimants tended to be relatively disorganised and less knowledgeable about the processes associated with their claims, both of which contributed to them being slower to call both helplines and thereby fulfil their responsibilities as claimants.

It was notable that experiences of the ease of getting through to the first helpline appeared to have an impact on control claimants’ subsequent behaviour with regard to ringing the second helpline. Control claimants who felt that it had taken a long time to get through to the first helpline were more likely to put off ringing the second. The overall effect of this was to encourage claimants to wait between calls rather than contact one straight after the other.

*“I just pick up the phone and sometimes, I might ring the Child Tax Credit people first, but then sometimes when you get held on, when you have to hold on for quite a bit when they put music on you and they’re all, after about five or ten minutes I get so bored and peeved off I’ll put the phone down...and I’ll come back to them [another time]”*

Alignment FTE control claimant, female (C6)

For some claimants, this might lead to a time lag of a few days but this could be much longer for claimants who were least engaged with the tax credits or Child Benefit systems.

*“After what happened the first time, I can’t really face ringing them...”*

Alignment FTE pilot claimant, female (P22)

Further details of claimants’ behaviour and the reasons for their behaviour are discussed in the final chapter ‘Characteristics of the claimants interviewed’.

## **5. Views of the pilot process in Births research for HMRC**

Views of the pilot process in the Births project concurred with the results found here. The aligned process when reporting a new birth “worked smoothly and effectively to allow [claimants] to inform HMRC of the birth of their child in order to apply for ChB and CTC”<sup>17</sup>. Indeed, the research showed that the ‘Tell us once’ policy allowed them to supply the necessary information in a single conversation.

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<sup>17</sup> Ipsos MORI, (2008) Births Project for HMRC: *Claimants’ experiences and views of aligning Child Tax Credits and Child Benefit notification processes and their wider views on alignment and data sharing*; page 19.

# Views of the pilot aligned process

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## 1. Benefits of the pilot aligned process

All claimants regarded the idea of aligning the notification process in relation to a change in their child's full-time education status (the aligned FTE process) as being mutually beneficial to both themselves and to HMRC. This was the case both for pilot claimants who had experienced the aligned FTE process and for control claimants who had not but were asked for their opinions on the aligned process.

All claimants felt the main benefit to them of the aligned FTE process was that it was more convenient, saving them time and effort, as aligning the process meant they only had to make one phone call.

*“Well for me being a little bit lazy and not liking too much hassle just to make one phone call to sort the whole thing out is great.”*

Alignment FTE pilot claimant, female (P1)

Additionally, these claimants tended to believe that the aligned FTE process could save them money, due to the need to make fewer phone calls. This was especially the case for claimants who did not have a landline phone at home and so who were using mobile phones to call the helplines.

*“Yeah, because you felt that if I'd have made two phone calls it would have been two phone bills, and I'd have just been repeating myself on the second call”*

Alignment FTE pilot claimant, female (P5)

Most claimants tended to feel that the aligned FTE process reduced the risk of human error because they only had to give information once and it was only taken down once. They felt this would mean that information was less likely to be incorrect or inconsistent. Whilst they saw this as beneficial to themselves, claimants also thought that this would have advantages for HMRC, as it would reduce the likelihood of data errors because information would be the same across different records. It should be noted that this perceived improvement in data accuracy may not actually occur in reality, as if there were errors in the information supplied by claimants, these errors would simply end up on both systems. However, participants believed that the risk of making an error would decrease and this view related to errors from both claimants and HMRC itself.

*“Makes more sense doesn't it? Everything's tied together. Because you are only giving your information once you can't really make a mistake if it's all going through one channel”*

Alignment FTE pilot claimant, female (P5)



All claimants pointed out that this aligned FTE process would remove the risk of forgetting to ring the second helpline too. They thought that this would therefore increase the likelihood of both systems being updated, especially amongst claimants who were less enthusiastic and proactive about contacting HMRC and may otherwise only call one helpline.

Additionally, claimants believed that another benefit would be the likely reduction in fraud, as claimants' details would automatically be updated for both tax credits and Child Benefit as soon as they contacted the first helpline. The decrease in the level of fraud was assumed, mainly because they felt the system would work more efficiently and there would be less chance for other people to obtain data from which they could make a false claim.

Therefore, overall, claimants believed that the aligned FTE process would prove more efficient, as it would reduce both the likelihood of errors, as it was perceived that giving the information once would make it accurate, even though, in reality, if an error was made once it would be replicated across the systems. It was also thought to help reduce inaction, such as claimants failing to notify the second helpline due to inertia, which they thought could only be advantageous to both themselves and HMRC.

Indeed, some pilot and control claimants expressed surprise that processes were not already aligned as they thought that automatic updating across benefits was in place already. There was little distinction as to whether this sharing took place within HMRC or across government.

*"I had just presumed that they were already joined up."*

Alignment FTE control claimant, female (C4)

Furthermore, some control claimants, who had not been through the aligned process, spontaneously suggested aligning processes when they were asked what would make it easier to contact HMRC.

## **2. Issues with the aligned process**

Although none of the pilot claimants had experienced any particular issues with the aligned FTE process in practice, all claimants raised questions around the way the system would operate.

Most claimants' main concern tended to be whether there would be adequate communication between the two systems. As discussed previously, claimants felt that the main benefit of alignment for them would be that of increased efficiency due to information being transferred automatically between the Child Benefit and tax credits systems, which would save claimants the time and effort of making more than one phone call to HMRC. However, claimants were also worried that if, in practice, the systems did not transfer information accurately, resulting in incorrect information being transferred, then alignment would not benefit claimants as it would require them to contact HMRC more, rather than less, often in order to resolve any difficulties caused by such inaccuracies. In this respect, the effectiveness of the process of transferring

information was the issue claimants were most concerned about, despite the potential efficiency of such a process being cited the key advantage of alignment.

*“Would the systems talk to each other properly?  
... it would worry me that they wouldn't join up  
and there would be some problem there and my  
details would get lost or something”*

Alignment FTE control claimant, female (C23)

*“Well it's easier for me just to make the one  
phone call as long as I know it is going to  
happen. I think it's a lot easier when one side  
tells the other side what's happening”*

Alignment FTE pilot claimant, female (P7)

Some claimants were also worried that alignment could threaten the jobs of call centre staff. Claimants' experiences of staff were generally positive and so if they imagined their jobs to be under threat, they were less enthusiastic about alignment.

Other claimants also suggested that alignment may cause problems for claimants in households where different partners deal with different benefits. However, this problem appeared to be a hypothetical one and was not found amongst those couples that did deal with different benefits.

*“There's a chance that you [and your partner]  
can... get mixed up with figures and things...  
that might be another disadvantage”*

Alignment FTE control claimant, male (C2)

The claimants interviewed who did share responsibility for managing different benefit claims with their partner felt that alignment would not necessarily cause such problems for them personally.

### **3. Feelings about rolling out the pilot fully**

Claimants in the pilot group tended to say they would be disappointed if the aligned process was not available next year because they felt it had benefited them when they updated their tax credits and Child Benefit claims. However, they felt this was only a minor irritation, and said that going through a non-aligned process in future would not affect their behaviour in terms of updating their details.

*“In an ideal world it would be easier if it was  
streamlined [but if the process reverted to being  
non-aligned and I had experienced the aligned  
process] I'd most likely make some sarcastic  
comment and then go on through it anyway.”*

Alignment FTE pilot claimant, female (P12)

Claimants in the control group were keen to see the pilot rolled out; however, they also felt that if it was not rolled out, it would make little difference to their actual behaviour.

#### **4. Views on further alignment**

The principle of alignment can be applied in many different ways and claimants had different attitudes to alignment in different situations. Therefore within this section we have broken down views of alignment and information sharing to show the variations.

##### **Aligning notification processes between tax credits and Child Benefit about changes in circumstance beyond the educational status of the claimants' child**

All claimants felt that it was appropriate for HMRC to share information internally if it related to benefits that were in some way linked, as they perceived Child Benefit and tax credits to be, given that they are contingent on claimants having children. Claimants thought that because the criteria for eligibility was linked, it was reasonable to share claim information.

All claimants believed that aligning the processes of notifying HMRC of other changes in circumstance for tax credits and Child Benefit, such as changes of address or working status, would have the same main benefit as that of the aligned FTE process, such as being more convenient and saving them time by removing the need to give HMRC the same information twice.

*“Because if you have got one problem you’ve only got to go to the one port of call... to get in touch with whoever... whether that’s update your address or whatever.”*

Alignment FTE pilot claimant, female (P5)

However, claimants were concerned about HMRC sharing details that they perceived to be more sensitive, that is bank account details. This feeling was more pronounced among claimants whose interview took place after the announcement of the loss of two disks containing Child Benefit data in November 2007.

##### **Aligning tax credits reminder and Child Benefit intention letters**

Generally, claimants tended to express interest in the alignment of the Child Benefit intention letter and the tax credit reminder letter<sup>18</sup>, as they believed

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<sup>18</sup> HMRC sends out a Child Benefit intention letter and a Child Tax Credits reminder letter when claimants' children reach the age of 16. This reminds claimants that they have to register the change in their child's educational status.

that receiving fewer letters would save them time and hassle, as well as saving HMRC money and resources.

*“If you’re like me and you’ve got loads of paperwork it halves the paperwork if you’ve only got it in one letter”*

Alignment FTE control claimant, female (C7)

*Yeah, because if they send out two letters it’s postage, envelopes and paper. To save money, if they could put it on the same letter*

Alignment FTE pilot claimant, female (P5)

However, some claimants preferred these letters not to be aligned. This latter group of claimants had developed specific filing systems which separated out the different benefits/tax credits and so they suggested the facility to opt in/out of alignment of these elements of the process where possible. These claimants felt the same about the alignment of other notification letters too.

*“All my paperwork gets all filed, so I know all that’s to do with Child Benefit, all that’s to do with Working Tax, Child Tax, so no, I wouldn’t want it together.”*

Alignment FTE control claimant, female (C7)

### **Aligning other processes, such as tax credits and Child Benefit application processes**

Some claimants welcomed alignment of tax credits and Child Benefit application processes, as they interpreted this as simplification of the application process, which would have the benefit to them of making the process less time-consuming and easier.

However, some worried that it could lead to confusion – in their own minds and also more generally – over whether Child Benefit and tax credits are actually separate or not.

*“Yes, this is my only concern that they don’t get, lose sight of that they are two separate identities. If it’s run, if it’s organised well then it should run smoothly, what fails sometimes is the organisation”*

Alignment FTE control claimant, female (C6)

### **Views on wider alignment or data sharing across government**

Claimants were asked how they would feel about government departments sharing information on individuals with one another. Claimants all felt uncomfortable with this idea as it triggered concerns around what the

government might do with the information or what might happen if it were somehow intercepted<sup>19</sup>. When asked to consider what information government departments might want to share, claimants were unclear on what information this might be and any possible implications, because of their limited understanding of how departments relate to each other and work together. Generally claimants maintained that they had nothing to hide and so even if their information was shared it would be unlikely to affect them adversely. However, there was a feeling that information sharing between departments had the potential to be used for sinister purposes, whether by government or criminals, despite claimants being unable to specify exactly what these might be.

*“I don’t think that government departments should be, have access to your personal information, I disagree with that. I think you’ve got a problem with getting into the Big Brother syndrome and I don’t like that at all”*

Alignment FTE control claimant, female (C7)

Whilst this feeling was widespread, there was a sense that government departments already shared information in their current practices. Indeed many participants stated that they felt data was shared across HMRC, stemming from the fact they didn’t always understand how benefits were administered within HMRC.

### **Views on the aligned process from the Births project**

There was also appetite for further alignment of the pilot process in the HMRC Births project<sup>20</sup>, which found “strong support for the pilot process, amongst pilot and control claimants.” Participants from the Births project also felt that the alignment process should be rolled out further, as it would make their lives simpler.

More specifically, the alignment process offered more efficiency on the part of HMRC, and “offered cost and time savings for claimants.” This was felt as particularly important as time came at a premium once they had just had a new child.

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<sup>19</sup> The research took place between August 2007 and June 2008, with fieldwork taking place both before and after the HMRC data disc loss.

<sup>20</sup> Ipsos MORI, (2008) Births Project for HMRC: *Claimants’ experiences and views of aligning Child Tax Credits and Child Benefit notification processes and their wider views on alignment and data sharing*

# Communications

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This chapter deals first with communications that claimants experienced as part of the process of notifying HMRC about a change in circumstances. The chapter then moves on to discuss more general views of communication channels.

## 1. Communications with HMRC as part of the notification process

All claimants who took part in the research would have received some form of recent communication with Child Benefit and/or tax credits. They were sent notification letters from both Child Benefit and tax credits informing them that they should contact the system if their child intended staying on in full-time education. Furthermore, all participants had either contacted one, or both, of the helplines to discuss their child's change in circumstances. Some of the claimants had also received their award notice following the change in circumstances.

### Intention and reminder letters

Generally claimants had been prompted to ring one of the helplines by receipt of the Child Benefit intention letter and/or the tax credits reminder letter. These claimants tended to be able to recall them and could remember reading them when they received them in the post. These claimants felt the letters had been useful in highlighting the relevant helpline number on which HMRC could be contacted.

However, not all claimants remembered having received one of these letters<sup>21</sup>. These claimants claimed either to have assumed that they would need to contact HMRC anyway (either to start or restart their payments, or to avoid overpayments); or otherwise they had seen advertisements in the press that had prompted them to ring.

### Helpline

Regardless of whether it was aligned or non-aligned, claimants were pleased that the process for notifying HMRC of their child's post-16 education plans involved telephoning a helpline rather than completing a paper form. The availability of this channel was perceived as reassuring: claimants liked being

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<sup>21</sup> It should be noted that the length of time between despatch of the letters and fieldwork varied for a number of reasons. Firstly, the Child Benefit intention letter is sent when the child reaches 16, which may have occurred many months earlier in the year. Secondly, fieldwork for the pilot sample took place October 2007, approximately two months following Child Tax Credit reminder letters were sent out, whereas fieldwork for the control sample took place in January 2008, approximately five months after having received the reminder letter. This may have had some effect on recalling receiving the letters.

able to speak to someone at HMRC, as this allowed them to discuss their issues and any areas of confusion. Claimants also mentioned that this gave them confidence that their query was being dealt with: they believed that the advisor in charge of the interaction was taking control and ensuring that something happened to resolve their issue or take it forward.

Claimants' experiences of calling the telephone helpline were generally good, so this encouraged claimants to be positive about it per se. The major issue around the helpline related to cost for those without a landline phone. However, within this, claimants did not spontaneously demand a freephone number, rather they wanted to see waiting times reduced.

*"I don't want to be wasting money on the mobile...I want to get through"*

Alignment FTE control claimant, female (C24)

## 2. Communication channels

### Internet

Both pilot and control claimants could see the potential benefits of using the Internet for interacting with HMRC.

The immediacy of being able to use the Internet whenever and wherever the claimant wanted was highlighted as a key advantage providing a convenience benefit.

*'There's too much paperwork they send you out. ... If they know you've got a computer, why not do it with email? You know what I mean? You've got a printer, email, you get it out, print it off...'*

Alignment FTE control claimant, male (C2)

Additionally claimants were positive about the control over access to information that the Internet allows: individuals can spend as little or as much time thinking over the information as they like, where they like, and are able refer back to it when needed, either as a print-out or on screen.

*'See, I could use the Internet when I'm at work...and you can print things out if you wanted to'*

Alignment FTE control claimant, male (C23)

Those who were most interested in using the Internet tended to be claimants who were using the Internet the most anyway, either for work or in their leisure time. They were likely to be using the Internet for financial transactions at the moment, such as online banking or to pay council tax, and so were

receptive to the idea that they could treat their Child Tax Credit and Child Benefit claims in the same way.

*“Yeah, I think the Internet now, because I’ve over the last year, year and a half, I have got more into the Internet. I always do the banking on the Internet now which I never really used to.”*

Alignment FTE control claimant, female (C12)

However, not all claimants were positive about the Internet as a communication channel. This was more likely to be the case amongst claimants who had the most limited access to the Internet or who were least familiar with it as a channel. These claimants tended to feel that a telephone helpline was just as convenient, indeed quicker as they did not have to turn the computer on. They also tended to be the claimants who had the greatest worries about security on the Internet and those who were most negative about online application.

*“I don’t actually know whether they do emailing or not... there might be something that you want clarifying, or whereas if you speak to somebody over the phone, you can say, and does this mean that, whatever?”*

Alignment FTE pilot claimant, female (P2)

*“People have lost money and all things like that, but I’m not a one for, I know a lot of people that do the Internet banking, but I don’t like it, I think it’s not very...secure”*

Alignment FTE control claimant, female (C6)

Claimants who were interested in the Internet were positive about it being used as a channel for notification of changes in circumstance and for application processes.

In relation to online application, there was some confusion over how this would work, though, and what the relative convenience/time saving benefits of this would be, given the perception that they would need to send in proof to support the claim for both Child Tax Credit and Child Benefit.

*“Would it be any quicker...? You’d have to send your papers off anyway...”*

Alignment FTE control claimant, female (C23)

*Every time when you apply for a benefit, you need proof of what you’re getting coming in and what you’ve got going out, so applying online isn’t going to be any faster than what it is filling out all the forms*

Alignment FTE control claimant, female (C9)



If these online processes were available, these claimants ideally wanted navigation and signposting around these to be as clear as possible.

If claimants were notifying HMRC of a change of circumstance, they also wanted reassurance that their communication had been accepted and so suggested a confirmation email to be sent as proof of the transaction.<sup>22</sup>

## HMRC Enquiry Centres

None of the claimants had used HMRC Enquiry Centres and so they tended not to be aware of this as a communication channel.

On prompting, some believed that theoretically this presented a good option: they felt that if they themselves were to consider using an enquiry centre it would need to be in a convenient location (e.g. near a supermarket).

*“I might use it but it would have to be convenient. If I had to go to town especially I wouldn’t do it [...] I might use it if I could do it whilst at the shops.”*

Alignment FTE control claimant, female (C24)

However, claimants tended to feel that it would be easier to make a phone call than to leave the house to visit an enquiry centre.

## Communication by post

Overall, claimants tended to feel they receive too much paperwork from HMRC<sup>23</sup>.

Although the most proactive claimants were aware of the different roles of different communications, others found it difficult to differentiate between them. These claimants tended to be dissatisfied with current HMRC letters, believing them to be confusing, lengthy and unclear about what actions were required of them.

*“There’s always going to be a problem with official letters and forms, isn’t there?...The need for them to be official and stand up to legal challenge and the rest, and the accessibility of language for people...”*

Alignment FTE pilot claimant, female (P13)

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<sup>22</sup> One claimant also mentioned the idea of being able to access details of her claim online, as one would with online banking.

<sup>23</sup> Similar issues were identified in our recent work ‘Tax credits and Household Break-ups’ research (Ipsos MORI, 2008).

*“[I] don’t like letters, I don’t like all that, I find it hard to deal with. It seems really complicated. That’s why I go up the Citizens Advice.”*

Alignment FTE pilot claimant, female (P25)

This could often discourage claimants from reading letters thoroughly, meaning that they would skip over most of the letter and check the final paragraph to see whether they had been under- or overpaid.

Therefore, these claimants felt that it would be useful to provide a simplified checklist with the correspondence to help clarify key points, especially around different elements of the process.

### **3. Communication channels in the Births project**

Participants from the Births project also viewed the helpline positively, with the staff being described as helpful, professional and informative.

Claimants that currently use the internet were the most enthusiastic for making claims online. The advantage of being able to access the internet at any time to adjust their claim was cited, resonating with findings in this research.

# Characteristics of the claimants interviewed

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This chapter outlines the characteristics of the claimants interviewed in this study and identifies sub-groups, or typologies, of claimants as determined by their behaviour; together, these findings provide a context within which to view claimants' understanding and behaviour with regard to updating their tax credits and Child Benefit claims.

Given the characteristics of the total population of claimants included in the FTE pilot were unknown, claimants were sampled for the research according to their behaviour, such as which helpline(s) they called and their reasons for calling, rather than being sampled according to characteristics such as household income; gender; or age<sup>24</sup>.

## 1. Shared characteristics

Overall, the claimants interviewed in this study tended to share certain characteristics across both the pilot and control groups.

Claimants tended to be working or living in households where at least one adult was in employment. Perhaps unsurprisingly, given they were phoning about a child's' post-16 full-time education status, they tended to have grown-up children, and hence were not as focused on dealing with childcare as those with younger children.

They also tended to have access to a computer with an Internet connection. This tended to be at home, as their children were using computers for their study; some had access to the Internet at work, whether as their sole source of access to the Internet or in addition to that at home.

The claimants interviewed tended not to be fully reliant on benefits: even though some were receiving a range of benefits, for a variety of reasons, generally their benefits represented a valued addition to their income rather than an integral part of it.

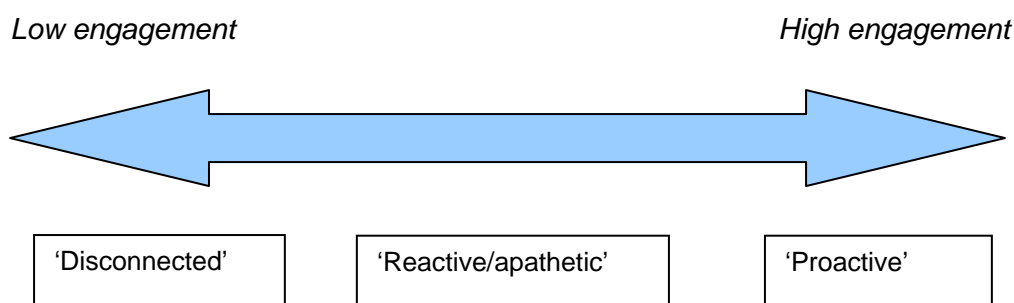
## 2. Claimant typologies

Claimants' level of engagement with their tax credits and Child Benefit claims appeared to fall onto a spectrum, with three main groups, or typologies, identifiable. These typologies have been represented below and are applicable to both pilot and control claimants:

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<sup>24</sup> Further details of the sampling approach can be found in section 3 of the Appendix.

*Relative level of engagement with claim*



These differences in claimants' behaviour with regard to their claims appeared to relate to wider patterns of behaviour and attitudes. The features of each typology are described in more detail, as follows.

***'Disconnected'***

'Disconnected' claimants were the group that were least engaged with their claims, generally because they were experiencing a range of difficult circumstances or issues within their lives which presented barriers to engaging with their claim. Some had disabilities or illnesses which were adversely affecting them; others were experiencing emotional and family difficulties; and in some cases, the claimants' first language was not English.

*"It's very difficult to remember, of course, when I had my stroke, I didn't know what the outcome of that was going to be, and I've been very lucky. I've regained my speech. But there were certain things, like my memory, was just totally shot, and writing, I actually, just to do my signature is a struggle. So writing letters, and making phone calls, and remembering what someone said on the end of the phone is very difficult for me."*

Alignment FTE control claimant, female (C24)

This meant that this group's overall level of engagement with the processes involved in claiming tax credits or Child Benefit was relatively low. Their level of understanding of the tax credits and Child Benefit systems also tended to be low:

*"I don't understand why the money stopped."*

Alignment FTE pilot claimant, female (P21)

*"They sent me paperwork, and it still really didn't make sense."*

Alignment FTE control claimant, female (C24)

For some this caused, or contributed towards, fears or anxieties which prevented them from making any contact with HMRC.

These claimants tended to be highly disorganised, not necessarily keeping correspondence or knowing whether/where it was stored, and hence they tended not to recall HMRC communications, especially the Child Benefit intention and tax credits reminder letters.

*“The right number...I know it’s over there in that pile, which is beginning to get like Mount Vesuvius, I haven’t called. It’s going to blow, or fall over, or something. It is very difficult whenever I need to deal with anything. It’s, sort of, dig out the letter, you know. That’s the same with appointments and things. I just really need to get more organised.”*

Alignment FTE control claimant, female (C25)

For all these claimants, the trigger to making contact with HMRC tended to be their payments stopping. This was common because the claimant had failed to notify HMRC that their child was continuing in full-time education. ‘Disconnected’ claimants in the control group tended to have left at least four weeks between calling the first and second helplines. The one claimant interviewed who had only called one helpline also fitted this ‘disconnected’ claimant profile.

When they were asked what would make it easier to contact HMRC, ‘disconnected’ claimants found it difficult to make suggestions, due to their lack of engagement with the process.

These claimants felt that alignment would benefit them because they were aware that they were disorganised and disengaged with the claiming process. Being offered the opportunity to make only one phone call would increase the likelihood of HMRC having full and accurate records of their claims, as they would only be relied upon to contact HMRC once rather than a number of times.

### ***‘Reactive/apathetic’***

There was another group of claimants who, although not fully engaged in the process of their claim, had a greater level of engagement with it than the ‘disconnected’ claimants.

These claimants tended not to be experiencing such fundamental barriers to engaging with their claim; rather, they were not particularly interested in the process. They were often more organised than the ‘disconnected’ claimants: they tended to talk about keeping correspondence although not in any particular order. This meant that whilst claimants did not spontaneously mention HMRC communications, e.g. the Child Benefit intention and tax credits reminder letters, on prompting they were able to recall at least some.

*“To be perfectly honest, at the minute I just can’t be bothered. I’m just dreading a letter that I owe them money, to be perfectly honest.”*

Alignment FTE pilot claimant, female (P16)

Here again, the main reason that these claimants contacted HMRC was that their payments had ceased.

*“Checking my bank account, which I do say at least once a month, I noticed the payments had stopped. And that prompted me to call.”*

Alignment FTE control claimant, male (C20)

As for the ‘disconnected’ claimants, ‘reactive/apathetic’ individuals in the control group also tended to call the second helpline at least four weeks after their first call. These claimants also struggled to think of ways to make it easier for them to contact HMRC.

As with ‘disconnected’ claimants, ‘reactive/apathetic’ claimants felt that alignment would help them to keep HMRC updated of their circumstances by reducing the number of times they need to be relied upon to contact HMRC.

### **‘Proactive’**

The claimants appeared to be most engaged with the tax credits and Child Benefit systems and they exhibited the most proactive behaviour and attitudes. They were more focused on taking responsibility for the progression of their claim in comparison with other claimants and responded most quickly to requests from HMRC for information:

*“You can’t always rely on somebody else to do something for you.”*

Alignment FTE pilot claimant, female (P5)

They tended to be most aware of and knowledgeable about the processes associated with claiming tax credits and Child Benefit, whether through educating themselves, for example via Internet searches or by asking others, or having learned the processes through experience, e.g. having had to go through the same motions for other children in the past.

These claimants tended to be the most highly organised and most likely to have a clear filing system. They often recalled HMRC communications unprompted and were most likely to be triggered into contacting HMRC via the Child Benefit intention or tax credits reminder letters. Some of these

claimants also talked about having been ahead of the process and had contacted HMRC proactively without prompting.<sup>25</sup>

*“I got the letter, I think it was from tax credits, and phoned because of that..”*

Alignment FTE control claimant, female (C23)

These individuals tended to have called the second helpline less than four weeks after their first call. Of all claimants, they were most likely to have called the two helplines either on the same day or within a few days of each other. Where they had experienced a time lag, this tended to be due to external factors, such as not being able to get through or not being able to find the right helpline number.

*“I did them both on the same day, I phoned one and then the other...”*

Alignment FTE control claimant,  
female (C7)

Whilst all claimants were happy using the telephone as a communication channel, ‘proactive’ individuals were more likely than others to express an interest in using the Internet, as they were interested in the extra control this channel is perceived to offer.

*“I suppose it would be quicker online [...] if you are doing it online it’s always there, and it’s always available.”*

Alignment FTE pilot claimant, female (P2)

Although ‘proactive’ claimants were self-reliant in terms of notifying HMRC about changes in circumstance, they felt that alignment was proof of HMRC helping them to administer their claim and so were grateful in terms of the time and effort they anticipated alignment would save them in this regard.

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<sup>25</sup> There was one example of a claimant who was putting changes of circumstance in writing in order to be sure that HMRC had received the information he had given over the phone. This was an extreme example of proactive behaviour.

# Conclusions

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The aligned FTE process is popular because the perceived benefits of saving claimants time, effort and possibly money (in saved phone bills) are relevant across the board.

However the overall benefit to HMRC of this process differs by claimant typology: proactive claimants who are more engaged with the Child Benefit and tax credits processes, can already be relied on to update their details in the absence of an aligned process. However, there is a more definite benefit in relation to less proactive claimants ('reactive/apathetic' and 'disconnected' claimants) who are more likely to take longer to update HMRC of their changes in circumstances. Alignment of Child Benefit and Child Tax Credit supports these claimants by ensuring that their records are updated across their claims via only one phone call rather than two. This makes it more likely that their records will be fully up-to-date than they would be under the current unaligned system.

The reduced amount of touch points with the benefits system allows claimants to update HMRC about changes of circumstances in a simple manner. Consequently, there is an appetite for further alignment amongst both control and pilot claimants, as they felt that this would reduce the burden upon them. This positive attitude towards alignment was only slightly dampened by a lack of understanding of how and whether further alignment would actually work on a practical level. Claimants were keen for further alignment as long it demonstrated:

- Greater convenience, saving time and effort for claimants as they would no longer need to give the same information to two different helplines;
- A perceived reduction in errors and fraud because information provided by the claimant would be the same across different records; and,
- Making tax credits and Child Benefit processes more efficient, as they would spend less time interacting with HMRC.

Claimants could not think of many negative aspects to alignment. Their main concern was that the Child Benefit and tax credits systems would not communicate with each other adequately, leading to differences in data between the two systems and hence errors with regard to their claim that would require claimants to contact HMRC.

All claimants felt that alignment was appropriate for the process of notifying HMRC about changes in circumstance. However, there were mixed views as to whether alignment should be extended further. Some claimants felt that they received too much duplicate correspondence and hence favoured the



idea of Child Benefit and tax credits intention<sup>26</sup> and reminder letters being aligned; others, who had developed filing systems for different benefits, wanted letters from each system to remain separate.

Additionally, some claimants questioned whether it was appropriate to align the processes for *applying* for Child Benefit and tax credits in the future: claimants were unable to imagine how this would work without causing confusion, nor did they understand what the overall benefit would be. This was because participants found applying for tax credits and Child Benefit more complicated than registering a change of circumstance. However, some claimants did welcome the idea of the application process being aligned as it would make the process more efficient.

There is nervousness around sharing information between government departments, perhaps due to a lack of awareness or understanding of the role of different departments, what they might do with the information and the security of the information. This is compounded when thinking about what is perceived to be sensitive personal information, such as bank account details, and reports of security breaches<sup>27</sup>.

Feedback on the channels available to enable claimants to notify HMRC of changes of circumstance are good: specifically, the helpline is valued and gives claimants confidence in the support and advice on offer due to its excellent delivery. This was also a key finding from Tax Credits and Household Break-ups research (2007) where claimants said that they were extremely positive about their experiences of the helpline and both pilot and control claimants said they had found helpline staff friendly, professional, knowledgeable and sensitive to their situation. It may be that the perceived competence of the helpline reassures claimants that HMRC's internal departments will share their information responsibly, and hence encourages confidence.

More proactive claimants want greater control over the way they communicate with HMRC and so are interested in using the Internet more for a range of services, including accessing general information, the ability to update changes of circumstance and applying for benefits online. These claimants may also be signalling a desire to have greater control over the way they relate to HMRC in accessing their personal details online; by wanting to access details of their claims in the same way they access their bank accounts online.

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<sup>26</sup> When a child reaches 16, HMRC send out a letter asking the parent whether the child intends to carry on in full-time education; these are called a reminder letter for Child Tax Credit and an intention letter for Child Benefit.

<sup>27</sup> The research took place between August 2007 and June 2008, with fieldwork taking place both before and after the HMRC data disc loss.

The general appetite for further alignment of the pilot process was supported by HMRC Births project<sup>28</sup>, which found “strong support for the pilot process, amongst pilot and control claimants. Participants felt aligning the process of requesting application forms was more efficient for HMRC, and offered cost and time savings for claimants.” These results in combination show that HMRC has the support of claimants’ for continuing the alignment process for registering a change of circumstance.

Reducing the amount of touch points with HMRC received support from all claimants. This resonates with David Varney’s review for HM Treasury on Transformational Government<sup>29</sup>. In the review he states that government should streamline systems with “citizens having single points of contact with government to meet a range of their needs and businesses ... to provide information only once to government”. The tax credits and Child Benefit alignment for reporting a change in educational status, supported by the concurrent Births project, is testament to the direction David Varney is advocating government should be moving, and the research here confirms that there is public support for this.

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<sup>28</sup> Ipsos MORI, (2008) Births Project for HMRC: *Claimants’ experiences and views of aligning Child Tax Credits and Child Benefit notification processes and their wider views on alignment and data sharing*

<sup>29</sup> Varney, D., (2006) *Service Transformation: A better service for citizens and businesses, a better deal for the taxpayer*

# Appendices

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## 1. Changes of circumstance that claimants must report once a child reaches 16.

### Child Benefit

HMRC sends all Child Benefit claimants an 'intention letter' during the school year that their child reaches the age of 16, asking the claimant to confirm whether the child intends to stay in full-time education after 16. If no reply is received, HMRC stops making Child Benefit payments to the claimant from the first Monday in the September after the child reaches 16.

Child Benefit claimants are also required to inform HMRC if a child aged 16 or over:

- Reduces the time they get supervised study at school or college to an average of 12 hours a week or less.
- Starts a course of higher education leading to a degree, NVQ level 4 or above, DHE, HND, BTEC HNC and HND, SQA HNC and HND or teacher training.
- Starts being educated at home.
- Leaves full-time education or approved training and starts working 24 hours a week or more for which payment is received or expected.
- Starts approved training which is provided by contact of employment.
- Starts a course which is not an approved training course.

### Child Tax Credit

HMRC sends all Child Tax Credit claimants a reminder letter during the school year that their child reaches the age of 16, asking the claimant to confirm whether the child intends to continue in full-time education, or register with a careers service, Connexions, or equivalent, or join an approved Government training scheme. If no reply is received, HMRC stops making Child Tax Credit payments to the claimant on 1st September after the child's 16th birthday.

Child Tax Credit claimants are also required to inform HMRC if a child aged between 16 and 20:

- Leaves full-time education or approved training.
- Starts advanced education, for example a degree course.
- Starts training provided under a contract of employment.
- Starts paid work (usually for more than 24 hours a week).

## **2. Other changes of circumstance that claimants must report**

### **Child Benefit**

In addition to the changes related to a child reaching 16, Child Benefit claimants are required to report the following changes of circumstance to HMRC:

- The claimant's address changes.
- If the claimant wants to change the account their Child Benefit is paid into.
- The claimant marries, forms a civil partnership, or starts to live with someone as if they are married or as a civil partner and both of them get Child Benefit.
- The claimant changes their name.
- The claimant stops living with their partner and both of them are getting Child Benefit.
- The claimant leaves the UK permanently or temporarily for a period of more than 8 weeks.
- The claimant leaves Great Britain (England, Scotland or Wales) to go to Northern Ireland, or Northern Ireland to go to Great Britain for more than 8 weeks.
- The claimant's immigration status is changed by the Home Office.
- The claimant or their partner starts paying social security contributions to a country outside the UK.
- The claimant or their partner gets a social security benefit from a country outside the UK.
- The claimant or their partner starts work outside the UK.
- The claimant or their partner starts getting paid by a local authority (in Northern Ireland, a Health and Social Services Board or Trust) for a child they are looking after.
- The person who gets Child Benefit dies.
- The child has lived away from you for more than 56 days in any 16 week period.
- The child has for a least one day each week in the last 8 weeks been looked after by a local authority (in Northern Ireland, a Health and Social Services Board or Trust) or a voluntary organisation, or detained in secure or non- secure accommodation.
- The child leaves the UK permanently or temporarily for a period of more than 12 weeks.
- The child leaves Great Britain (England, Scotland or Wales) to go to Northern Ireland permanently, or Northern Ireland to go to Great Britain permanently.

- The child is in hospital for 12 weeks or more and you no longer have any costs for the child.
- The child is in residential accommodation which is provided because of their disability or health.
- The child changes their name.
- The child starts to get a Tax Credit, Income Support, Jobseeker's Allowance or Incapacity Benefit.
- The child marries, forms a civil partnership, or starts to live with someone as if they are married or as a civil partner.
- The child dies (you may get support for an additional 8 weeks).

### **Child Tax Credit**

In addition to the changes related to a child reaching 16, it is mandatory for tax credits claimants to report the following changes of circumstance to HMRC:

- Changes in the number of adults heading a household, for example, if a couple breaks up or people begin living together as a couple (in this case the award will be terminated and a new claim will have to be made).
- Changes in qualifying childcare, for example, if the childcare ceases or if the cost is significantly reduced compared with the amount on which the award is based.
- Leaving the UK permanently or for a temporary absence of more than eight weeks (12 weeks if the absence is in connection with the death of a relative or, due to illness of the claimant or his/her relative).
- If the claimant is no longer working at least 16 or 30 hours.
- If the claimant is no longer responsible for a child or a young person.
- If a child or young person in the household ceases to qualify for support.

There are a number of other changes of circumstance which are not presently mandatory to report, e.g. a change in income or benefits received. However, HMRC actively encourage claimants to report these changes because they may have an impact upon the amount of tax credits to which a claimant is entitled.

### **3 Methodology & sample in detail**

#### **Methodological discussion**

Participants' data was collected when they phoned through to the helpline in both the pilot and control areas. Participants were then written to by HMRC alerting them to the research and allowing them to opt out if they wished. Those who did not opt out were then contacted for recruitment purposes.

Although initial quotas were imposed in order to achieve an even spread of interviews across different variables, this was not always possible.

Within the interviews stimulus materials were used to prompt recall of specific communications, e.g. Tax Credits reminder letter, and also to explain the different processes.

The opt-out letter, recruitment materials, discussion guide and stimulus materials can all be found in the Appendix.

Fieldwork amongst the pilot sample took place in November and December 2007. Fieldwork amongst the control sample took place in January and February 2008.

Across both pilot and control groups we spoke to claimants who had children who were staying on in FTE after 16; leaving FTE; and starting university.

#### **Methodological issues encountered**

Given the way that respondents were recruited, it may be that the claimants interviewed are not fully representative of the wider FTE pilot and sample populations.

There were a number of respondent recall issues due to the length of time between the call to the helpline and the interview: this was particularly apparent in some of the control interviews, as the sample had been drawn around three months before we went to speak to individuals.

As this research is qualitative, the claimants interviewed may not be fully representative of the wider populations of the FTE pilot and control samples.

Given this difference in time frame, circumstances had also sometimes changed in the period between extracting recruitment data and conducting interviews within the control sample, so that whilst someone may have been recruited on the basis of having a child who had continued in education, they may have dropped out of college, in which case the situation had changed and the claimant's contact with HMRC had moved on too.

The expected trust issues following the loss of two data disks in late 2007 did not explicitly manifest themselves in the control interviews to a great extent: claimants tended not to mention this issue directly, although perhaps it may have indirectly informed some of their views.

### Sample achieved

Interview sample	Helpline called	For control interviews: time lag between first and second call
Pilot interviews – 25	14 called Child Benefit  11 called Child Tax Credits	/
Control interviews – 25	10 called the Child Benefit helpline first  14 called the Child Tax Credit helpline first  1 person called only 1 helpline (Child Benefit)	16 called the 2 <sup>nd</sup> helpline within 4 weeks  7 called the 2 <sup>nd</sup> helpline after 4 weeks

Within this, claimants' children were staying on in FTE, leaving FTE and starting university.

## 4. Recruitment

### Opt-out letter example



**HM Revenue & Customs**  
**Tax Credits**  
Room 2E/09  
100 Parliament Street  
London  
SW1A 2BQ

**Tel** 020 7147 3043  
**Internet site** [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

**Date** 1<sup>st</sup> February 2008  
**Our Ref** 201

Dear

#### **Research to explore people's experiences of letting HMRC know about their child's plans for full-time education**

I am writing to ask for your help with an important piece of research. HM Revenue & Customs (HMRC)<sup>1</sup> is currently conducting research to explore people's views and experiences of letting HMRC know about their child's plans for full-time education. By understanding our customers' needs we will aim to provide a high quality service and ensure that people are receiving the service and support that they are entitled to.

You have been selected from HMRC's records as someone who might be eligible to take part in this research. **Please be assured that any information you give as part of this study will be treated as confidential** in accordance with the Data Protection Act. To ensure this confidentiality, we have asked Ipsos MORI, an independent research organisation, to carry out this study for us. Ipsos MORI are completely independent of government and political parties. When the findings of the research are reported to HMRC, your name will not be linked with any of the information you have supplied.

We are pleased that Ipsos MORI have contacted you and that you are willing to take part in this research. Please note that not everyone who receives this letter will be asked to take part in an interview. If you do take part, the interview will be conducted 'face-to-face' in your home or at a location convenient to you and you will receive **£35 cash** as a thank you for your time.

Any claim to Child Tax Credits and/or Child Benefit you may receive will not be affected in any way, either now or in the future. If you have any questions about the research, Ipsos MORI will be happy to answer them when they contact you. If you wish to confirm that this is a genuine research study, please contact me, Ben Savage, on 020 7147 3043, or **Oliver Sweet** at Ipsos MORI on 020 7347 3225.

⊕  
Yours sincerely

A handwritten signature in black ink that reads "Ben Savage".

**Ben Savage**  
Senior Research Officer, HM Revenue & Customs



Recruitment questionnaire – pilot sample

## Experience of Claiming Tax Credits and Child Benefit J31423

Ipsos  
MORI/J31423

RESPONDENT RECRUITED FOR: <b>Depth</b>
RESPONDENT NO:

**Specification - This questionnaire recruits 50 people for face-to-face depth interviews with the following characteristics**

<b>25 x Interviews with control group</b>	c12 having contacted both systems	c6 having contacted Child Benefit first. c6 having contacted tax credits first.  Even spread of those who made their first contact with the second system within 4 weeks (c6) and those having waited 4-8 weeks to make contact with the second system (c6).  Even spread of children having joined/restarted FTE (c6) and left FTE (c6).
	c6 having contacted Child Benefit only	Only those whose children are joining or continuing FTE.
	c6 having contacted CTC only	
<b>25 x Interviews with pilot group</b>	c12 having contacted Child Benefit c12 having contacted CTC	Even spread of those having joined/restarted FTE (c12) and those having left FTE (c12)

**Secondary quota:**

We will monitor the recruitment closely throughout the process, so that a range of different situations, in terms of working status, socio-economic group, gender, ethnicity and age are represented across the research.

Good morning/afternoon/evening, My name is . . . . . from Ipsos MORI, the opinion poll company.

You should have received a letter about some research we're currently conducting on behalf of Her Majesty's Revenue and Customs (HMRC - the government department responsible for the administration of Child Tax Credits and Child Benefit). The research will cover views and experiences of making a claim for Child Tax Credits and/or Child Benefit. This study will help the Department to understand people's views and experiences, and how the Department can improve the service it provides you with in the future.

We are looking to conduct an interview that will last about an hour and will take place in a location convenient to you, either your home or elsewhere.

We are looking for particular types of people; therefore I would like to ask you some questions about yourself. All information collected will be anonymised.

Not everyone will be selected to take part, but should you be selected to take part in the interview, to say thank you for your time and cover any expenses incurred we would like to offer £35 cash.

NB. THE INCENTIVE OFFERED REPRESENTS COMPENSATION FOR THEIR TIME AND ANY CHILDCARE, IF APPROPRIATE (EXCEPT IN EXCEPTIONAL CIRCUMSTANCES).

Q1. **Would you be interested in taking part?**  
SINGLE CODE ONLY

Yes	1	CONTINUE TO Q2
No	2	CLOSE

Q2. **Do you or any members of your immediate family work in any of the following areas, either in a paid or unpaid capacity?**  
MULTICODE OK

Journalism/the media	1	THANK AND CLOSE
Advertising	2	
Public relations (PR)	3	
Market Research	4	
HM Revenue & Customs	5	
No, none of these	6	CONTINUE TO Q3
Don't know	7	

NOTE TO RECRUITER IF ANYONE FROM JOURNALISM/MEDIA QUERIES THEIR EXCLUSION:

It is Ipsos MORI's policy to exclude those who work in journalism and the media from certain research studies. Not only do these people tend to be more informed about the research process but, furthermore, due to their profession are also generally more aware of the kinds of issues we will be discussing. We therefore tend to exclude them from studies such as this, so as not to bias the results.

Q3. **Have you participated in a focus group discussion/depth interview for a market research company in the last 12 months?**  
SINGLE CODE ONLY

Yes	1	THANK AND CLOSE
No	2	CONTINUE TO Q4

Q4. Do you currently or have you in the last year received Child Tax Credit (CTC) or Child Benefit? SINGLE CODE ONLY

IF NECESSARY:

**CHILD TAX CREDIT (CTC) IS A TAX CREDIT TO SUPPORT FAMILIES WITH CHILDREN UNDER 16 (19 IF STILL IN FULL-TIME EDUCATION), PAID BY HM REVENUE AND CUSTOMS, FORMALLY KNOWN AS THE INLAND REVENUE.**

**CHILD BENEFIT (CB) IS A BENEFIT PAID TO ALL PARENTS WHOSE CHILDREN ARE UNDER 16 (19 IF STILL IN FULL-TIME EDUCATION), PAID BY HM REVENUE AND CUSTOMS, FORMALLY KNOWN AS THE INLAND REVENUE.**

Both CTC and Child Benefit	1	CONTINUE TO Q5
Child Benefit only	2	THANK AND CLOSE
Not sure which receive – but know receive some Tax Credit/ Benefit to do with having a child	3	CONTINUE TO Q5
Neither/ Refused	4	THANK AND CLOSE

Q5. How would you describe your current work status?  
SINGLE CODE ONLY

Working full-time (30+ hours per week) - employed	1	CONTINUE TO Q6
Working full-time (30+ hours per week) – self employed	2	
Working part time (9-29 hours per week) – employed	3	
Working part time (9-29 hours per week) – self employed	4	
Not working - Unemployed – seeking work	5	
Not working - Unemployed - not seeking work	6	
Not working - invalid/disabled	7	
Not working - looking after house/children	8	
Retired	9	
Student	10	
Other	11	

Q6. And can I just check, how many children do you have?  
SINGLE CODE ONLY

One	1	CONTINUE TO Q7
Two	2	
Three	3	
Four	4	
Five or more (WRITE IN HOW MANY CHILDREN):	5	
None	6	THANK AND CLOSE
Don't know/ Don't want to say	7	

Q7. **And what age is your child/ages are your children?**  
MULTICODE OK

0-2 years	1	CLOSE UNLESS AT LEAST 1 CHILD IS AGED 16-20 CONTINUE TO Q8
3-5 years	2	
6-8 years	3	
9-11 years	4	
12-14 years	5	
15-16 years	6	
17-20 years	7	
20+ years	8	THANK AND CLOSE
Don't know/ Don't want to say	9	

Q8 **And have you reported any change in your family's personal circumstances (such as working status, educational status and so on) to HMRC in the past few months? This could be via a helpline, for example the child benefit or tax credits helplines.**  
SINGLE CODE ONLY  
PLEASE REASSURE THE PARTICIPANT AT THIS STAGE THAT THIS INFORMATION IS CONFIDENTIAL – AND REASSURE THOSE THAT FEEL THEY PERHAPS SHOULD HAVE REPORTED A CHANGE AND HAVEN'T.  
PLEASE NOTE THAT THE RESEARCH AIMS TO UNDERSTAND REASONS FOR CONTACTING/NOT CONTACTING CERTAIN HELPLINES, SO PLEASE DO NOT ATTEMPT TO TRY TO TELL RESPONDENTS WHICH THEY SHOULD HAVE CONTACTED.

Yes – Child Benefit helpline only	1	CONTINUE TO Q10
Yes – Tax Credits helpline only	2	
Yes – both helplines	3	
No	4	THANK AND CLOSE
Don't know	5	

DO NOT ASK THE FOLLOWING QUESTIONS, RECORD ONLY – PLEASE REFER TO THE SAMPLE DATA SUPPLIED

Q9A **Which helpline was called first?**  
SINGLE CODE ONLY

Child benefit helpline	1	RECRUIT TO QUOTA
Tax credit helpline	2	CONTINUE TO Q9B

Q9B **How long was the time lapse was between contacting the first and second helpline?**  
SINGLE CODE ONLY.

Less than 4 weeks	1	RECRUIT TO QUOTA
4 – 8 weeks	2	CONTINUE TO Q10

ASK ALL

**Q10. What was the change in circumstance that prompted you to contact the helpline?**  
RECRUITER: IF CLAIMANT MENTIONS THAT SOME OTHER REASON PROMPTED THEM TO CALL, ASK IF THEY DISCUSSED EITHER OPTION 1 OR 2 BELOW DURING THE CALL.  
SINGLE CODE ONLY.

Child is continuing / restarting education	1	RECRUIT TO QUOTA + CONTINUE TO Q11
Child is leaving education	2	
Something else (WRITE IN)		
Don't know/ Refused	3	THANK AND CLOSE

**Q11 Do you remember where you made the call(s) to the helpline from?**  
**MULTI CODE IF NECESSARY**

From home landline phone	1	CONTINUE TO Q12
From your mobile phone	2	
From HMRC Enquiry centre	3	
Other (write in)	4	
Don't know	5	

**Q12. To which one of these groups do you consider you belong?**  
 SINGLE CODE ONLY.  
 NB. INTERVIEWER ASK FIRSTLY ABOUT THE BROAD ETHNIC GROUP (COLUMN A)  
 AND THEN ASK ABOUT COLUMN B)

a)	b)		
WHITE	British	1	CONTINUE TO Q13  MONITOR (AIM FOR SPREAD IF POSSIBLE)
	Irish	2	
	Any other white background	3	
MIXED	White and Black Caribbean	4	
	White and Asian	5	
	Any other mixed background	6	
ASIAN OR ASIAN BRITAIN	Indian	7	
	Pakistani	8	
	Bangladeshi	9	
	Any other Asian background	0	
BLACK OR BLACK BRITISH	Caribbean	X	
	African	Y	
	Any other black background	1	
CHINESE OR OTHER ETHNIC GROUP	Chinese	2	
	Any other background	3	
	Refused	4	

**Q13. GENDER**  
 WRITE IN, DO NOT ASK

Male	1	CONTINUE TO Q14
Female	2	

**Q14. And can I just ask, what was your age last birthday?**

EXACT AGE



CONTINUE TO Q15 + MONITOR  
 (AIM FOR SPREAD IF POSSIBLE)

**Q15. Occupation of Chief Income Earner**

Position/rank/grade

\_\_\_\_\_  
Industry/type of company

\_\_\_\_\_  
Quals/degree/apprenticeship

\_\_\_\_\_  
Number of staff responsible for

REMEMBER TO PROBE FULLY FOR  
PENSION AND CODE FROM ABOVE

Social Grade	
A	1
B	2
C1	3
C2	4
D	5
E	6

CONTINUE

After the interview has been completed we would like to offer you £35 cash as a thank you for your time. Would you like to take part? THANK AND RECRUIT

If you wish to check that the research is genuine, please call Ben Savage at HMRC on 020 7147 3043

Interviewer number:

Interviewer name (CAPS):.....

I confirm that I have conducted this interview by telephone with the above person and that I asked all the relevant questions and recorded the answers in conformance with the survey specifications and with the MRS Code of Conduct and the Data Protection Act 1998.

Interviewer Signature:.....

Date:

**THIS MUST BE THE LAST PAGE OF THE QUESTIONNAIRE AND MUST BE SINGLE SIDED**

**Ipsos MORI/  
J31423**

**Experience of Claiming Tax Credits**

RESPONDENT RECRUITED FOR: Depth
RESPONDENT NO:

**PERSONAL IDENTIFIERS**

<b>Details</b> Location: _____ Date: _____ Time: _____
--

Name/Initial/Title: Mr/Mrs/Ms/Miss \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

<b>Tel. Number (WRITE IN INCL. STD code)</b>	
Home/mobile	1
Work	2
Refused/Ex-directory	3

<b>e-mail address (WRITE IN)</b>	1
----------------------------------	---

<b>Is respondent willing to take part and available?</b>	
Yes	1
No	2

<b>Respondent attended?</b>	
Yes	1
No	2



Recruitment questionnaire – control sample

**Experience of Claiming Tax Credits and Child Benefit  
J31423**

Ipsos  
MORI/J31423

RESPONDENT RECRUITED FOR: Depth
RESPONDENT NO:

**Specification - This questionnaire recruits 25 people for face-to-face depth interviews with the following characteristics**

<b>25 x Interviews with control group</b>	7 having contacted both systems within 4 weeks of each other	c.3 having contacted Child Benefit first	Even spread of those joining / restarting FTE and those leaving FTE	
		c.3 having contacted Child Tax Credits first		
	6 having contacted both systems with a gap of more than 4 weeks between each call	c.3 having contacted Child Benefit first		
		c.3 having contacted Child Tax Credits first		
	6 having contacted Child Benefit only	Only those whose children are joining or continuing FTE.		
	6 having contacted CTC only			

**Secondary quota:**

We will monitor the recruitment closely throughout the process, so that a range of different situations, in terms of working status, socio-economic group, gender, ethnicity and age are represented across the research.

Good morning/afternoon/evening, My name is . . . . . from Ipsos MORI, the opinion poll company.

You should have received a letter about some research we're currently conducting on behalf of Her Majesty's Revenue and Customs (HMRC - the government department responsible for the administration of Child Tax Credits and Child Benefit). The research will cover views and experiences of making a claim for Child Tax Credits and/or Child Benefit. This study will help the Department to understand people's views and experiences, and how the Department can improve the service it provides you with in the future.

We are looking to conduct an interview that will last about an hour and will take place in a location convenient to you, either your home or elsewhere.

We are looking for particular types of people; therefore I would like to ask you some questions about yourself. All information collected will be anonymised.

Not everyone will be selected to take part, but should you be selected to take part in the interview, to say thank you for your time and cover any expenses incurred we would like to offer £35 cash.

NB. THE INCENTIVE OFFERED REPRESENTS COMPENSATION FOR THEIR TIME AND ANY CHILDCARE, IF APPROPRIATE (EXCEPT IN EXCEPTIONAL CIRCUMSTANCES).

Q8. **Would you be interested in taking part?**  
SINGLE CODE ONLY

	Yes	1	CONTINUE TO Q2
	No	2	CLOSE

Q9. **Do you or any members of your immediate family work in any of the following areas, either in a paid or unpaid capacity?**  
MULTICODE OK

Journalism/the media	1	
Advertising	2	
Public relations (PR)	3	
Market Research	4	
HM Revenue & Customs	5	
No, none of these	6	CONTINUE TO Q3
Don't know	7	

NOTE TO RECRUITER IF ANYONE FROM JOURNALISM/MEDIA QUERIES THEIR EXCLUSION:

It is Ipsos MORI's policy to exclude those who work in journalism and the media from certain research studies. Not only do these people tend to be more informed about the research process but, furthermore, due to their profession are also generally more aware of the kinds of issues we will be discussing. We therefore tend to exclude them from studies such as this, so as not to bias the results.

Q10. **Have you participated in a focus group discussion/depth interview for a market research company in the last 12 months?**  
SINGLE CODE ONLY

Yes	1	THANK AND CLOSE
No	2	CONTINUE TO Q4

Q11. **Do you currently or have you in the last year received Child Tax Credit (CTC) or Child Benefit?** SINGLE CODE ONLY

**IF NECESSARY:**

**CHILD TAX CREDIT (CTC) IS A TAX CREDIT TO SUPPORT FAMILIES WITH CHILDREN UNDER 16 (19 IF STILL IN FULL-TIME EDUCATION), PAID BY HM REVENUE AND CUSTOMS, FORMALLY KNOWN AS THE INLAND REVENUE.**

**CHILD BENEFIT (CB) IS A BENEFIT PAID TO ALL PARENTS WHOSE CHILDREN ARE UNDER 16 (19 IF STILL IN FULL-TIME EDUCATION), PAID BY HM REVENUE AND CUSTOMS, FORMALLY KNOWN AS THE INLAND REVENUE.**

Both CTC and Child Benefit	1	CONTINUE TO Q5
Child Benefit only	2	THANK AND CLOSE
Not sure which receive – but know receive some Tax Credit/ Benefit to do with having a child	3	CONTINUE TO Q5
Neither/ Refused	4	THANK AND CLOSE

Q12. **How would you describe your current work status?**  
SINGLE CODE ONLY

<b>Working full-time</b> (30+ hours per week) - employed	1	CONTINUE TO Q6
<b>Working full-time</b> (30+ hours per week) – self employed	2	
<b>Working part time</b> (9-29 hours per week) – employed	3	
<b>Working part time</b> (9-29 hours per week) – self employed	4	
<b>Not working</b> - Unemployed – seeking work	5	
<b>Not working</b> - Unemployed - not seeking work	6	
<b>Not working</b> - invalid/disabled	7	
<b>Not working</b> - looking after house/children	8	
Retired	9	
Student	10	
Other	11	

Q13. **And can I just check, how many children do you have?**  
SINGLE CODE ONLY

One	1	CONTINUE TO Q7
Two	2	
Three	3	
Four	4	
Five or more (WRITE IN HOW MANY CHILDREN):	5	
None	6	THANK AND CLOSE
Don't know/ Don't want to say	7	

Q14. **And what age is your child/ages are your children?**  
MULTICODE OK

0-2 years	1	CLOSE UNLESS AT LEAST 1 CHILD IS AGED 16-20 CONTINUE TO Q8
3-5 years	2	
6-8 years	3	
9-11 years	4	
12-14 years	5	
15-16 years	6	
17-20 years	7	THANK AND CLOSE
20+ years	8	
Don't know/ Don't want to say	9	

Q8 **And have you reported any change in your family's personal circumstances (such as working status, educational status and so on) to HMRC in the past few months? This could be via a helpline, for example the child benefit or tax credits helplines.**  
SINGLE CODE ONLY  
PLEASE REASSURE THE PARTICIPANT AT THIS STAGE THAT THIS INFORMATION IS CONFIDENTIAL – AND REASSURE THOSE THAT FEEL THEY PERHAPS SHOULD HAVE REPORTED A CHANGE AND HAVEN'T.  
PLEASE NOTE THAT THE RESEARCH AIMS TO UNDERSTAND REASONS FOR CONTACTING/NOT CONTACTING CERTAIN HELPLINES, SO PLEASE DO NOT ATTEMPT TO TRY TO TELL RESPONDENTS WHICH THEY SHOULD HAVE CONTACTED.

Yes – Child Benefit helpline only	1	CONTINUE TO Q10
Yes – Tax Credits helpline only	2	
Yes – both helplines	3	
No	4	THANK AND CLOSE
Don't know	5	

DO NOT ASK THE FOLLOWING QUESTIONS, RECORD ONLY – PLEASE REFER TO THE SAMPLE DATA SUPPLIED

Q9A **Which helpline was called first?**  
SINGLE CODE ONLY

Child benefit helpline	1	RECRUIT TO QUOTA
Tax credit helpline	2	CONTINUE TO Q9B

**Q9B How long was the time lapse was between contacting the first and second helpline?**  
SINGLE CODE ONLY.

Less than 4 weeks	1	RECRUIT TO QUOTA CONTINUE TO Q10
4 – 8 weeks	2	

ASK ALL

**Q10. What was the change in circumstance that prompted you to contact the helpline?**  
RECRUITER: IF CLAIMANT MENTIONS THAT SOME OTHER REASON PROMPTED THEM TO CALL, ASK IF THEY DISCUSSED EITHER OPTION 1 OR 2 BELOW DURING THE CALL.  
SINGLE CODE ONLY.

Child is continuing / restarting education	1	RECRUIT TO QUOTA + CONTINUE TO Q11
Child is leaving education	2	
Something else (WRITE IN)		
Don't know/ Refused	3	THANK AND CLOSE

**Q11 Do you remember where you made the call(s) to the helpline from?**  
**MULTI CODE IF NECESSARY**

From home landline phone	1	CONTINUE TO Q12
From your mobile phone	2	
From HMRC Enquiry centre	3	
Other (write in)	4	
Don't know	5	

**Q12. To which one of these groups do you consider you belong?**  
 SINGLE CODE ONLY.  
 NB. INTERVIEWER ASK FIRSTLY ABOUT THE BROAD ETHNIC GROUP (COLUMN A)) AND THEN ASK ABOUT COLUMN B)

a)	b)		
WHITE	British	1	CONTINUE TO Q13 MONITOR (AIM FOR SPREAD IF POSSIBLE)
	Irish	2	
	Any other white background	3	
MIXED	White and Black Caribbean	4	
	White and Asian	5	
	Any other mixed background	6	
ASIAN OR ASIAN BRITAIN	Indian	7	
	Pakistani	8	
	Bangladeshi	9	
	Any other Asian background	0	
BLACK OR BLACK BRITISH	Caribbean	X	
	African	Y	
	Any other black background	1	
CHINESE OR OTHER ETHNIC GROUP	Chinese	2	
	Any other background	3	
	Refused	4	

**Q13. GENDER**  
 WRITE IN, DO NOT ASK

Male	1	CONTINUE TO Q14
Female	2	

**Q14. And can I just ask, what was your age last birthday?**

EXACT AGE

CONTINUE TO Q15 + MONITOR  
 (AIM FOR SPREAD IF POSSIBLE)

**Q15. Occupation of Chief Income Earner**

Position/rank/grade

\_\_\_\_\_  
Industry/type of company

\_\_\_\_\_  
Quals/degree/apprenticeship

\_\_\_\_\_  
Number of staff responsible for

REMEMBER TO PROBE FULLY FOR  
PENSION AND CODE FROM ABOVE

Social Grade

A	1
B	2
C1	3
C2	4
D	5
E	6

CONTINUE

After the interview has been completed we would like to offer you £35 cash as a thank you for your time. Would you like to take part? THANK AND RECRUIT

If you wish to check that the research is genuine, please call Ben Savage at HMRC on 020 7147 3371

Interviewer number:

Interviewer name (CAPS):.....

I confirm that I have conducted this interview by telephone with the above person and that I asked all the relevant questions and recorded the answers in conformance with the survey specifications and with the MRS Code of Conduct and the Data Protection Act 1998.

Interviewer Signature:.....

Date:

**THIS MUST BE THE LAST PAGE OF THE QUESTIONNAIRE AND MUST BE SINGLE SIDED**

Ipsos MORI/  
J31423

**Experience of Claiming Tax Credits**

RESPONDENT RECRUITED  
FOR:  
Depth

RESPONDENT  
NO:

**PERSONAL IDENTIFIERS**

**Details**

Location:

Date:

Time:

Name/Initial/Title: Mr/Mrs/Ms/Miss

Address:

<b>Tel. Number (WRITE IN INCL. STD code)</b>	
Home/mobile	1
Work	2
Refused/Ex-directory	3

<b>e-mail address (WRITE IN)</b>	1
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**Is respondent willing to take part and available?**

Yes	1
No	2

**Respondent attended?**

Yes	1
No	2



## 5. Discussion guide

### Claimants' experience of aligned tax credit and child benefit services

#### Depth interview draft discussion guide

##### Core objectives

To explore the experiences of those who have recently experienced their child leaving, restarting, or continuing in Full-time Education (FTE) in relation to their tax credit claim and Child Benefit entitlement and collect comparative data on the pilot and control groups' experiences of the process they have been through.

In particular

- Claimants' overall experience of the route they went through
- The advantages of the approach and how it could be improved
- Their understanding of the information they were given and whether they required further information
- Their overall impression of the staff they dealt with and the extent to which they were happy with the communication channels available
- Their views on the alternative approach which they did not experience and how they think this compares with their own experience

Specifically, HMRC is keen to explore the extent to which both control and pilot claimants were aware of the need to report a change to both systems and whether they had contacted or intended to contact both or just one of the helplines. Additionally, the extent to which claimants want to see an aligned service extended to other changes of circumstance.

For the pilot group

- The extent to which pilot claimants had been aware of the need to report a change to both systems.
- How effectively the pilot approach met their needs at this time, and how this process might be improved further in the future.

For the control group

- The extent to which claimants were aware of the need to report a change to both systems and whether they contacted or intended to contact one or both helplines
- For those who only notified one system, reasons for notifying that system and not the other;
- For claimants delaying notification of the other system after having contacted one system, reasons for the delay.
- How effectively the control approach met their needs at this time, and how this process might be improved further in the future.

<b>Interview sections</b>	<b>Notes</b>	<b>Approx timing</b>
<b>1. Introduction and background</b>	Sets the scene and gets background information on participants including circumstances of child's education	10 mins
<b>2. Detailed notification of changes of circumstances journey</b>	Explores experiences of notifying HMRC of their child continuing/restarting or leaving full-time education, including what prompted them to contact the particular helpline (tax credits helpline and/or child benefit helpline), what happened within the call	20 mins
<b>3. Comparison of the two approaches</b>	Looks at experiences of different types of interaction	15 mins
<b>4. Future developments</b>	Focuses on how to develop alignment processes in the future	10 mins
<b>5. Conclusion and key message</b>	Draws out key messages and draws interview to a close	5 mins
<b>Total</b>		60 mins

Key Questions	Notes	Timing
<b>1. Introduction and background</b>		
<p><b>1.1 Scene-setting:</b></p> <ul style="list-style-type: none"> <li>• Thank interviewee for taking part</li> <li>• Introduce self, Ipsos MORI, HMRC and explain the aim of the interview</li> <li>• Role of Ipsos MORI – research organisation, gather all opinions: all opinions valid, disagreements OK</li> <li>• Confidentiality: reassure all responses anonymous and that information about individual cases will not be passed on to any third party (e.g. HMRC)</li> <li>• Get permission to tape record – transcribe for quotes, no detailed attribution.</li> <li>• Reassure interviewees that everything they say to us is confidential, will not be passed to HMRC and will not affect their tax credits or child benefit claim in any way. Important that the moderator stresses this to put the participant at ease.</li> </ul> <p><b>1.2 Introduction and background info:</b></p> <ul style="list-style-type: none"> <li>• First name, where do you live, who do you live with, what is your working status?</li> <li>• How many children do you have, how old are they, what are their circumstances (eg are they in education/working etc)</li> <li>• At an overall level, what is your experience of receiving benefits generally and how long have you received them, eg: Government benefits include Income Support, Jobseekers Allowance, Disability Living Allowance, Attendance Allowance, Incapacity Benefit, Council Tax Benefit, Housing Benefit, Child Benefit, Carer's Allowance, Child Tax Credit, Working Tax Credit, etc. Ensure that respondents focus on tax credits and child benefit and only mention other benefits briefly</li> <li>• Who deals/helps with the tax credit/child benefit claim – why is this, what is your/their general approach to finances</li> <li>• Before we go on to discuss your experiences, can you tell me, when do you think you need to let HMRC know about changes after your child reaches 16? PROBE – BUT DO NOT PROMPT – FOR: <ul style="list-style-type: none"> <li>- The need to tell HMRC if their child stays on in full-time education.</li> <li>- The need to tell HMRC if their child leaves full-time education to go into work.</li> </ul> </li> </ul>	<p>Put the participant at ease and introduce the purpose of the interview. Elicit some background information on the respondent to help analyse their responses by.</p>	<p>10 mins</p>

<ul style="list-style-type: none"> <li>- The need to tell HMRC if their child leaves full-time education but does not get a job.</li> <li>- The need to tell HMRC if their child starts university.</li> <li>• And are you aware of any other government organisations or other public sector organisations that you need to tell about changes after your child reaches 16? PROBE – BUT DO NOT PROMPT – FOR: <ul style="list-style-type: none"> <li>- Local council (regarding Council Tax)</li> <li>- Department for Work and Pensions (DWP) for other benefits.</li> </ul> </li> </ul>		
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<p><b>2. Detailed notification of change of circumstances journey</b></p>		20 mins
<p><u>Background to call(s) that claimants made to the tax credits helpline and/or child benefit helpline.</u></p> <p>Please could you draw out what has happened over time, so that I have a clear idea of what's happened with your claims and when. Does that sound OK? Please tell me everything that you remember that happened, in relation to your child's education, your tax credits and/or child benefit payments and your call to the Child Benefit helpline or tax credits helpline, in your own words</p> <p>WITH ALL PARTICIPANTS: Complete a 'time journey' sheet, showing key milestones that have marked their claiming history.</p> <p>Check:</p> <ul style="list-style-type: none"> <li>• The background to the claim and the reason for contacting the helpline – generally what has been happening with the child in question in relation to their education: whether this relates to joining/restarting/leaving full-time education - plot timings for this</li> <li>• Who dealt with the claim and why (check whether this was the same person for both claims – if not, why this was)</li> <li>• Specifically probe what order events occurred in eg <ul style="list-style-type: none"> <li>- <i>the child continuing / restarting / leaving full-time education.</i></li> <li>- <i>claimants receiving letters about their child continuing / restarting / leaving full-time education from HMRC</i></li> <li>- <i>(if occurred) claimants' child benefit and/or tax credits payments changing/stopping</i></li> <li>- <i>claimants calling the tax credits/and or child benefit helpline</i></li> <li>- <i>claimants becoming aware of the need to notify HMRC of changes once their child has reached 16.</i></li> </ul> </li> </ul>	<p>This section explores participants' experiences in greater depth probing their reasons for their decision making process/behaviour. Moderators should be sensitive as claimants may feel uncomfortable / embarrassed discussing what prompted them to call in cases where they were aware of the need to notify HMRC but did not do so until their payments stopped.</p> <p>Additionally, we will explore claimant's awareness of the need to report changes to the Child Tax Credits system and Child Benefit system and how they became aware of this</p> <p>Use of a '<b>time journey</b>' <b>exercise</b> here will enable us to map out events in participants' lives that may have influenced their tax credit status, and discover the processes they went through when notifying HMRC of their child continuing, leaving or re-starting full-time education.</p> <p>The interviews will build up <b>detailed case studies</b>. These will be used to exemplify the findings of this project.</p>	

<ul style="list-style-type: none"> <li>- <i>Claimant becoming aware of recent media coverage (TV / radio / newspapers / magazines) asking claimants to let HMRC know about any changes of circumstances such as their child continuing, leaving or restarting full-time education.</i></li> </ul> <ul style="list-style-type: none"> <li>• What specifically prompted you to ring the helpline(s) – do you remember why? <i>Probe for:</i> <ul style="list-style-type: none"> <li>- <i>claimants being prompted by letter from HMRC;</i></li> <li>- <i>claimants calling because their payments had changed/stopped</i></li> <li>- <i>media (TV / radio / newspapers / magazines) coverage asking claimants to let HMRC know about any changes of circumstances such as their child continuing, leaving or restarting full-time education.</i></li> </ul> <p><i>Prompt with copies of Child Benefit 'Intention letter' and Tax Credits 'Reminder letter'. Do you remember seeing these letters? Which one did you see? How did you respond to it?</i></p> </li> <li>• Which helpline did you call and why/in what order if you phoned two (<i>Please note these to follow up in the later sections of the interview</i>)</li> <li>• Whether claimants who had been through the aligned pilot process realised that it was a pilot process.</li> <li>• Did you know generally what types of changes in your circumstances you have to report to HMRC? (Ensuring that respondents don't go into too much detail about the circumstances they need to report)</li> <li>• Did you know that you need to notify HMRC that your child is continuing / restarting / leaving full-time education? Do you know the time periods within which this should happen?</li> <li>• Explore whether claimants' understand that Child Benefit and Tax Credits are administered by the same organisation (HM Revenue and Customs). If they do understand this, where does this understanding come from (eg HMRC documents / letters?)</li> <li>• The current status of the tax credits and/or child benefit claim (probe whether they have received a notice of award and when received the letter/what they've done with it, whether it's been sent back) and payments (are they currently receiving payments?)</li> <li>• Without going into too much detail, the overall history of the tax credits and/or child benefit claim(s) (eg if this relates to someone whose child is leaving/joining/restarting FTE) – when the first claim was made, what prompted this, any background relating to experiences of claiming (eg any particular problems/issues).</li> <li>• Who has historically dealt with the tax credits and/or child benefit claims in the household and why – and</li> </ul>		
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whether both claims have been dealt with by the same person (avoiding too much discussion of the ancient past, eg in relation to child benefit).

- Any overall issues around their tax credits and/or child benefit claim (especially if this relates to making a claim, eg around the application process or getting through to the contact centre etc)

(Here again, do not go into these issues in too much detail so as not to get pulled into unrelated areas)

After having gained the background timeline, probe each element in more detail

Reporting the change – PLEASE PROBE SENSITIVELY HERE SO THAT CLAIMANTS' DO NOT FEEL WE ARE JUDGING THEM FOR WHAT THEY DID / DID NOT DO.

- FOR THOSE IN THE CONTROL GROUP WHO CALLED BOTH HELPLINES: why did you call one helpline/report the change to one system ahead of another – what was the reason for this? To what extent were you aware of the need to report the changes in your child's education to government departments? If you were, what made you aware of this? Why did you call the other helpline afterwards? How long did you leave between calling the first and the second helpline – why was this? What was the reason for the delay? (Probe reasons such as: forgot, didn't get round to it, concerns about reporting, didn't want to fill in more forms/go through formal notification processes, matters related to the customer support infrastructure of TC or CB, eg couldn't get through on the helpline etc) How could you have been encouraged/enabled to contact the other helpline more quickly?
- FOR THOSE IN THE CONTROL GROUP WHO CALLED ONE HELPLINE: why did you only contact that helpline – did you think about contacting the other one – if not, why not? Specifically for those who only called the Child Benefit helpline, why they did not contact the Tax Credits helpline. (Probe reasons such as: forgot, didn't get round to it, concerns about reporting, didn't want to fill in more forms/go through formal notification processes, were unaware of the need to report changes to the Tax Credits system, matters related to the customer support infrastructure of TC or CB, eg couldn't get through on the helpline etc) How could it be made clearer to you that you need to contact both? Were you aware of the need to report the changes in your child's education to government departments? If so, how is this communicated to you – what, if anything, could HMRC learn from this?
- FOR THOSE IN THE PILOT WHO CALLED ONE HELPLINE: why did you choose the particular helpline that you did? Why not the other one?
- FOR THOSE IN THE PILOT GROUP WHO CALLED BOTH HELPLINES: why did you call both? Probe awareness of the reason for the pilot, ie the extent to which claimant understood the fact that there was no need to call both helplines. Probe why they called both – ie were they being extra cautious? If they were

unaware of the need only to call one, probe how it could have been made clearer that it was only necessary to call one. If they were being cautious, probe how they could have been persuaded of the need only to call one helpline.

- FOR THOSE WHO HAVE CLAIMED OTHER BENEFITS: Have you ever reported changes in circumstance for your other benefit(s)? IF YES: what events prompted these, and how long after the event did you report the change in circumstance? IF THEY USED A DIFFERENT APPROACH TO THAT IN THIS CASE: why was this instance different?

Experience of the notification

- Which communication channels did you use to notify HMRC about your child continuing / leaving / restarting full-time education specifically, did you phone them yourself, from home or did you use an Enquiry Centre? (These are centres where people can go to either to talk to an advisor face to face or use the free phonelines there to contact the relevant HMRC helplines)
- What was your experience of the call like overall?
- What was your impression of the staff that you dealt with – what were they like, how helpful were they, what did they say to you? Did the helpline advisor you spoke to give you not enough/ too much/ the right amount of information? Could they have been better in any way, if so, how?
- Were you able to give all your information over the phone straight away, or did you need to call back? How did you feel about giving this information over the phone? Were there any bits of information that were especially easy or difficult for you to provide?
- What information were you given? What was your understanding of this? How useful was it? Did you require any further information – if so, what was it? What else, if anything, would have been useful or more effective? Could this have been improved in any way?

Specifically focusing on what happened afterwards

- What happened afterwards? Did you receive anything further from HMRC (probe notice of award)?
- How did you feel about it? Did you feel that you knew enough about the status of your claim? Did you want to know more? What else did you want to find out? Are there any outstanding issues or responsibilities to deal with once you had informed HMRC of the change? How satisfied were you with the way this was handled (if relevant)?

The overall process

- What did you think about the overall experience of the process (aligned or separate) you went through? What were its advantages/disadvantages?
- INTERVIEWER – REFER BACK TO PROMPT

NOTE: Some pilot claimants may have called both helplines to 'check' that both systems had been updated (even though there was no need for them to call both systems). This section probes their reasons for doing this.

<p>CARDS IF NECESSARY.</p> <ul style="list-style-type: none"> <li>• Were there any parts of notifying HMRC about your child continuing / leaving / restarting full-time education that you found easier or more difficult than others? Which ones?</li> <li>• Are there any parts of this process that you think could have worked better? IF YES: which ones, and how could they be improved? What impact would this have on you – and on other people?</li> <li>• Is there anything else that would have made it easier for you to notify HMRC of your child continuing / leaving / restarting full-time education? IF YES: what would have made it easier? Why do you say that?</li> <li>• To what extent do you feel that HMRC supported you during the process of notifying them of your child continuing / leaving / restarting full-time education? Why do you say that? Is there anything else that HMRC could have done that would have made you feel supported?</li> <li>• How, if at all could this process be improved in the future?</li> <li>• How do you feel about the communication channels on offer – could they be improved at all, would you prefer to report changes through any other channels?</li> <li>• How would you feel about claiming tax credits and/or child benefit or contacting HMRC to notify them of changes of circumstances, such as your child continuing, leaving or restarting full-time education, via the internet? How would this compare with doing this via the telephone or through the post? What would be the pros and cons for you? To what extent would it vary according to what you wanted to do (ie claim versus notify of changes of circumstances)? Do you think that HMRC should offer this service – why/why not?</li> </ul>	<p>NOTE: The only specific piece of information that claimants should have been given during the call was that the change of circumstances had been made.</p> <p>NOTE: If there was a material change to the claimant's award following their call (e.g. if their payments increased or decreased) then they should have received two letters (one from tax credits and one from child benefit) confirming this. However, if there was <b>no</b> change to their award (e.g. if their call was just to notify HMRC that their child was continuing in FTE) then they may not have received a letter after their call.</p>	
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3. Comparison of the two approaches		
<p>Introduce the alternative approach to the individual, carefully talking claimants through the stages of each approach using the prompt cards – see notes.</p> <ul style="list-style-type: none"> <li>• Imagine you had called HMRC for a different reason – for example, because you had another child who was joining/restarting/leaving FTE. How do you think the alternative approach would have changed your experience of notifying HMRC of your child continuing, leaving or restarting full-time education – if so, in what way, and at which stages of the process? Do you think this would have made it any easier or more difficult for you to notify them of your child continuing, leaving or restarting full-time education, or would it have made no difference? IF EASIER OR MORE DIFFICULT: Why do you say</li> </ul>	<p>Using <b>prompt cards</b> here will aid comparison of the processes they went through when making their new claim, as well as making it easy to grasp how the process they did not experience would work. <b>Card A</b> shows the pilot aligned process, while <b>Card B</b> shows the usual two separate processes that the control group will have experienced. <b>NOTE, the aligned process is not completely aligned.</b> The processes that have been aligned are around the claimant notifying HMRC of the change of circumstances; other</p>	



<p>that?</p> <ul style="list-style-type: none"> <li>• <b>FOR THOSE IN THE CONTROL GROUP:</b> specifically how do you feel about the ('aligned') pilot process: what are the pros and cons versus your experience of going through two separate processes, how would your experience have been improved, if at all</li> <li>• <b>FOR THOSE IN THE PILOT GROUP:</b> how do you feel about the 'aligned' pilot process you went through in relation to the two separate processes that most people go through – what are the comparative advantages/ disadvantages of each approach, what are your reasons for saying this?</li> <li>• Could the pilot aligned process be improved further – if so, how?</li> <li>• <b>IF NOT MENTIONED BY CLAIMANT ALREADY, PROMPT –</b> As I mentioned, on Card C, the first stage of the 'Aligned' process (sending you a letter asking you to let HMRC about your child's plans to stay in, leave or re-start full-time education) and the last stage of the 'Aligned' process (sending you a letter to notify you that your awards have been updated) are still being run as separate processes (in other words, at each stage you get two different letters, one from Child Benefit and one from Tax Credits). How would you feel about these two stages being aligned as well, so that you only received one letter at each stage about both tax credits and child benefit? <b>PROBE FOR CLAIMANTS' VIEWS – POSITIVE AND/OR NEGATIVE.</b> Why do you say that?</li> </ul>	<p>processes (letters etc) have not been aligned – see Card C for further details. Please be careful to talk claimants through card B so they are aware of the four possible scenarios, depending on where claimants call one or both helplines (and if both, which helpline they call first). <b>Card C</b> summarises the two approaches from the claimants' perspective. On Card C, note that the first (TC reminder letter and ChB intention letter) and last (HMRC notifying claimant that award has been updated) stages of the 'Aligned' process have <b>not</b> actually been aligned yet (i.e. they are still being run as separate processes). Please point this out to claimants when giving them Card C, while emphasising that the middle two stages have been aligned.</p> <p>Refer to Card C, pointing to first and last stages of 'Aligned' process where relevant.</p>	
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<p><b>4. Future developments</b></p>		<p>10 mins</p>
<ul style="list-style-type: none"> <li>• Overall, what would knowing that a single, aligned process exists for reporting these kinds of changes of circumstance mean for you? How do you think you'd feel if, for example, the pilot initiative scheme returns to the standard service next year?</li> <li>• How appropriate do you think a single aligned process is for letting HMRC know about your child continuing, leaving or restarting full-time education? What are they appropriate for? Are there any circumstances in which they're inappropriate? For example, what about other changes in circumstances, eg addresses? What should the limits be?</li> <li>• What do you think are the <b>benefits</b> of a single aligned process for letting HMRC know about changes of circumstances such as your child continuing, leaving or restarting full-time education?</li> <li>• What do you think are the <b>disadvantages</b>?</li> <li>• Do you think that this aligned approach should be extended to other child benefit or tax credits</li> </ul>	<p>This section of the interview focuses on how knowledge of the alignment process changes expectations for future processes and what the limits of these might be.</p>	

<p>processes that HMRC administers – why do you think this? [PROBE whether that the respondent’s opinion is related to his/her experience or knowledge of the alignment approach]</p> <ul style="list-style-type: none"> <li>• Overall, how do you feel about communication channels – could there be some development of these? Ideally, how would you want to get information and what would this mean for you if you could get it this way?</li> <li>• How would you feel about claiming tax credits and/or child benefit via the internet? How would you feel about notifying HMRC about changes of circumstances , such as your child continuing, leaving or restarting full-time education, via the internet? [Probe for any difference by type of changes of circumstances] What would be the pros and cons of this for you? What about for HMRC? Should HMRC offer these services via the internet – if so, why; if not, why not?</li> </ul>		
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5. Conclusion and key messages		10 mins
<p>Finally, just to conclude, can you summarise for me what you think about the process of notifying HMRC about your change in circumstances?</p> <p><i>Prompt where necessary:</i></p> <ul style="list-style-type: none"> <li>• To what extent did the process you went through meet your needs at the time?</li> <li>• Could your experience have been improved – if so, how?</li> <li>• What does the aligned process add to the current process/how does it improve it, if at all?</li> </ul> <p>Is there any key message you would like us to feed back to HMRC?</p> <p>HMRC is working to make the tax credits system as successful and efficient as possible. They may want to consult you further in the future. Would you be willing to be contacted for the purpose of future research? The answers you have given in <u>this</u> interview will remain confidential.</p> <p>Thank interviewee, explain the next steps (e.g. what HMRC will do with the findings) and close.</p>	<p>Formally ends the interview and provides reassurance that the findings will be both appreciated by and useful to HMRC.</p>	

## 6. Stimulus materials

### Child Tax Credits reminder letter

Logo is pre-printed on base stationery (TC Base 5).



All text aligned left at X = 28mm  
Top of address data Y = 42.5mm  
Claimant data Y = 100mm

Reprint ref 999999999

RECIPIENT 1 NAME MAX 35 CHARACTERS  
RECIPIENT 2 NAME MAX 35 CHARACTERS  
ADDRESS LINE 1 MAX 35 CHARACTERSXX  
ADDRESS LINE 2 MAX 35 CHARACTERSXX  
ADDRESS LINE 3 MAX 35 CHARACTERSXX  
ADDRESS LINE 4 MAX 35 CHARACTERSXX  
ADDRESS LINE 5 MAX 35 CHARACTERSXX  
POSTCODE

Helpline information - Arial 10pt on  
12pt leading, emboldened as shown.

Helpline 08:00 to 20:00 0845 300 3900  
Minicom/Textphone 0845 300 3909

11pt Arial

Tax Credit Office  
Preston  
PR1 0SB

Date DD Month YYYY

As appointee for the claimant(s) named below.

Where applicable, appointee information to appear as  
aside Y = 87.5mm.

CLAIMANT 1 NAME MAX 35 CHARACTERSX National Insurance number XX 99 99 99 X  
CLAIMANT 2 NAME MAX 35 CHARACTERSX National Insurance number XX 99 99 99 X

#### Child Tax Credit and the over 16s

Heading Arial bold 12pt (14pt leading)

Our records show that you are receiving Child Tax Credit for a young person over the age of 16 who is

- in full time education studying for a qualification at or below A level, NVQ level 3, Scottish Highers, Advanced Highers or equivalent
- or
- on an approved training course
- or
- aged 16 or 17 and registered with
  - their local careers service, or
  - their local Connexions Service, available in England, or
  - the Careers Service of the Department for Employment and Learning in Northern Ireland.

For these young people, if you tell us that they have registered within 3 months of the date they left full time education, you can continue to get Child Tax Credit for a further 20 weeks after the date on which the child's full time education ended.

To help to avoid an overpayment of tax credits, please tell us quickly if the young person

- leaves full time education
- leaves an approved training course
- starts a degree course or an HNC course
- goes to college for less than 12 hours a week during term time (not including meal breaks or time spent studying without supervision)
- receives Income Support, income-based Jobseeker's Allowance or Incapacity Benefit, or
- increases their working hours so that they are usually paid to work for 24 hours or more a week.

Please contact us at the number shown above to tell us about any changes or if you need more information. If you are receiving Child Benefit these changes will also affect this, so please also phone:

Great Britain 0845 302 1444  
Northern Ireland 0845 603 2000

Text Arial 10pt (12pt leading)  
emboldened where shown

Body text starts at Y = 116.5mm

Form number 10pt Arial bold at Y = 287.5mm

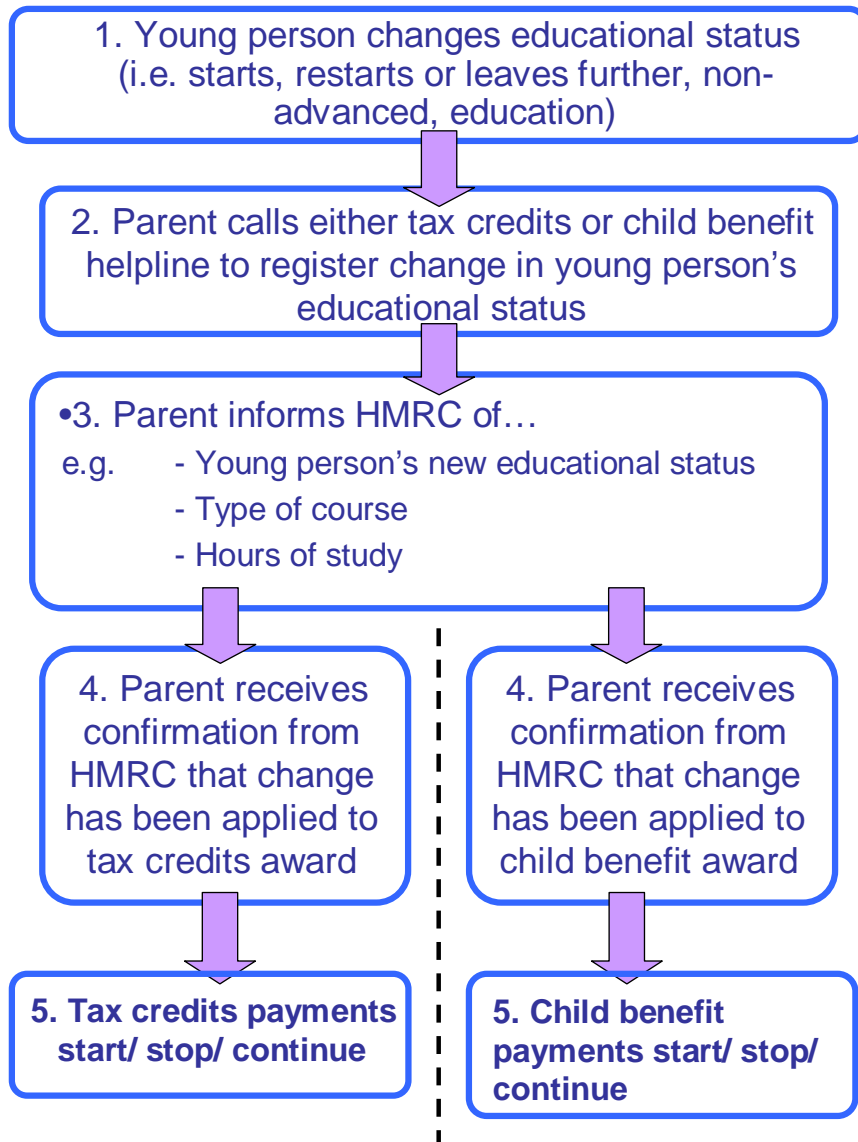
TC644a

HMRC 09/08

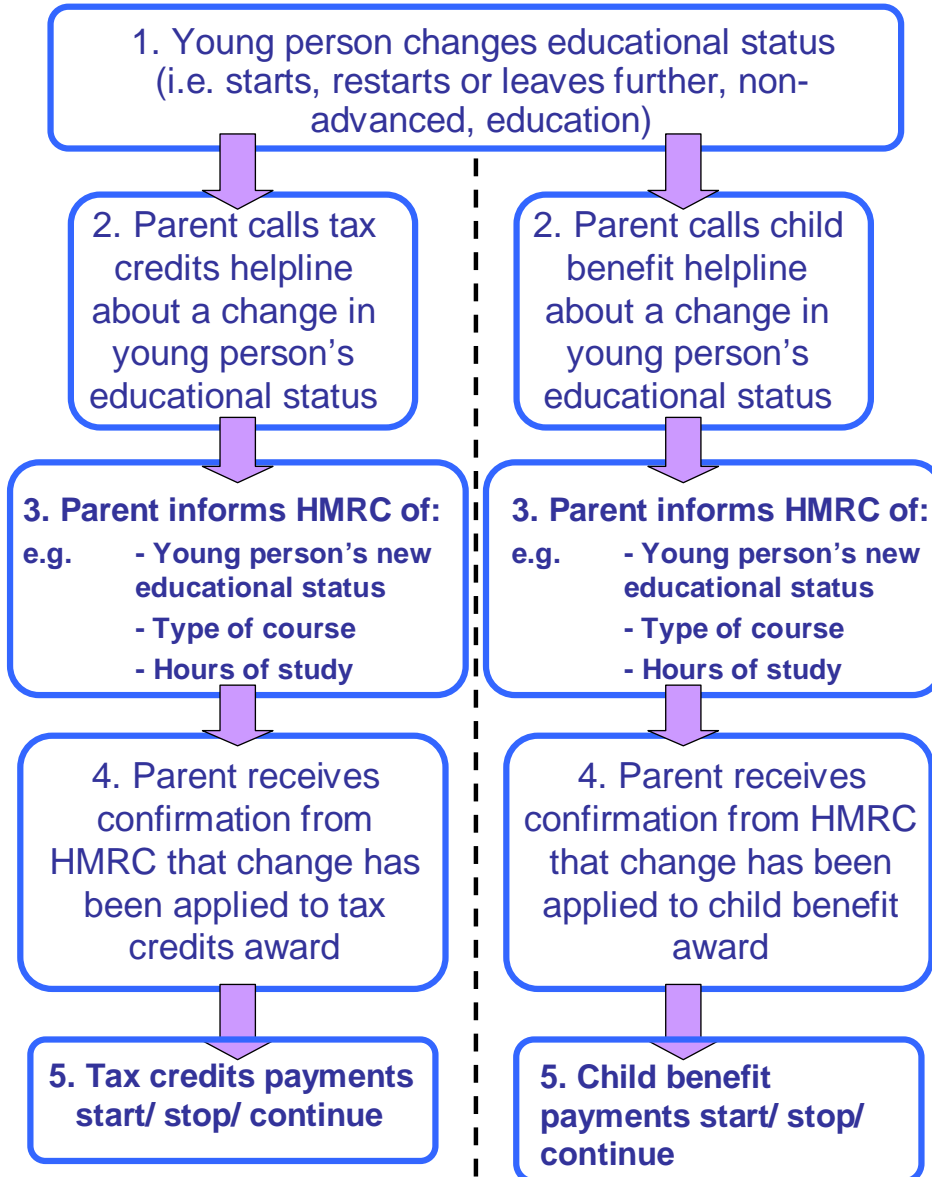
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## Prompt cards to explain alignment

### Card A: Aligned Process



## Card B: Two Separate Processes



## Card C: Scenarios

Children 16 years + (staying in full-time education or finding a job)

### Separate:

1. At different times of the year, you get two different letters (one from tax credits and one from child benefit) asking about the same event
2. You tell the Child Benefit Office and the Tax Credit Offices **separately** what your child is going to do
3. You deal with **two different points of contact**
4. You receive two separate notifications (one from tax credits and one from child benefit) about your revised levels of payments

### Aligned:

1. At different times of the year, you get two different letters (one from tax credits and one from child benefit) asking about the same event
2. You tell HMRC **once** about what your child is going to do
3. You deal with **one point of contact**
4. You receive two separate notifications (one from tax credits and one from child benefit) about your revised levels of payments