

NatCen

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Technical Report

Panel Study of Tax Credits Customers:

Telephone Survey 2012

Reducing error and fraud, and the transition to Universal Credit

HM Revenue and Customs Research Report 252

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NatCen Social Research

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Disclaimer

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Glossary

CATI	Computer Assisted Telephone Interviewing
CTC	Child Tax Credit
HMRC	Her Majesty's Revenue & Customs
NatCen	NatCen Social Research
WTC	Working Tax Credit

1 Introduction

This report is about the research methods used in the 2012 wave of the Panel Study of Tax Credits Customers.

In April 2003 the Government introduced Working Tax Credit (WTC) and Child Tax Credit (CTC). Child Tax Credit is paid to families with dependent children (children aged under 16 or 16-19 and in certain types of non-degree level education and training). Working Tax Credit is paid to people whose annual income is below a designated minimum level, and is calculated based on the hours they work. HM Revenue & Customs (HMRC) is responsible for the administration of tax credits and Child Benefit.

The study is a major survey of tax credits customers. It asks how manage their tax credits claims, what they think about the process and how they believe receiving tax credits has impacted on their life. The study was first commissioned by HMRC in 2008 and all waves of the study have been carried out by NatCen Social Research.

The findings from the survey series have been used to support the effective delivery of tax credits and Child Benefit by exploring customer understanding and experiences of the tax credits system and likely behavioural responses to changes in the system. In particular the 2012 survey focused on:

- Reducing error and fraud; and
- The transition to Universal Credit.

In previous waves of the study respondents have been interviewed face-to-face. A smaller sub-sample of respondents was then also interviewed by telephone between waves. The latest study which is the fifth wave of the panel involved telephone interviews only:

- Wave 1 – face to face interview (autumn 2008) and telephone interview (summer 2009);
- Wave 2 – face to face interview (autumn 2009) and telephone interview (summer 2010);
- Wave 3 - face to face interview (autumn 2010);
- Wave 4 – telephone interview (autumn 2011);
- Wave 5 – telephone interview (autumn 2012).

In total, 1,000 respondents were interviewed (including 11 partial interviews) for the 2012 telephone study.

This report focuses on the survey development process, fieldwork and data processing procedures. Chapter 2 describes the sample design. Developmental work on the survey and the conducting of fieldwork are described in chapters 3 and 4. Detailed response rates are documented in chapter 5, and chapter 6 describes the derivation of weights. Chapter 7 describes the procedures for the editing, coding and checking of data.

2 Sample design procedures

2.1 Sample design

A total of 2,053 cases were selected for the 2012 survey sample, with the aim of achieving 1,000 interviews. The 2,053 cases included:

- All tax credits customers who were interviewed in the 2011 wave and who had agreed to be re-contacted (858 cases);
- All tax credits customers who were interviewed in the 2010 face to face wave who had agreed to be re-contacted but who had not been selected for the 2011 wave (433 cases), and
- A boost sample of tax credits customers from the HMRC tax credits records who had not participated in the previous waves of the study (784 cases).

The first two groups who had taken part before are referred to in this report as the 'panel sample'. In 2011 a boost was added to the panel sample, consisting of those who began claiming after the reference period of the preceding waves (July 2008). These cases were retained in this year's panel sample. The reason for adding new cases was to bring the distribution of the sample, with regard to different groups of tax credits customers, closer to the distribution among all tax credits customers and also to include customers who had begun claiming after the sample for wave 4 had been selected (August 2011). Including these cases also enabled us to account for sample attrition. This is referred to as the 'boost sample'.

The panel sample (including the 2011 boost) consisted of the following types of tax credits customers¹:

- **Child Tax Credit only customers** (Claimed between July 2005 and August 2011)
- **Working Tax Credit only customers** (Claimed between July 2005 and August 2011)
- **Child Tax Credit and Working Tax Credit customers** (Claimed between July 2005 and August 2011)

All of the 1,291 available panel cases were issued.

The boost sample consisted of the following types of tax credits customers:

- **Child Tax Credit only customers** (Claimed between July 2008 and February 2011; claimed between September 2011 and September 2012)
- **Working Tax Credit only customers** (Claimed between July 2005 and July 2006; claimed between July 2008 and February 2011; claimed between September 2011 and September 2012)
- **Child Tax Credit and Working Tax Credit customers** (Claimed between July 2008 and February 2011; claimed between September 2011 and September 2012)

¹ Child Benefit customers may also have been included in the sample, but this would have been coincidental, and this was not a factor in sample selection. This wave of the survey was focused on exploring the experiences of tax credit customers only.

523 cases were first issued for the boost sample. However, as the response rate for both panel and boost was lower than expected, an additional reserve sample of 261 cases was also released during fieldwork. In total 784 cases were selected for the boost sample. Twenty-two boost cases opted out from the study, so that 762 cases were issued for the fieldwork.

Overall 2,075 cases were selected. The full composition of the tax credits population, selected sample and the distribution of achieved interviews in each of the groups are detailed in Table 2.1.

Table 2.1 Sample distribution			
Sample Group	Population count	Selected	Achieved
Child Tax Credit customer, July 07-July 08	25,544	87	31
Child Tax Credit customer, July 06-July 07	22,153	100	40
Child Tax Credit customer, July 05-July 06	120,352	226	83
Working Tax Credit customer, July 07-July 08	3,384	33	14
Working Tax Credit customer, July 06-July 07	2,545	19	9
Working Tax Credit customer, July 05-July 06	17,355	51	27
CTC and WTC customer, July 07-July 08	21,310	121	49
CTC and WTC customer, July 06-July 07	17,132	120	50
CTC and WTC customer, July 05-July 06	95,008	245	170
Child Tax Credit customer, July 08-Feb 11	120,352	188	84
Child Tax Credit customer, Feb 11-Aug 11	20,315	71	40
Working Tax Credit customer, July 08-Feb 11	17,355	56	27
Working Tax Credit customer, Feb 11-Aug 11	5,427	32	9
CTC and WTC customer, July 08-Feb 11	95,008	164	84
CTC and WTC customer, Feb 11-Aug 11	16,051	35	21
Child Tax Credit customer, Sept 11 - Sept 12	57,024	252	113
Working Tax Credit customer, Sept 11 - Sept 12	21,269	96	49
CTC and WTC customer, Sept 11 - Sept 12	39,934	179	100
Total	717,518	2,075	1,000

Of the 1,000 achieved interviews 630 came from the panel sample and 370 came from the boost sample.

2.2 Respondent selection for interview

The Panel Study sample was a named respondent sample with the names and addresses selected at random from tax credits administrative records, or identified during a previous interview. Only the person who was named on the tax credits claim and their partner were eligible for the interview. The intention was to ensure the main respondent was the person who mainly dealt with the tax credits claim in the household. This was defined as the person who was chiefly responsible for completing forms or contacting HMRC. They were targeted as they were considered to be the most able to respond comprehensively to questions about their tax credits claim and their experience of the tax credits process. Questions at the start of the questionnaire helped the interviewer to identify who should be spoken to. Interviewers were instructed not to conduct proxy interviews and, if the appropriate person was not available, to make appointments to ring back when this person was available.

2.3 Incentive payments

Consistent with many projects of this nature, a gesture of appreciation was given to each participant to thank them for their time. Respondents were sent a thank you letter by NatCen on completion of the interview, containing a £5 voucher that they could redeem for cash at any post office in the country. A copy of the thank you letter can be found in Appendix A.

3 Questionnaire

3.1 Topics covered in telephone interview

The telephone interview covered a range of topics including:

- **Help and advice:** Respondents were asked where they went for help and advice about tax credits, and where they would be willing to go in the future;
- **Use of online services:** Respondents were asked a range of questions about their access to, and use of, the internet; how safe they felt it was to use the internet; and about their experiences of accessing government services online;
- **Reporting changes of circumstances and renewing claims:** Respondents were asked about their history of reporting changes of circumstances and renewing claims, whether they had ever neglected to do this or done it late; and why this was the case. They were also asked for their broader views on not reporting changes or renewing late.
- **Views on error and fraud:** Respondents were asked their views about error and fraud in the tax credits system, including their views on the acceptability of making inaccurate claims;
- **Financial management and the transition to Universal Credit:** Respondents were asked about how they managed their finances, about their awareness of Universal Credit, and how the transition might affect them. The questions about financial management focussed on the possible impact of changes that may be introduced with Universal Credit, including the movement to monthly payments (the study asked about four-weekly payments which is a reasonable proxy for monthly payments) and other changes to how benefits are paid.

All respondents were asked the same questions (subject to internal routing), irrespective of sample group, but boost respondents were also asked an additional short set of demographic questions. A copy of the questionnaire can be found in Appendix B.

3.2 Questionnaire development

The 2012 questionnaire was a combination of questions that had been used in the 2011 study (and a few from the earlier waves) and new questions on topics not previously covered. The questions were developed by NatCen researchers in consultation with HMRC.

Some questions that were taken from previous face-to-face waves had to be adapted for telephone interviews. The main change involved not using show cards to present respondents with answer options. One of the questions that changed as a result, explored whether respondents had ever not reported a change of circumstances. The 2009 face-to-face survey asked respondents to select the changes they had experienced from a list of changes and then say whether they had reported the change. In the 2012 telephone survey respondents were simply asked whether they had not reported a change. As a result the 2009 estimate may have included changes that did not need to be reported (e.g. changes in childcare costs for customers not receiving Working Tax Credit), while the 2012 measure may suffer from some underreporting by customers who did not want to disclose their actions.

3.3 Pilot study

A full pilot study was conducted to provide information about contacting procedures, interview length and potentially problematic questions. The pilot study was conducted in November 2012 using six interviewers who attended both a briefing and debriefing with the research team. The pilot used Computer Assisted Telephone Interviewing (CATI), the same format as used for the main stage.

The sample for the pilot was drawn afresh, using customers who had not been contacted before, directly from HMRC's records. A total of 129 cases were selected. Of these, five customers opted out and a further ten were held in reserve, resulting in 114 cases being issued. The reserve was not ultimately used. Twenty-five interviews were completed, with eight refusals being recorded. The remainder of the cases were attempted but no contact was made; although most received only two calls before the target number of interviews had been achieved.

Following the pilot study, the research team made several modifications to the wording and structure of the questionnaire.

4 Conducting the fieldwork

This section outlines the procedures involved in conducting the fieldwork for this study.

4.1 Opt-out letter from HM Revenue & Customs

All customers in the boost sample were sent a letter notifying them of their selection for the study. The letter offered respondents the opportunity to contact either NatCen or HMRC to opt out of the survey. This is a standard procedure used when a sample is drawn from named records. The letter also stressed that this was a genuine research project, and any information disclosed would be treated in the strictest confidence. Customers in Wales were sent a bilingual English and Welsh letter. Letters were sent to both the boost sample and reserve at the same time, so the reserve could be issued at relatively short notice if required. A copy of the English version of the opt-out letter is included in Appendix C.

In total, 22 sampled cases (three per cent of the in-scope sample) opted out. After removing these cases, 762 cases were issued to interviewers (507 as the boost sample, and 255 as reserve).

4.2 Advance letter from NatCen

All panel cases, and boost cases that had not opted out, were sent an advance letter a few days before fieldwork to inform them that a NatCen interviewer would contact them by telephone. Different letters were used for the panel and boost sample. The panel sample letter referred to the respondent's previous participation in the study and emphasised the importance of taking part in the fifth stage. The boost letters referred to the opt-out letters they had recently been sent. All those with Welsh addresses received a Welsh translation of the letter(s), with an option to request they be interviewed in Welsh rather than English by NatCen. Copies of the English versions of both advance letters can be found in Appendix D.

4.3 Briefings and interviewer numbers

Two half-day briefings were held by NatCen researchers on 29 November 2012 in Brentwood. In total 24 interviewers attended. The briefings outlined the policy background to the study and information about interviewing processes and procedures. Interviewers were also given the opportunity to carry out a practice interview to familiarise them with the content of the questionnaire.

The interviewers commenced work immediately after attending the briefing. Fieldwork lasted for a total of five weeks (with a ten day break for Christmas), ending on Sunday 13th January 2013.

4.4 Interview length

The mean interview length for both panel and boost sample was 30 minutes (Table 4.1). Median interview lengths were slightly shorter at 27 and 27.5 minutes for panel and boost respectively.

Table 4.1 Interview length				
	Mean	Median	Minimum	Maximum
Panel sample (those who had taken part in previous waves)	29.8	27.0	3.0	99.8
Boost sample (those taking part for the first time)	29.9	27.5	5.0	99.9
<i>Unweighted base 991</i>				

4.5 Re-contacting boost respondents

Due to an error in the sample loading process, the boost sample was uploaded without a sample type identifier, so they were not routed to the demographic questions. To ensure key data was not missed, it was agreed with HMRC, that all of those who had been affected (and who had agreed to be re-contacted in the future), would be re-contacted so that the required information could be collected.

The interviewers contacted the affected respondents and asked a truncated form of the interview consisting of only a new introduction and the questions that had been omitted. The full text of this questionnaire can be found in Appendix E. Fieldwork took place between 21st and 28th January 2013.

In total 362 respondents were not routed to the demographic questions that should have been asked of them. Of these, 342 had agreed to be re-contacted. All 342 eligible cases were issued to the interviewers. Interviews were completed with 312 respondents. This gave a re-contact response rate of 91 per cent of eligible cases, or 86 per cent of those who had missed the questions.

5 Summary of overall response

This section gives details of the response rates for the main interview. It does not take into account the post-survey interviews conducted with the boost respondents, outlined in section 4.5. All figures are based on completion of the interview with or without the additional demographics collected during the re-contact phase.

5.1 Details of Response

Table 5.1 shows the outcomes for the sample that was issued to the interviewers.

Table 5.1 Response rates			
	Total sample	Panel sample (those who had taken part in previous waves)	Boost sample (those taking part for the first time)
Issued cases	2,053	1,291	762
Eligibility established			
Full interview (I)	989	627	362
Partial interview (P)	11	3	8
Refusal (R)	61	31	30
Not eligible (NE)	249	229	20
Eligibility not established			
Non-contact (UN)	597	342	255
Contact, but screening not completed (including refusals) (UC)	146	58	88
Response rates			
Overall Response Rate % (RRo)	60%	66%	51%
Full Response Rate % (RRf)	59%	65%	50%
Co-operation Rate % (COOP)	94%	95%	93%
Contact Rate % (CON)	64%	69%	55%
Eligibility Rate % (ELIG)	81%	74%	95%
Estimated number of eligibles among unknowns (EU)	602	297	327

Formulae

$$RRo = (I+P)/(I+P+R+EU)$$

$$RRf = I/(I+P+R+EU)$$

$$COOP = (I+P)/(I+P+R)$$

$$CON = (I+P+R)/(I+P+R+EU)$$

$$ELIG = (I+P+R)/(I+P+R+NE) * 100$$

$$EU = (UN+UC+M) * ELIG / 100$$

Note: Respondents were not eligible for the survey if they were no longer claiming tax credits, had permanently moved outside of the UK or had deceased.

A total of 1,000 interviews were achieved (including 11 partial interviews), giving a total response rate of 60 per cent. The response was higher for the panel sample (i.e. those who had been contacted in previous waves) compared to that for the boost (66 per cent and 51 per cent respectively).

The response rate in the panel sample was lower than what might be expected from a panel study. This was mainly due to a high proportion of cases where no contact could be made with a sample member, because phone numbers were disconnected, phone was not picked up after repeated attempts and respondent had moved. One reason for this high non-contact rate is likely to be that respondents were contacted over the phone. Phone numbers can change or become disconnected even when a respondent continues to live at the same address. In a face-to-face setting, which is common for panel surveys, it would probably have been possible to establish contact with a substantial proportion of respondents who could not be reached over the phone. Non-contact was also frequent in the boost sample, where the customers' numbers had not been used before for interview. A substantial proportion of panel sample was also screened out of the study, mainly because they were no longer receiving tax credits. The number of cases screened out from the boost sample was much lower.

6 Weights

Three sets of weights were produced for the analyses of the Panel Study sample:

- For analyses of all cases (panel and boost sample): wt_w5_xsect;
- For analyses of the panel sample only: wt_w12345_panel;
- For analyses of the panel sample only (but excluding wave 4): wt_w1235_panel.

For the panel (wt_w12345_panel), the weights were a combination of those used at wave 4 and an adjustment to the population counts, based on the total counts for CTC, WTC and CTC & WTW.

For the panel excluding wave 4 (wt_w1235_panel), the weights were a combination of those used for the wave at which the respondent last participated (either wave 3 or wave 4), and an adjustment to the population counts, based on the total counts for CTC pre-July 08, WTC pre-July 08 and CTC & WTW pre-July 08.

For the analyses of all cases (wt_w5_xsect), the weights were generated as follows. For respondents that had previously participated in any wave of the survey, the cross-sectional weight when they last participated (either wave 3 or wave 4) was obtained. For the boost sample members (i.e. those that had not previously participated), the mean weight of the previous responders within their sampling strata was applied (or a weight of 1 for those sampling strata which had no previous responders, i.e. for the recent claimants groups).

These initial weights were then adjusted to match the population counts within the following groups: CTC pre-July 08, WTW pre-July 08, CTC and WTC pre-July 08, CTC July 08 to Aug 11, WTC July 08 to Aug 11, CTC and WTC July 08 to Aug 11, CTC Sept 11 to Sept 12, WTC Sept 11 to Sept 12, CTC and WTC Sept 11 to Sept 12.

7 Coding and Editing

7.1 Introduction

Coding and editing is the first stage in preparing the data for analysis. It involves a thorough review of all questions where respondents gave a verbatim response. Their responses are then organised into either pre-existing codes (answer categories), or new codes created by the research team, enabling analysis of trends in respondent comments.

A coding and editing framework was developed by the research team using the early data from the first batch of interviews. It was then expanded to a set of full instructions for coders (Appendix F). A briefing was held on 18 December, which all coders were required to attend, where researchers gave an overview of the study and the questions that required coding. A practice run through the edit programme was included.

The first 50 cases completed by each coder were fully checked by supervising staff and any issues were discussed with coders. An additional ten per cent of each coder's work was randomly selected for quality assurance checks.

7.2 Coding and editing task

The coders had to interpret interviewers' remarks and make changes if required, and code textual answers into a codeframe. There were three types of question where interviewers had to record the verbatim responses of respondents, rather than ask them to select a response from a pre-defined list. Verbatim responses were then given to the coding team who were responsible for coding them appropriately. The three types of question were:

7.2.1 "Other (please specify)" questions

There were a number of questions where it was not possible for the researchers to predict all the possible responses that could be given by respondents. In these cases, or where interviewers were not confident in coding a response into the existing frame of answers, "Other (please specify)" could be chosen and the verbatim answer given by the respondent recorded in full.

In many instances it was possible to re-code responses using the existing code frame, and coders were instructed to always take this approach if possible. In instances where this was not possible, groups of responses emerged. The researchers looked at early returns from the fieldwork and decided where new codes might be necessary. Coders used these new codes where the existing code frame was not appropriate.

7.2.2 Open questions

Some questions had no code frame at the time of interview, either because not enough was known about the issue in question, or because there was a very broad range of possible responses. In these cases the interviewers simply recorded the full verbatim responses. After reviewing the early data the researchers created code frames to accommodate the range of responses given, with editors then being able to code the responses accordingly.

7.2.3 Definition questions

Two of the questions were designed to assess respondents' understanding of specific concepts. In the interview, respondents were asked to define a concept and their verbatim response was transcribed by the interviewers. The full responses were given to the coders who then judged if the response was valid, based on clear guidelines given in the coding instructions (Appendix F).

7.3 Data checking

Data checking was undertaken by the researchers, as part of the final step of the data cleaning process, using SPSS syntax. Value and logic checks were used to sense check between answers. The cases that failed the checks were examined in detail to determine whether any of the answers entered by interviewers were clearly inaccurate. The cases where the correct answer was obvious were amended in SPSS.

Appendix A. Thank you letter

Tax Credits and Child Benefit Study

Recently, you kindly took part in the HMRC Tax Credits and Child Benefit Study. Thank you for taking part in the research; your help is much appreciated.

As a token of our appreciation, I enclose a £5 gift voucher which can be exchanged for cash at any Post Office in Britain.

Also enclosed is an information sheet setting out points about the linking of your answers to tax credits records, that we asked you about during your telephone interview. If you chose not to give us permission to link your answers to HMRC information about your claim, then you can ignore this. If you did give us permission to link to your information then this sheet details the guarantees we have made about confidentiality. It also outlines how you can withdraw your permission if you feel this is something you would like to do. If you choose to withdraw your permission you are still fully entitled to the enclosed gift voucher.

Again, thank you very much for helping with this research study.

Yours Sincerely

Appendix B. Mainstage questionnaire

Introduction and filter questions

Introduction (I)

{Ask all}

IntroS1

Good morning / afternoon / evening! My name is and I am calling from the National Centre for Social Research.

Can I check, am I speaking to [name of main respondent from sample] [surname of main respondent from sample]?

[INTERVIEWER – IF NO, ASK TO SPEAK TO NAMED RESPONDENT]

[All Panel]

IntroPa

Some time ago you kindly took part in the HM Revenue and Customs Tax Credits and Child Benefit Study.

At the end of the interview, you agreed to let us contact you again and we recently sent you a letter explaining about the latest stage of the study.

[All boost]

IntroBo

We sent you a letter recently explaining about a study we are carrying out.

[All including Panel and Boost]

IntroS2

I am calling you today to ask a few questions about Tax Credits – may I do that now?

ADD IF NECESSARY: I need to point out that nothing you say can affect in any way your dealings with HM Revenue and Customs.

ADD IF NECESSARY: The interview should take about 25-30 minutes.

ADD IF NECESSARY: We will be sending out a £5 voucher as a thank you to everyone interviewed.

1. Yes
2. No
3. Make appointment to ring back

{Ask all}

Idpa

I'd like to remind you that the National Centre for Social Research is an independent research institute and all your answers will be treated in the strictest confidence in accordance with the Data Protection Act.

[IF NECESSARY: Taking part in this interview will have no impact on your claim for Tax Credits]

Checking Eligibility for the interview

{Ask All}

Introa

First, I would like to check a few things to see whether you are eligible for this interview.

TContinue

{Ask all}

ITxCr

Can I just check, are you currently receiving Working Tax Credit, Child Tax Credit, both of these, or neither of these?

1. Working Tax Credit
2. Child Tax Credit
3. Both
4. Neither

{If ITxCr=Neither}

ITxEvr

Can I just check, have you ever received tax credits?

ADD IF NECESSARY: By tax credits we mean Child Tax Credit or Working Tax Credit.

1. Yes
2. No

{If ITxEvr=yes}

ITxCr2

Can I just check, are you not currently receiving tax credits because ... READ OUT ...

1. ... you are paying back an overpayment,
2. ... you are not entitled to tax credits anymore,
3. ... you did not renew your claim? [stopped claiming]

{If ITxCr2 = 2 or 3 OR If ITxEvr = 2}

InEIEnd

Thank you for taking the time to talk to us. Unfortunately, as you are not currently receiving tax credits, you are not eligible to take part in this study.

INTERVIEWER: END INTERVIEW HERE

: TContl

{Ask All who have NOT been routed to InEIEnd}

IPartn

Can I just check, are you living with a [husband/wife] or partner at the moment?

1. Yes
2. No

{If Partn = Yes}

TCResp

Who is mainly responsible for dealing with your tax credits claim, is it... READ OUT...

1. You,
2. Your partner or
3. Someone else

{IF TCResp = Partner}

IntPar

As this is a survey about tax credits it may be better for us to interview your partner, as they are mainly responsible for dealing with your tax credits claim. Is your partner available for us to speak to? PROBE FULLY.

1. Yes
2. No – Make an appointment to speak to the partner
3. [REFUSAL] No – Partner does not want to / Cannot do the interview

{IntPar=Yes}

PrIntro

Good morning / afternoon / evening! My name is and I am calling from the National Centre for Social Research.

I am calling you today to ask a few questions about Tax Credits – may I do that now?

ADD IF NECESSARY: I need to point out that nothing you say can affect in any way your dealings with HM Revenue and Customs.

ADD IF NECESSARY: The interview should take about 25 to 30 minutes.

ADD IF NECESSARY: We will be sending out a £5 voucher as a thank you to everyone interviewed.

1. Yes
2. No
3. Make appointment to ring back

{If IntPar=Yes}

PName

First, could I please have your name?

STRING

{If IntPar = No}

PNamePr

Could I just take your partner's name?

INTERVIEWER: NOW CLOSE THE INTERVIEW AND RESTART FROM HERE WHEN YOU CALL BACK AND SPEAK TO THE PARTNER"

STRING

{IF IntPar = No (NOT Refusal)}

PrInt2

Good morning / afternoon / evening! My name is and I am calling from the National Centre for Social Research.

I am calling you today to ask a few questions about Tax Credits – may I do that now?

ADD IF NECESSARY: I need to point out that nothing you say can affect in any way your dealings with HM Revenue and Customs.

ADD IF NECESSARY: The interview should take about [15/30] minutes.

ADD IF NECESSARY: We will be sending out a £5 voucher as a thank you to everyone interviewed.

1. Yes
2. No
3. Make appointment to ring back

{If Boost OR Panel and TCResp = Partner}

DGen

INTERVIEWER: PLEASE CODE SEX OF RESPONDENT

1. Male
2. Female

{If Boost OR Panel and TCResp = Partner}

DBDay

What was your age last birthday?

: Range 0...97

{Ask all}

Intro2

First I would like to check a few things about your claim for Tax Credits, this is so that I don't ask you questions that won't apply to you.

TContinue

{Ask all}

BTCLYr

When did you make your most recent application for tax credits?

ENTER THE YEAR

INTERVIEWER: IF RESPONDENT GIVES ANSWERS EARLIER THAN 2003, PLEASE ENTER 2003.

Range: 2003...2013

{Ask all}

BTCBef

Thinking about your current tax credit claim, is this the only time you have applied for tax credits?

1. Yes
2. No

{If BTCBef=No}

BTCMany

How many other claims have you made in the past?

1 ... 96

{Ask all}

BTCAmnt

How much did you receive for your last Tax Credits payment?

ADD IF NECESSARY: Please include all of the different elements of your tax credit claim

ENTER POUNDS AND PENCE

{IF BTCAmnt answered}

BTCperd

Which period did this payment cover?

1. One week
2. Four weeks
3. Other (please specify)

{If BTCperd = Other}

BTCpero

PLEASE ENTER OTHER PERIOD

STRING [100]

Household Questions

{Ask all}

IChild

And are there any children aged 15 or under living with you as part of your family?

1. Yes
2. No

{If IChild=Yes}

IChAge

And, how old is your youngest child?

0 ...15

{If IChild=No}

IChild2

Are there any children aged 16 to 19 living with you as part of your family?

1. Yes
2. No

{If IChild2=Yes}

IChild3

Are any of these children, aged 16 to 19, in full-time education at school, college or 6th form but not studying for a degree-level qualification?

1. Yes

2. No

{IChild = Yes }

BChCa

Have you applied for help towards childcare costs as a part of your Tax Credits claim?

1. Yes
2. No

{If BChCa= yes}

BChCaD

Many people find it difficult to calculate their weekly childcare costs. When you made your tax credits claim, did you experience any difficulties calculating your weekly childcare costs?

[INTERVIEWER: IF NECESSARY, clarify that we are asking about their most recent claim.]

1. Yes
2. No

{Ask All}

HHPb

Do you have any physical or mental health conditions or illnesses that reduce your ability to carry out day to day activities and which have lasted or are expected to last for 12 months or more?

INTERVIEWER: THIS IS A QUESTION OF OPINION.

1. Yes
2. No

Work

{Ask all}

IWork

Can I just check, do you currently have a paid job?

INCLUDE PAID LEAVE AND SELF-EMPLOYMENT AS PAID JOB.

TEMPORARY ABSENCES FROM WORK (E.G. DUE TO SICKNESS, MATERNITY OR PAID LEAVE) SHOULD BE CODED AS WORK.

1. Yes
2. No

{If IWork=Yes}

IWrkhr

How many hours per week do you usually work in this job?

1. Less than 16 hours
2. 16 to 24 hours
3. 25 to 29 hours
4. 30 to 35 hours
5. 36 hours or more

{If IWork = Yes}

SEmp

Are you working as an employee or are you self-employed in this job?

1. Employee
2. Self-employed

{If IWork=Yes}

WSecJob

Apart from the job you have just told me about, do you do any other paid work that brings in a regular income?

(INCLUDES FOSTERING FEES & SIMILAR ALLOWANCES)

1. Yes
2. No

{If WSecJob = Yes}

SEmpS

Are you working as an employee or are you self-employed in any of your other jobs?

1. Employee
2. Self-employed

{If SEmp = Employee OR SEmpS = Employee}

PaOvr

Do you receive any paid overtime?

1. Yes
2. No

{If IWork = No}

NEmp

How would you describe your current status? READ OUT... CODE ALL THAT APPLY

1. Unemployed and seeking work
2. On a training scheme
3. Full time education/school
4. Sick or disabled (up to 6 months)
5. Sick or disabled (6 months or longer)
6. Looking after the home or family
7. Caring for a sick, elderly or disabled person
8. Retired
9. Other

{If NEmp = Other}

NEmpO

PLEASE WRITE IN OTHER RESPONSE

: STRING [100]

{If IWork = No}

JobEv

Have you had any paid jobs since you started receiving Tax Credits?

1. Yes
2. No

{If JobEv = Yes}

JSEmp

Were you self-employed in any of those paid jobs?

1. Yes
2. No

{IPartn=Yes}

IPWork

Can I just check, does your partner currently have a paid job?

INCLUDE PAID LEAVE AND SELF-EMPLOYMENT AS PAID JOB.

TEMPORARY ABSENCES FROM WORK (E.G. DUE TO SICKNESS, MATERNITY OR PAID LEAVE) SHOULD BE CODED AS WORK.

1. Yes
2. No

{If IPWork=Yes}

IPWrkhr

How many hours a week does your partner usually work in this job?

1. Less than 16 hours
2. 16 to 24 hours

3. 25 to 29 hours
4. 30 to 35 hours
5. 36 hours or more

{If IPWork = Yes}

SPEmp

Are they working as an employee or are they self-employed in this job?

1. Employee
2. Self-employed

{If IPWork=Yes}

WPSecJob

Apart from the job you have just told me about, does your partner do any other paid work that brings in a regular income?

(INCLUDES FOSTERING FEES & SIMILAR ALLOWANCES)

1. Yes
2. No

{If WpSecJob = Yes}

SPEmpS

Are they working as an employee or are they self-employed in any of their other jobs?

1. Employee
2. Self-employed

{If SPEmp = Employee OR SPEmpS = Employee}

PaOvrP

Does your partner receive any paid overtime?

1. Yes
2. No

{If PaOvr OR PaOvrP = Yes}

PaOvrR

When you reported your income in your last tax credit claim, did you include earnings from paid overtime work done by either yourself or your partner?

1. Yes
2. No

Income

{Ask All}

WIntro

I am now going to ask you some questions about your household income.

TContine

{Ask all}

WIncBP

I will read out some different levels of income for you to choose from. Please could you tell me if you'd prefer me to read out weekly, monthly or annual amounts.

1. Weekly
2. Monthly
3. Annual

{Ask all}

WIncBW

Thinking of your household's total [weekly/monthly/annual] income from all sources, before any deductions for income tax, National Insurance, and so on, is it £[500 per week/2167 per month/26,000 per year] or more?

1. Yes
2. No

{If WIncBW=Yes}

WIncUp

And is it £[770 per week/3334 per month/40,000 per year] or more?

1. Yes
2. No

{If WIncUp=Yes}

WIncUp1

And is it ... READ OUT

1. between [£770 and £899 / £3334 and £3899 / £40,000 and £46,799]
2. between [£900 and £999 / £3900 and £4332 / £46,800 and £51,999]
3. or [£1000 / £4333 / £52,000]and over?

{If WIncUp=No}

WIncUp2

And is it ... READ OUT

1. between [£500 and £599 / £2167 and £2599 / £26,000 and £31,199]
2. between [£600 and £699 / £2600 and £3032 / £31,200 and £36,399]
3. or between [£700 and £769 / £3033 and £3333 / £36,400 and £39,999]?

{If WIncBW=No}

WIncDw

Is it less than £[200 per week/867 per month/10,400 per year]?

1. Yes
2. No

{If WIncDw=Yes}

WIncDw1

And is it ... READ OUT

1. up to [£49 / £216 / £2599]
2. between [£50 and £99 / £217 and £432 / £2600 and £5199]
3. or between [£100 and £199 / £433 and £866 / £5200 and £10,399]?

{If WIncDw=No}

WIncDw2

And is it ... READ OUT

1. between [£200 and £299 / £867 and £1299 / £10,400 and £15,599]
2. between [£300 and £399 / £1300 and £1733 / £15,600 and £20,799]
3. or between [£400 and £499 / £1734 and £2166 / £20,800 and £25,999]?

{Ask all}

WIncchw

Does your family income tend to vary either from week to week or month to month?

INTERVIEWER: THIS IS A QUESTION OF OPINION

1. Yes
2. No

{Ask All}

BCaID

When completing your tax credits claim, did you experience any difficulties calculating your income? READ OUT...[INTERVIEWER: REMIND IF NECESSARY: Remember that we are interested in the most recent time you made a claim for tax credits.]

1. Yes
2. No

3. Did not need to calculate income
4. Someone else filled in the form

Help and advice

{Ask all}

Intro

I am now going to ask you some questions about your experience of claiming tax credits and dealing with HM Revenue and Customs. Throughout the interview I am going to refer to HM Revenue and Customs as HMRC.

T Continue

{Ask all}

QuAdWh

Where do you tend to go **first** for help or advice about Tax Credits?

CODE ONE ONLY. IF THEY GIVE MORE THAN ONE RESPONSE ASK WHERE THEY GO

FIRST

1. Friends or relatives (including other Tax Credit claimants)
2. Letter/leaflet previously received from HMRC
3. Write a letter/fax to HMRC
4. Email to HMRC
5. Call Tax Credit helpline
6. HMRC website
7. Gov.uk or Direct.gov website
8. Another website
9. Visit HMRC Enquiry Centre / Local tax office
10. Job centre/ Jobcentre Plus
11. Citizens Advice Bureau
12. A voluntary/ community/ charitable organisation
13. Independent professional advisor e.g. accountant
14. Nowhere (doesn't seek advice)
15. Other (please specify)

{If QuAdWh = Other}

QuAdOt

PLEASE WRITE IN OTHER RESPONSE

STRING [250]

{Ask if QuAdWh= does not include 11 or 12}

QuCh

Are you aware that you can go to a voluntary, community or charitable organisations including the Citizens Advice Bureau for help or advice with your tax credits?

1. Yes
2. No

{Ask if QuAdWh= does not include 11 or 12}

QUChH

Would you be willing to use voluntary organisations such as the Citizen's Advice Bureau for help or advice with your tax credits?

1. Yes
2. No

{ASK ALL}

VRnfu

Where do you think you will go if you need help with Tax Credits in the future?

CODE ALL THAT APPLY

1. Friends or relatives (including other Tax Credit claimants)
2. Letter/leaflet previously received from HMRC
3. Write a letter/fax to HMRC
4. Email to HMRC
5. Call Tax Credit helpline
6. HMRC website
7. Gov.uk or Direct.gov website
8. Another website
9. Visit HMRC Enquiry Centre / Local tax office
10. Job centre/ Jobcentre Plus
11. Citizens Advice Bureau
12. A voluntary/ community/ charitable organisation
13. Independent professional advisor e.g. accountant
14. Nowhere (doesn't seek advice)
15. Other (please specify)

{If VRnfu includes other}

VROth

WRITE IN OTHER RESPONSE

:STRING [60]

Use of online services

Access to internet

{Ask all}

IntroH

I am now going to ask you a few questions about using the Internet.

{Ask all}

WAcc

Do you have internet access at home?

INTERVIEWER: THIS IS A QUESTION OF AVAILABILITY, NOT USE. IF THE INTERNET IS AVAILABLE BUT THEY DON'T USE IT PLEASE STILL CODE **YES**

1. Yes
2. No

{If WAcc = Yes}

WAcUs

And do you ever use the internet?

1. Yes
2. No

[If WAcUs = yes]

WAcCH

And is this using...

READ OUT

1. A computer or laptop
2. A hand held device, such mobile or tablet or
3. Both?

{If WAcc = no}

WAcNo

Can I just check, why do you not have access to the Internet at home?

UNPROMPTED

CODE ALL THAT APPLY

1. No computer
2. No phonenumber
3. Too expensive
4. Don't use the internet
5. Other

{If WAcNo includes other}

WAcNoO

PLEASE WRITE IN

{If WAcUs = no}

NoUsWh

Can I just check, why do you not use the Internet at home?

STRING

{Ask if WAcUs = Yes}

WSafeH

How safe or unsafe do you feel using the Internet at home? Do you feel...

READ OUT

1. Very safe
2. Fairly safe
3. Neither safe or unsafe
4. Fairly unsafe
5. Very unsafe?

{If WAcc = no}

WInOth

Are you able to access the internet somewhere else?

1. Yes
2. No

{If WInOth = yes}

WIWher

Where can you access the Internet when not at home?

UNPROMOTED

CODE ALL THAT APPLY.

1. At a Café
2. At a Library
3. At work
4. At a friend's house
5. College/University
6. Via a hand held device (mobile phone/tablet)
7. Other

{If WIWher = other}

WIWherO

PLEASE WRITE IN OTHER RESPONSE

{If WInOth = Yes}

{Repeat for all options selected at WIWher}

WSafe

How safe or unsafe do you feel using the Internet at [text fill from WIWher]. Do you feel ...

READ OUT

1. Very safe
2. Fairly safe
3. Neither safe or unsafe
4. Fairly unsafe
5. Very unsafe?

{If WAcUs=Yes or WInOth=Yes}

WISafeG

How confident do you feel in your ability to use the internet generally. Are you ..

READ OUT

1. Very confident
2. Fairly confident
3. Neither confident or unconfident
4. Not very confident,
5. or Not at all confident?

{If WAcUs=Yes or WInOth=Yes}

DIntUse

What do you use internet for? Do you use it for... READ OUT...

CODE ALL THAT APPLY

1. Reading news
2. Playing games

3. Find information about goods or services
4. General browsing
5. Shopping (order tickets, goods or services)
6. To send or receive emails
7. Use social networking sites e.g. Facebook, Twitter, Myspace
8. Online banking
9. Investment activity
10. Watching television
11. Other (specify)

{If DIntUse = other}

DIUse

PLEASE WRITE IN OTHER RESPONSE
STRING

{Ask all}

WFinSaf

How safe or unsafe do you think it is to manage financial information online. Would you say it's ..

1. Very safe
2. Fairly safe
3. Neither safe nor unsafe
4. Fairly unsafe
5. Very unsafe?

{If WAcUs=Yes or WInOth=Yes}

{use text fill if IWork=Yes}

WTime

How many hours do you spend online in an average week [excluding time spent as part of work]?

WRITE IN NUMBER OF HOURS

0...165

{If WAcUs=Yes or WInOth=Yes}

WProb

Have you ever had problems using an online service?

IF NECESSARY: such as online bank or a store?

1. Yes
2. No

{If WProb=Yes}

WPrAc

What did you do last time you experienced a problem with an online service?

UNPROMTED

CODE ALL THAT APPLY

1. Contact the website provider online
2. Contact the website provider by phone
3. Ask a friend, colleague or family member
4. Look for help online (e.g. blog/chatroom)
5. Give up
6. Other

{If WProbAc = other}

WPrAcO

PLEASE WRITE IN OTHER RESPONSE

{If WAcUs=Yes or WInOth=Yes}

WITC

Have you ever used the internet to find out about tax credits or how to make a claim for tax credits?

1. Yes
2. No

{If WITC = Yes}

WIWh

Last time you did this which site, or sites, did you use?

1. HMRC website
2. Gov.uk or Direct.gov website
3. Other

{If WITCWh=Other}

WIWhO

PLEASE WRITE IN OTHER WEBSITE

{If WTCTFind=Yes}

WTCEase

How easy or difficult was it to find what you were looking for? Was it... READ OUT...

1. ...very easy,
2. ...quite easy,
3. ...neither easy or difficult,
4. ...quite difficult,
5. ...or very difficult?
6. SPONTANEOUS ONLY: Did not find it

{If WITCWh more than one}

WIUs

When trying to find out about tax credits, which website(s) did you find most useful?
[LIST FROM WITCWh]

{If WAcUs=Yes or WInOth=Yes}

WGov

Have you ever used the Internet to ..

READ OUT

CODE ALL THAT APPLY

1. Make an application for a benefit to a government department
2. Notify government department of a change in your circumstances
3. Request information from a government department
4. Interact with a government department in another way?
5. SPONTANEOUS: Have not used Internet in any of these ways

{If WGov=4}

WGovO

What did you do?

STRING

{IF WGov= more than 1}

WGWh

Which of these did you do on the most recent occasion?

[List of responses selected at WGov]

{If WGov<5}

WGovUse

Thinking of the last time you dealt with government departments online, how confident did you feel using the site(s)? Were you...

READ OUT

1. Very confident
2. Fairly confident
3. Neither confident nor unconfident
4. Not very confident,
5. or Not at all confident?

{If WGovUse>3}

WGCon

What made you feel unconfident?

UNPROMTED

CODE ALL THAT APPLY

1. Site was difficult to navigate
2. Online help wasn't clear or easily available
3. Not confident that personal data was secure
4. Negative online customer experience
5. Something else

{If WGovUnc=Other}

WGovUnO

PLEASE WRITE IN OTHER RESPONSE

Reporting changes of circumstances and renewing claims

Renewals

{Ask All}

RIntro

I'm now going to ask you some questions about renewal of your tax credits claim

TCont1

{Ask All}

RLaEv

Has there ever been a time when you have not managed to renew your tax credit claim on time, for any reason?

INTERVIEWER: EXPLAIN IF REQUIRED: by 'on time' we mean by 31st July

1. Yes
2. No

{If RLaEv = Yes}

RLate

What were the reasons you did not renew on time the last time?

CODE ALL THAT APPLY

UNPROMPTED

1. Waiting for documents (e.g. P60) / Collecting information
2. Did not know about the deadline
3. Award is £0 so don't need to
4. Unable to get through to the helpline
5. Did not get a reminder from HM Revenue & Customs
6. Disorganised / Forgot to renew / Personal circumstances
7. Other (please specify)

{If RLate=other}

RLateO

RECORD OTHER ANSWER

STRING [60]

{If RLaEv = Yes}

RReWh

And, what prompted you to eventually renew your claim?

STRING [250]

{If RLaEv = Yes}

CoAvLa

How confident are you that you will renew on time in the future?

Are you... READ OUT... CODE ONE ONLY

1. ...Very confident,
2. ...Fairly confident,
3. ...Not very confident,
4. ... or Not at all confident?

{If RLaEv = Yes}

RLaEvWh

Is there anything that HMRC could do to help you to renew on time in the future?

1. Yes
2. No

{If RLaEvWh=Yes}

RLaEvDo

What could they do?

: STRING [255]

Changes of circumstances

{Ask All}

ChCiEv

In the past 12 months, have you informed HMRC of a change in your circumstances related to your Tax Credits claim?

1. Yes
2. No

{If ChCiEv = yes}

WhChRe

What was the change of circumstance?

CODE ALL THAT APPLY

1. Respondent moved home
2. Respondent or their partner changed job
3. Respondent or their partner's working hours changed
4. Respondent or their partner's income changed
5. Respondent or their partner started working 30 or more hours per week
6. A child left full-time education
7. A child over 16 continued in full time education
8. Respondent or their partner had a baby
9. Childcare costs changed
10. Other

{If WhChRe=other}

WhChReO

PLEASE ENTER OTHER RESPONSE

STRING

{Ask All}

NonRep

Has there ever been a time when you have not reported a change of circumstance to HMRC, for any reason?

ADD IF NECESSARY: Remember your answers will be treated in the strictest confidence and you will not be reported to HMRC.

1. Yes
2. No

{Ask If NonRep = Yes}

NRCh

What was the change in circumstances?

1. Respondent moved home
2. Respondent or their partner changed job
3. Respondent or their partner's working hours changed
4. Respondent or their partner's income changed
5. Respondent or their partner started working 30 or more hours per week
6. A child left full-time education
7. A child over 16 continued in full time education
8. Respondent or their partner had a baby
9. Childcare costs changed
10. Other (please specify)

{If NRCh=other}

NRChO

PLEASE ENTER OTHER RESPONSE
STRING

{If NonRep=Yes}

CCowh

Why did you not report this change?

UNPROMTED

CODE ALL THAT APPLY

1. Would not effect amount of Tax Credit award
2. I have not got round to it
3. Did not think about reporting the change when it occurred
4. Too much of a burden
5. HM Revenue and Customs should already know about this change from another source
6. Ways to tell HMRC inconvenient/too expensive
7. Have more important things to get sorted first
8. It is not a permanent change
9. Too busy or too stressed to report
10. No reason, not planning on ever reporting this change
11. Concerned that payment would reduce
12. Did not know that I had to
13. Other (PLEASE SPECIFY)

{If CCowh = other}

CCowo

PLEASE ENTER OTHER REASON FOR NOT REPORTING THIS CHANGE
STRING [100]

{Ask If NonRep = Yes}

NREff

Did you think this change(s) of circumstance would have an effect on your tax credit award? ADD
IF NECESSARY: We are still talking about the change you didn't report to HMRC.

1. Yes
2. No

{Ask All}

ReReCh

Is there anything in particular that reminds you to report changes?

1. Yes
2. No

{If ReReCh = Yes}

ReReWh

And what is it that reminds you?

UNPROMTED

CODE ALL THAT APPLY

1. Receiving renewal documentation
2. Reminders sent by HMRC
3. Radio/TV adverts from HMRC
4. Friends and family
5. Remember by myself
6. Other (specify)

{If ReReWh = Other}

ReReO

PLEASE WRITE IN OTHER RESPONSE
STRING [255}

{Ask All}

ChReWh

Thinking about all of the times your circumstances have changed while you have been claiming Tax Credits, when do you usually report changes of circumstances? Is it... READ OUT...

1. ...As soon as they occur,
2. ...Within 1 month,
3. ...Within 3 months,
4. ...or do you wait until renewal?
5. SPONTANEOUS ONLY: Other (please specify)

{If ChReWh = Other}

ChReWhO

PLEASE WRITE IN OTHER RESPONSE

String [255]

{If ChReWh = 4 (wait until renewal)}

ReWaWh

Why do you think you wait until it is time for renewal before reporting changes? CODE ALL THAT APPLY. READ OUT IF NECESSARY

1. It won't make any difference to award
2. It is easier to do it all at once",
3. The renewal acts as a reminder to report changes",
4. This is when changes should be reported
5. other (specify)

{If ReWaWh = Other}

WaWhOt

PLEASE WRITE IN OTHER RESPONSE

STRING [255}

{Ask all}

Chgsrm

Do you think HMRC should remind you to report changes throughout the year?

1. Yes
2. No

{Ask if Chgsrm=Yes}

ReMany

How often do you think HMRC should send out reminders about reporting changes?

UNPROMPTED

PROBE FOR SPECIFIC TIMEFRAME

1. Weekly
2. Monthly
3. Quarterly
4. Twice per year
5. Once per year
6. Do not need reminders

{Ask All}

ConNR

Can I just check what, if anything, you think could happen if changes of circumstances are not reported on time?

UNPROMPTED

CODE ALL THAT APPLY

1. Payments will stop
2. Payments will be reduced
3. May receive an overpayment
4. May receive an underpayment
5. May get the wrong amount of tax credits
6. Will be fined
7. Will have to make a new claim
8. Nothing
9. Other (please specify)

{If ConNR includes Other}

ConNRO

PLEASE WRITE IN
STRING [250]

{Ask All}

ChTcEn

What could HMRC do to encourage customers to report changes of circumstance as they happen during the year?

CODE ALL THAT APPLY. UNPROMPTED: ALLOW RESPONDENT TO ANSWER. PROBE AND CODE RESPONSES,

1. Television advertisements
2. Posters in the local community
3. Courtesy call(s) from HMRC to, check nothing has changed
4. The ability to report online
5. Extend reporting deadlines
6. Reminder letter(s) from HMRC
7. More awareness of the consequences of not reporting
8. Harsher consequences for not reporting
9. Text messages
10. Emails
11. Nothing
12. Other (please specify)

{If ChTcEn = Other}

ChTcEnO

PLEASE WRITE IN OTHER RESPONSE
STRING [255]

{Ask all}

PenApp

In your opinion, how acceptable would it be if HMRC imposed a financial penalty on people who failed to report changes of circumstance on time. Would you say it was ...

READ OUT

1. ...always acceptable
2. ...usually acceptable
3. ...sometimes acceptable
4. ...rarely acceptable
5. ...never acceptable?

{Ask all}

PenRep

And, would a penalty like this encourage you to report changes on time?

1. Yes
2. No

Perceptions of quality and accuracy

{Ask All}

PIntro

I'm going to read out some statements. Please say how much you agree with each of the statements.

TContl

{Ask All}

RCDiff

I feel that HMRC makes things difficult for me. Would you say you...[READ OUT]

1. ...strongly agree
2. ...agree
3. ...neither agree nor disagree
4. ...disagree
5. ...or disagree strongly disagree?

{Ask All}

RCTr

I cannot trust HMRC to get things right. Would you say you...[READ OUT]

1. ...strongly agree
2. ...agree
3. ...neither agree nor disagree
4. ...disagree
5. ...or strongly disagree?

{Ask All}

RCRe

If I need help, HMRC me the correct information. Would you say you...[READ OUT]

1. ...strongly agree
2. ...agree
3. ...neither agree nor disagree
4. ...disagree
5. ...or strongly disagree?

{Ask All}

ReKn

I know what I have to do to get my Tax Credit claim right. Would you say you...[READ OUT]

1. ...strongly agree
2. ...agree
3. ...neither agree nor disagree
4. ...disagree
5. ...or strongly disagree?

Views on error and fraud

{Ask all}

IntroR

The next questions are about your opinion on inaccurate tax credit claims. Remember, it is just your opinion we are after, and all your answers are confidential. I am interested in what you think, not what you think society believes.

TContinue

{Ask all}

BInAc

In your view, how common do you think people making inaccurate tax credit claims is. Is it... READ OUT

1. Very common
2. Fairly common
3. Not very common
4. Not common at all?

{Ask all}

BEff

In your view, do you think HMRC is currently putting too much, too little or about the right amount of effort into reducing inaccurate tax credits claims?

1. Too much
2. Too little
3. About the right amount

{Ask all}

BCaug

How likely would you say it is for people who regularly make inaccurate tax credits claims to get caught. Is it... READ OUT

1. Very likely
2. Quite likely
3. Not likely
4. Not at all likely?

{Ask all}

BACce

Please tell me which of the four statements comes closest to your own views about making inaccurate tax credits claims?

INTERVIEWER: READ OUT

1. It is always acceptable
2. It is mostly acceptable
3. It is mostly unacceptable
4. It is always unacceptable

{If BACce= 1, 2 or 3}

BAccY

Can you tell me about the circumstances when you think it would be acceptable to make an inaccurate tax credits claim?

OPEN

{Ask all}

IntroS

Please say how much you agree or disagree with the following statement.

TContinue

{Ask All}

TCFalse

Large numbers of people these days falsely claim tax credits. Would you say you... [READ OUT]

1. ...strongly agree
2. ...agree
3. ...neither agree nor disagree
4. ...disagree
5. ...or strongly disagree?

Financial management and the move to Universal Credit

{Ask All}

Intro

This next set of questions asks about Tax Credits and how you budget.

Tcontinue

{ITxCr=1, 2 or 3}

TCUse

What do you currently use tax credits for?

UNPROMPTED

CODE ALL THAT APPLY

1. Childcare
2. Child's savings
3. Food/meals for your child
4. Clothes/shoes for your child
5. Child's school trips / out-of-school activities
6. Treats for child
7. Food for self [and/or partner]
8. Clothes/shoes for self [and/or partner]
9. Other expenses on self [and/or partner]
10. Family trips/holidays
11. Household bills
12. To pay off debts
13. Savings
14. Put into general household expenditure
15. To help support my/my partner's business
16. To make rent or mortgage repayments
17. Other

{Ask if TCUse includes Other}

TCUseO

PLEASE WRITE IN

STRING

{If TCUse =more than one response}

TCImp

And, which of these do you spend the most of your tax credits payments on?

[ONLY DISPLAY THOSE SELECTED AT TCUse]

CODE ONE ONLY

1. Childcare
2. Child's savings
3. Food/meals for your child
4. Clothes/shoes for your child
5. Child's school trips / out-of-school activities
6. Treats for child
7. Food for self [and/or partner]
8. Clothes/shoes for self [and/or partner]
9. Other expenses on self [and/or partner]
10. Family trips/holidays
11. Household bills
12. Pay off debts
13. Savings
14. Put into general household expenditure

15. To help support my/my partner's business
16. To make rent or mortgage repayments
17. Other

{Ask all}

BuTiFr

When organising your finances, do you tend to budget... READ OUT... INTERVIEWER: CODE ONE

1. ...day to day
2. ... weekly,
3. ... fortnightly,
4. ... monthly
5. ... not at all,
6. ... or in another way?

{If BuTiFr = in another way}

BuTiOt

How do you tend to budget?

: STRING [255]

{Ask all}

BudH

And if you needed help with budgeting, where would you go for help?

UNPROMPTED

CODE ALL THAT APPLY

1. Family or friends
2. Internet
3. JobcentrePlus
4. Local authority
5. Bank
6. Wouldn't ever need help
7. Other

{If BudH includes other}

BudHO

PLEASE WRITE IN OTHER RESPONSE

STRING

{ITxCr=1, 2 or 3}

Payfre

Do you receive your tax credits payment weekly, or every four weeks

PROBE TO CLARIFY

1. Every week
2. Every four weeks

{If Payfre = every week}

PMonth

Some claimants choose to have their payments made every four weeks. If you were paid every four weeks, would it affect you?

1. Yes
2. No

{If PMonth = Yes}

PMoWh

How would this affect you?

INTERVIEWER: EXPLAIN IF NECESSARY: it doesn't matter if they would not choose this voluntarily – they need to comment on how this would affect them if it did happen

UNPROMPTED, CODE ALL THAT APPLY

1. I would be likely to run out of money before the end of the month
2. I would get into debt
3. General difficulties
4. Other

{If PMoWh=other}

PMonthO

PLEASE RECORD OTHER RESPONSE
STRING

{If Payfre = every week}

PMonH

And, if your tax credits were going to be paid every 4 weeks, would you need any advice or support to manage this?

1. Yes
2. No

{If IPartn = Yes and ITxCr = 1, 2 or 3}

TCPWho

At present, are your family's tax credits paid into an account that belongs... READ OUT... CODE ONE ONLY

1. ...only to you
2. ...to you and your partner jointly
3. ...or to your partner only?
4. Other (please specify)

{If TCPWho = Other}

TCPOth

PLEASE WRITE IN OTHER RESPONSE
: STRING [255]

{IF ITxCr = 3 (Both) and IPartn = Yes and TCPWho = 2 or 4}

TCPDoS

Do you have your tax credits payments split between you and your partner, so that Working Tax Credit and Child Tax Credit are paid into accounts that belong to different people?

1. Yes, paid to different people
2. No, paid to same person

{if TCPDoS = 1 (paid to different people)}

TCPSep

If working tax credit and child tax credit payments were made as a single payment, rather than two separate payments, would this cause you any problems?

1. Yes
2. No

{If TCPSep = Yes}

TCSepPr

What problems would this cause you?

PLEASE WRITE IN
: STRING [255]

{Ask All}

OthBen

Not including tax credits, do you receive any state benefits?

INTERVIEWER: Explain if necessary: You do not have to tell us which ones, nor how much you receive.

1. Yes
2. No

{If OthBen = Yes}

OBKnHM

Which of the following statements comes closest to how much you know about the total income you receive from all state benefits, including Tax Credits?

READ OUT...

1. ...I know the exact total of all state benefits;
2. ...I more or less know but would have to check;
3. ...I don't know and I would find it hard to work out?

{If OthBen = Yes}

OBlInHe

Would you find it helpful to see information about all your benefits presented in one place?

1. Yes
2. No

In year finalisation

{Ask all}

IYIntro

I am now going to ask you a few questions about how the tax credit system works. Don't worry, it's not a test.

TContinue

{Ask all}

FDecl

As part of the tax credits renewals, you are required to declare your actual or estimated annual income. Do you know why this is?

1. Yes
2. No

{If FDecl=yes}

FDecIO

Why do you think this is?

STRING

{Ask all}

FFin

As part of the tax credits renewals, HMRC uses information about your income and circumstances to 'finalise' your tax credit award. Do you know what this means?

1. Yes
2. No

{If FFin=Yes}

FFinO

What do you think this means?

STRING

{Ask all}

FEase

As part of the renewals, you would usually be asked to declare your actual or estimated annual income. If you were asked to do this for just part of a tax year, how easy or difficult would this be for you? Would it be... READ OUT...

1. ...very easy,
2. ...quite easy,

3. ...neither easy or difficult,
4. ...quite difficult,
5. ...or very difficult?

{Ask all}

FCor

As part of the renewals, you would usually be asked to check that your income and circumstances are correct for the whole tax year. If you were asked to do this for just part of a tax year, how easy or difficult would this be for you? Would it be... READ OUT...

1. ...very easy,
2. ...quite easy,
3. ...neither easy or difficult,
4. ...quite difficult,
5. ...or very difficult?

{Ask all}

FOther

Currently you are asked to provide information once each year, before the deadline of 31st July. If you were required to provide information about your income at a different point during the tax year, would this cause you difficulties?

1. Yes
2. No

{Ask if FOther = yes}

FYear

Is there a particular time of year when it would be more inconvenient for you to report your income?

1. Yes
2. No

{If FYear=Yes}

FMon

In which months would it be more inconvenient?

UNPROMPTED

CODE ALL THAT APPLY

1. January
2. February
3. March
4. April
5. May
6. June
7. July
8. August
9. September
10. October
11. November
12. December

{If FOther=yes}

FOthTy

Would any particular type of income be especially difficult to provide at a different point during the tax year?

1. Yes
2. No

{If FOthTy=Yes}

FOWh

Which types of income would you find especially difficult to provide?

CODE ALL THAT APPLY

1. Self employment income
2. Benefits in kind (e.g. vouchers, payments in kind, company car and fuel, etc)
3. Earnings as an employee (e.g. wages)
4. Benefits
5. Other income (e.g. savings interest, dividends, pension income)

{If FOthWh=other}

FOthWhO

PLEASE RECORD OTHER TYPE OF INCOME
STRING

{If FOther=Yes}

FOthNo

What kind of difficulties would it cause you?
STRING

{If FOther=Yes}

FMonth

And would it be a problem for you to provide this information within a month?

1. Yes
2. No

UC transition and debts

{Ask all}

FUnC

Have you ever heard of Universal Credit?

IF ASKED WHAT UNIVERSAL CREDIT IS: Universal Credit is a new type of benefit that will start to be phased in from the end of 2013.

IF THEY WANT MORE INFORMATION REFER THEM TO THIS WEBSITE:

www.hmrc.gov.uk/taxcredits/universal-credit.htm

1. Yes
2. No

{If FUnC=Yes}

FUCWh

Where did you first hear about it?

UNPROMTED

IF THEY GIVE MORE THAN ONE RESPONSE ASK WHERE THEY HEARD ABOUT IT **FIRST**

1. Friends and family or colleagues
2. Read an article about it
3. TV
4. Radio
5. Internet
6. other (specify)

{If FUCWhere=other}

FUCWHeO

PLEASE ENTER OTHER ANSWER
STRING

{If FunC=Yes}

FDep

Do you know which government department will be administering Universal Credit?

1. Yes
2. No

{If FDep=Yes}

FDepWh

Which one will it be?

CODE ALL THAT APPLY

UNPROMPTED

1. HMRC
2. DWP
3. JobcentrePlus
4. Other

{If FDepWh=other}

FDepWhO

PLEASE RECORD OTHER RESPONSE

STRING

{If FunC=Yes}

FImp

Do you think the introduction of Universal Credit will affect you?

1. Yes
2. No

{If FImp=Yes}

FImpH

How do you think it will affect you?

OPEN

{If FImp=Yes}

Fworry

Are you concerned about the impact that the introduction of Universal Credit may have on you?

1. Yes
2. No

{If Fworry = yes}

FWorH

Would you say you are... READ OUT...

1. A little concerned
2. Fairly concerned
3. Very concerned?

{If Fworry=yes}

FWorW

What is it that you are concerned about?

OPEN

{If FUnC=Yes}

FInfo

Who do you think should provide you with information about Universal Credit? Would it be..

READ OUT

CODE ALL THAT APPLY

1. The Department for Work and Pensions
2. HMRC
3. Someone else?

{If FInfo= someone else}

FInfoO

Who should it be?

STRING

{If FUnC=Yes}

FWhat

What information would be most important to you about Universal Credit?

UNPROMPTED

1. How I can claim Universal Credit
2. What I need to do
3. When it affects me
4. Information about my current payments
5. Other

{If FWhat=other}

WWhatO

PLEASE ENTER OTHER RESPONSE

STRING

{Ask all}

UCIn

And, if you wanted to find out more about Universal Credit who or where would you go to?

UNPROMPTED

CODE ALL THAT APPLY

1. Friends, family or colleagues
2. Search on the internet
3. HMRC
4. Jobcentre Plus/DWP
5. Citizens Advice Bureau or other voluntary organisation
6. My local authority
7. Other

{If UCIn=other}

UCInO

PLEASE RECORD OTHER RESPONSE

STRING

{Ask all}

FUCMod

How would you prefer to receive information about Universal Credit?

UNPROMPTED

CODE ALL THAT APPLY

1. On the Internet
2. In writing / in a letter
3. From the media
4. Other

{If FUCMod=other}

FUCModO

PLEASE RECORD OTHER RESPONSE

STRING

{Ask All}

FUCWeb

Most people who will claim Universal Credit will be asked to submit their claims, report changes and access help using the internet. Do you think this would cause you any problems if you were to claim Universal Credit?

1. Yes
2. No

{If FUCWeb=Yes}

FUCWPr

What problems would this cause you?

[OPEN]

{Ask if ITxCr=1, 2 or 3}

OvPaEv

Have you ever been told by HMRC that you have received a tax credit overpayment?

1. Yes
2. No

{If OvPaEv=Yes OR ITxCr2 = 1}

OvPaHow

Thinking of the last time you had an overpayment, did you understand how this overpayment was calculated?

1. Yes
2. No

{If OvPaEv=Yes OR ITxCr2 = 1}

OvPaCal

Did you ask anyone how the overpayment was calculated?

1. Yes
2. No

{If OvPaCal=Yes}

OvPaWh

Who did you ask?

RECORD ALL THAT APPLY.

1. HMRC
2. Jobcentre Plus advisor
3. A voluntary/community or charitable organisation (including CAB)
4. Independent advisor e.g. accountant
5. Friends or family
6. Someone else

{If OvPaWho=someone else}

OvPaWO

PLEASE RECORD OTHER ANSWER

STRING

{If OvPaEv=Yes OR ITxCr2 = 1}

UDir

How [was the money/is the money being] recovered by HMRC?

UNPROMTED

1. By reducing my award this year
2. Paying it back all at once
3. Paying it back in instalments
4. Having payments stopped for a period of time
5. Overpayments were written off

{If OvPaEv=Yes OR ITxCr2 = 1}

OvKnow

Do you know if there are any other ways that HMRC RECOVER money from overpaymentS?

1. Yes
2. No

{If OvKnow=Yes}

OvWhat

What other ways do you know?

UNPROMPTED

1. By reducing my award this year
2. Paying it back all at once
3. Paying it back in instalments
4. Having payments stopped for a period of time
5. Overpayments can be written off
6. Other

{If OvWhat=other}

OvWhatO

PLEASE RECORD OTHER RESPONSE
STRING

{Ask if FUnC = Yes}

OvUc

Debts on people's tax credit claim could be taken off their Universal Credit payments, after the transition. Does knowing this make you concerned?

1. Yes
2. No

{If ITxCr2 = 1 (overpayment) & FUnC=yes}

OvUcHow

After the transition from tax credits to Universal Credit, do you have a preference how you would repay your current tax credit overpayment?

1. Yes
2. No

{If OvUcHow=Yes}

OvUcPr

How would you prefer to make the repayments?

UNPROMPTED

1. Paying directly to HMRC
2. Deducted from Universal Credits
3. Other

{If OvUcPr=Other}

OvUcPrO

PLEASE RECORD OTHER RESPONSE
STRING

Additional demographics and re-contact

Additional Demographics

{Boost OR Panel IF TCResp = Partner}

ADIntro

I am now going to ask you some additional questions about your ethnicity and educational background.

TContinue

{Boost OR Panel IF TCResp = Partner}

ADEth

How would you describe your ethnic background?

INTERVIEWER: ALLOW THE RESPONDENT TO ANSWER SPONTEOUSLY AND CODE AS APPROPRIATE. IF YOU ARE UNSURE PLEASE CLARIFY USING THE CATEGORIES BELOW. READ OUT ENTIRE LIST IF REQUESTED BY RESPONDENT.

1. White – British
2. White – Irish
3. Any other white background (please describe)
4. Mixed – White and Black Caribbean
5. Mixed – White and Black African
6. Mixed – White and Asian
7. Any other mixed background (please describe)
8. Asian or Asian British – Indian
9. Asian or Asian British – Pakistani
10. Asian or Asian British – Bangladeshi
11. Any other Asian/Asian British background (please describe)
12. Black or Black British – Caribbean
13. Black or Black British – African
14. Any other Black/Black British background (please describe)
15. Chinese
16. Any other (please describe)

{If ADEth =3 or 7 or 11 or 14 or 16}

ADEthO

RECORD OTHER ETHNIC GROUP

STRING [60]

{Boost OR Panel IF TCResp = Partner}

ADFiLa

(Can I check,) is English your first or main language?

INTERVIEWER: ALLOW RESPONDENT TO ANSWER, PROBE IF NECESSARY.

1. Yes, English is first or main language
2. No, another language is first or main language
3. Respondent is bilingual in English with another language

{Boost OR Panel IF TCResp = Partner}

KExam1

Did you pass any exams at a school, college or university?

1. Yes
2. No

{IF KExam1 = 1}

KExam2

What is the highest level of educational qualification that you have?

INTERVIEWER: PROBE TO CODE. PRESS F9 FOR HELP SCREEN

1. Degree or higher degree or equivalent; NVQ or SVQ levels 4 or 5
2. Higher educational qualification below degree level
3. A levels or Highers; NVQ or SVQ level 3
4. level or GCSE equiv (grades A-C); CSE grade 1; NVQ or SVQ level 2
5. GCSE grades D-G; CSE grade 2-5; NVQ or SVQ level 1
6. Other quals (inc vocational and foreign quals below degree level)
7. No formal qualifications

INTERVIEWER HELP SCREEN:

Degree or Degree equivalent, and above

- Higher degree and postgraduate qualifications
- First degree (including B.Ed.)
- Postgraduate Diplomas and Certificates (including PGCE)
- Professional qualifications at degree level e.g. graduate member of professional institute, chartered accountant or surveyor
- NVQ or SVQ level 4 or 5

Other Higher Education below degree level

- Diplomas in higher education & other higher education qualifications
- HNC, HND, Higher level BTEC
- Teaching qualifications for schools or further education (below Degree level standard)
- Nursing, or other medical qualifications not covered above (below Degree level standard)
- RSA higher diploma

A levels or equivalent

- A level or equivalent
- AS level
- SCE Higher, Scottish Certificate Sixth Year Studies or equivalent
- NVQ or SVQ level 3
- GNVQ Advanced or GSVQ level 3
- OND, ONC, BTEC National, SCOTVEC National Certificate
- City & Guilds advanced craft, Part III (& other names)
- RSA advanced diploma 122

GCSE/O Level grade A*-C, vocational level 2 and equivalents

- NVQ or SVQ level 2
- GNVQ intermediate or GSVQ level 2
- RSA Diploma
- City & Guilds Craft or Part II (& other names)

- BTEC, SCOTVEC first or general diploma et
- O level or GCSE grade A-C, SCE Standard or Ordinary grades 1-3

Qualifications at level 1 and below

- NVQ or SVQ level 1
- GNVQ Foundation level, GSVQ level 1
- GCSE or O level below grade C, SCE Standard or Ordinary below grade 3
- CSE below grade 1
- BTEC, SCOTVEC first or general certificate
- SCOTVEC modules
- RSA Stage I, II, or III
- City and Guilds part 1
- Junior certificate

Re-contact questions

{Ask all}

FFolltc

It is possible that we may want to contact you again in about 6 to 12 months time about taking part in another interview. Would you be willing for us to contact you again?

IF NECESSARY ADD: You do not have to say now whether you would actually do an interview, just whether it would be OK for us to contact you about it.

1. Yes
2. No

{Ask all}

FFolltcO

Its is possible that another research organisation may want to contact you again in about 6 to 12 months time about taking part in another interview. Would you be willing to be contacted again? IF

NECESSARY ADD: You do not have to say now whether you would actually do an interview, just whether it would be OK for them to contact you about it.

1. Yes
2. No

{Ask All}

FFolUp

Sometime in the future, there may be a follow-up study, other than the Tax Credits and Child Benefit Study. Such a study would have to be agreed with HMRC. If there was another study, would it be all right for us to contact you again?

1. Yes
2. No

{Ask All}

FFolOth

And if HMRC wanted another research organisation to conduct another interview or follow-up to this study, would you be willing for us to pass on your name, address, telephone number and email address to this other research organisation?

1. Yes
2. No

Data linkage

{Panel Sample Only (and if respondent or partner agreed to data linking at last wave)}

FLnkCon

Our records show that last year you kindly gave permission to add information from the HM Revenue and Customs database to your answers on this study. Are you happy for this permission to continue?

1. Yes
2. No – respondent wishes to withdraw permission

{Boost Sample (or Panel Sample if they declined last year)}

FDatLnk

HM Revenue and Customs holds information about benefits, tax credits and employment. We would like to add this information to your answers from the questions we have just asked you to:

- * Create a more accurate picture of people's work history, benefits and needs
- * Help researchers and policymakers to be better informed in their work to improve programmes designed to help people

In order to do this we need your permission to pass your full name, sex, date of birth and address to HM Revenue and Customs.

- * The information will only be used for research and statistics.
- * The information will be kept confidential.
- * Names and addresses are never included in the results and no individual can be identified from the research
- * Your personal details will not be passed to anyone else outside the research team at NatCen and HM Revenue and Customs
- * The information will not be used to work out whether anyone is claiming tax credits or benefits they should not be.
- * Any current or future claims for tax credits or benefits will not be affected.
- * You can withdraw your permission to link to these records at any time by completing the form we will send you. This will not affect your future participation in the study.

TCONTINUE

{Boost Sample (or Panel Sample if they declined last year)}

FDatLnp

Can we have your permission to pass on your full name, sex, date of birth and address to HM Revenue and Customs?

1. Yes
2. No

{Ask All}

Thank

That finishes the questions for this study. Thank you very much for your help.

As you may already know, we are sending a £5 voucher to everyone who has taken part in this study.

Checking/Updating Contact Details

{Ask all}

EAddrC3

Can I check that the address we have for you is correct?

READ OUT, SPELLING ANY WORDS THAT MAY HAVE BEEN RECORDED INCORRECTLY

We have ... READ OUT

[1st line of address from sample]

[2nd line of address from sample]

[3rd line of address from sample]

[4th line of address from sample]

[5th line of address from sample]

[Postcode from sample]

1. Yes, address correct
2. No, address incorrect

{If IAddrCh OR EAddrC3=No}

EAddr

PLEASE CORRECT THE ADDRESS
FIRST LINE
STRING [30]

EAddr2

PLEASE CORRECT THE ADDRESS
SECOND LINE
STRING [30]

EAddr3

PLEASE CORRECT THE ADDRESS
THIRD LINE
JUST PRESS ENTER IF NO MORE TO ADD
STRING [30]

EAddr4

PLEASE CORRECT THE ADDRESS
FOURTH LINE
JUST PRESS ENTER IF NO MORE TO ADD
STRING [30]

EAddr5

PLEASE CORRECT THE ADDRESS
FIFTH LINE
JUST PRESS ENTER IF NO MORE TO ADD
STRING [30]

EAddr6

PLEASE CORRECT THE ADDRESS
POSTCODE
STRING [8]

EAddrCo

PLEASE READ THE ADDRESS BELOW, AND CONFIRM IT IS CORRECT

[EAddr1]

[EAddr2]

[EAddr3]

[EAddr4]

[EAddr5]

[EAddr6]

GO BACK AND CHANGE IF NOT CORRECT

1. ADDRESS CORRECT
2. ADDRESS INCORRECT

{Ask all}

ENmCor

WAS THE RESPONDENT'S NAME CORRECT AND COMPLETE?

1. Yes
2. No

{If ENmCor=No}

ECorTI

ENTER RESPONDENT'S TITLE

ECorNam

ENTER RESPONDENT'S NAME

ECorSur

ENTER RESPONDENT'S SURNAME

{Ask All}

ELandl

And could you please tell me your landline number?

STRING [20]

{Ask All}

EMobile

And could you please tell me your mobile number?

STRING [20]

{Ask All}

EEmail

And could you please tell me your e-mail address?

STRING [75]

Appendix C. Opt-out letter



I am writing to ask for your help with an important study.

Her Majesty's Revenue & Customs (HMRC) has asked NatCen Social Research, an independent research organisation, to speak to a specially selected group of people about their experience and views of the tax credit system.

The study is voluntary but it is important that we speak to as many of those selected as possible to give us a good picture of what is happening across Britain.

Anything you say during the interview will be treated in **strict confidence** in accordance with the Data Protection Act. Your name, or any other personal details that could identify you, will not be quoted in the research findings. The names of people who take part will not be passed on to anyone outside NatCen without their permission.

An interviewer may contact you in between the end of November and the beginning of January. You will receive a letter from NatCen before one of their interviewers contacts you by phone. The interviewer will explain more about the study and ask you to take part.

I do hope you decide to take part in the study. If you would like to confirm that this is a genuine research study for HMRC, please contact me, [HMRC Research Officer], on [Telephone number]. However, if you do not wish an interviewer to contact you please write to me at the address above or ring the NatCen project team on FREEPHONE [Telephone number] between 9.30am and 5:30pm, Monday to Friday before **Thursday 6th December**. If you write or phone, please remember to give your full name and the reference number at the top of this letter.

I would like to reassure you that whether or not you take part in this study will not affect any of your current or future dealings with HM Revenue & Customs. I hope you will be able to help with this important study.

Yours sincerely,

Appendix D. Advance letters

Panel advance letter

Tax Credits and Child Benefit Study

Over the past four years you have kindly taken part in the Tax Credits and Child Benefit Study. The research is being conducted on behalf of HM Revenue and Customs (HMRC) by NatCen **Social Research**, an independent research organisation. As part of the next stage of the study, we are now contacting people by telephone to ask them about their recent experiences with claiming tax credits. The study is voluntary but it is important that we speak to as many of those selected as possible to give us a good picture of what is happening across Britain.

In the next couple of weeks an interviewer from NatCen may contact you by telephone to ask you some questions about tax credits. The interview should take about 20-30 minutes and most people find these research studies interesting and worthwhile.

All your answers will be treated in **strict confidence** in accordance with the Data Protection Act and you will not be identified in the findings of this study. The names of those who take part in the study will not be passed to anyone outside NatCen without their permission.

We would also like to reassure you that your decision whether or not to take part in this study will not affect any benefits or tax credits claims, or any other dealings with HMRC.

We do hope you will take part in this important study, and that you will enjoy speaking to one of our interviewers. As a token of our appreciation, those who take part will receive a £5 gift voucher.

If you wish to check that this is a genuine research study by HMRC, please contact [HMRC Research Officer], on [Telephone number]. If you have any other queries about the study please contact us on FREEPHONE [Telephone number].

Yours Sincerely,

Boost advance letter

Tax Credits and Child Benefit Study

Recently, [HMRC Research Officer] from HM Revenue and Customs (HMRC) wrote to you asking for your help with an important study about people's experience and views of the tax credit system. The research is being conducted on behalf of HMRC by **NatCen Social Research**, an independent research organisation. As part of the next stage of the study, we are now contacting people by telephone to ask them about their recent experiences with claiming tax credits. The study is voluntary but it is important that we speak to as many of those selected as possible to give us a good picture of what is happening across Britain.

In the next couple of weeks an interviewer from NatCen may contact you by telephone to ask you some questions about tax credits. The interview should take 20 -30 minutes and most people find these research studies interesting and worthwhile.

All your answers will be treated in **strict confidence** in accordance with the Data Protection Act and you will not be identified in the findings of this study. The names of those who take part in the study will not be passed to anyone outside NatCen without their permission.

We would also like to reassure you that your decision whether or not to take part in this study will not affect any benefits or tax credits claims, or any other dealings with HMRC.

We do hope you will take part in this important study, and that you will enjoy speaking to one of our interviewers. As a token of our appreciation, those who take part will receive a £5 gift voucher.

If you wish to check that this is a genuine research study by HMRC, please contact [HMRC Research Officer], on [Telephone number]. If you have any other queries about the study please contact us on FREEPHONE [Telephone number].

Yours Sincerely,

Appendix E. Re-contact questionnaire

{Ask all}

IntroS1

Good morning / afternoon / evening! My name is and I am calling from the National Centre for Social Research.

Can I check, am I speaking to [name of main respondent from sample] [surname of main respondent from sample]?

[INTERVIEWER – IF NO, ASK TO SPEAK TO NAMED RESPONDENT]

{Ask all}

IntroPa

Over the last few weeks you kindly took part in a study looking at the experiences of tax credit claimants. Since then we have noticed that we unfortunately missed out a few important questions about you. Would we be able to ask you a few quick questions to finish off the interview properly? It should only take two to three minutes.

1. Yes
2. No
3. Make appointment to ring back

{Ask all}

ADEth

How would you describe your ethnic background?

INTERVIEWER: ALLOW THE RESPONDENT TO ANSWER SPONTEOUSLY AND CODE AS APPROPRIATE. IF YOU ARE UNSURE PLEASE CLARIFY USING THE CATEGORIES BELOW. READ OUT ENTIRE LIST IF REQUESTED BY RESPONDENT.

17. White – British
18. White – Irish
19. Any other white background (please describe)
20. Mixed – White and Black Caribbean
21. Mixed – White and Black African
22. Mixed – White and Asian
23. Any other mixed background (please describe)
24. Asian or Asian British – Indian
25. Asian or Asian British – Pakistani
26. Asian or Asian British – Bangladeshi
27. Any other Asian/Asian British background (please describe)
28. Black or Black British – Caribbean
29. Black or Black British – African
30. Any other Black/Black British background (please describe)
31. Chinese
32. Any other (please describe)

{If ADEth =3 or 7 or 11 or 14 or 16}

ADEthO

RECORD OTHER ETHNIC GROUP

STRING [60]

{Ask all}

ADFiLa

(Can I check,) is English your first or main language?

INTERVIEWER: ALLOW RESPONDENT TO ANSWER, PROBE IF NECESSARY.

4. Yes, English is first or main language
5. No, another language is first or main language
6. Respondent is bilingual in English with another language

{Ask all}

KExam1

Did you pass any exams at a school, college or university?

3. Yes
4. No

{IF KExam1 = 1}

KExam2

What is the highest level of educational qualification that you have?

INTERVIEWER: PROBE TO CODE. PRESS F9 FOR HELP SCREEN

8. Degree or higher degree or equivalent; NVQ or SVQ levels 4 or 5
9. Higher educational qualification below degree level
10. A levels or Highers; NVQ or SVQ level 3
11. level or GCSE equiv (grades A-C); CSE grade 1; NVQ or SVQ level 2
12. GCSE grades D-G; CSE grade 2-5; NVQ or SVQ level 1
13. Other quals (inc vocational and foreign quals below degree level)
14. No formal qualifications

INTERVIEWER HELP SCREEN:

Degree or Degree equivalent, and above

- Higher degree and postgraduate qualifications
- First degree (including B.Ed.)
- Postgraduate Diplomas and Certificates (including PGCE)
- Professional qualifications at degree level e.g. graduate member of professional institute, chartered accountant or surveyor
- NVQ or SVQ level 4 or 5

Other Higher Education below degree level

- Diplomas in higher education & other higher education qualifications
- HNC, HND, Higher level BTEC
- Teaching qualifications for schools or further education (below Degree level standard)
- Nursing, or other medical qualifications not covered above (below Degree level standard)
- RSA higher diploma

A levels or equivalent

- A level or equivalent
- AS level
- SCE Higher, Scottish Certificate Sixth Year Studies or equivalent
- NVQ or SVQ level 3
- GNVQ Advanced or GSVQ level 3
- OND, ONC, BTEC National, SCOTVEC National Certificate
- City & Guilds advanced craft, Part III (& other names)
- RSA advanced diploma 122

GCSE/O Level grade A*-C, vocational level 2 and equivalents

- NVQ or SVQ level 2
- GNVQ intermediate or GSVQ level 2
- RSA Diploma
- City & Guilds Craft or Part II (& other names)
- BTEC, SCOTVEC first or general diploma et
- O level or GCSE grade A-C, SCE Standard or Ordinary grades 1-3

Qualifications at level 1 and below

- NVQ or SVQ level 1
- GNVQ Foundation level, GSVQ level 1
- GCSE or O level below grade C, SCE Standard or Ordinary below grade 3
- CSE below grade 1
- BTEC, SCOTVEC first or general certificate
- SCOTVEC modules
- RSA Stage I, II, or III
- City and Guilds part 1
- Junior certificate

{Ask All}

Thank

That finishes the questions we needed to ask you. Thank you very much for your help.

Appendix F. Coding and editing instructions

NOTE: this was an internal document meant only for coders and was therefore prepared for them rather than an external audience. Any information included in these notes should not be treated as tax credits guidance or as a guide to past or future government policy.

Introduction

Coding

The coding of many of the responses in the interview was taken care of within CATI programme, through the use of largely closed questions. There are, however, a number of questions where all possible responses could not be envisaged prior to the interview or where the interviewer was not confident enough to code the responses to existing code frames (these are semi-open questions). In these cases respondents are given the opportunity to offer other answers which are then transcribed by interviewers.

In many instances it will be possible to code these responses back into the existing code frame. This should always be the coder's first response. However, this will not always be possible, as new, distinct group(s) of responses may emerge. The researchers have looked at some early returns from the field and decided where new codes might be necessary. Coders should use these where the existing code frame is not appropriate. Any other difficult cases should be referred to the researchers with a note being made on the fact sheet.

In addition to this HMRC asked us to add in a small number of fully open string questions for this wave which also require coding. The researchers have looked at the early returns and have drawn up code frames for these questions too. These were all 'short answer' questions, and the responses that have been recorded generally require only one or perhaps two codes.

Editing

The editor's role is to tidy up the data when it arrives from the field in order to improve the data quality and accuracy for the client. Editing is to be done in Blaise in CAPI mode for editing. To aid this process, editors will have access to fact sheets for each respondent. The fact sheets contain summary data that should be used to indicate solutions to inconsistencies and errors.

In this study, the main tasks will be to:

- interpret interviewer notes,
- rid the data of any incorrect coding.

Making changes

As a general rule, you should only make changes where you have a reason to do so – such as an interviewer note which explains the situation. You can also make changes where a keying error is clear and apparent. However, this should only be done when it is an obvious mistake.

If you encounter a problem with the data that you cannot resolve, please flag this for either a supervisor or a researcher to review.

Please note that you should NEVER delete a case unless you have been instructed to do so by the supervisor or researcher.

This document should be used in conjunction with the questionnaire.

5. Fact sheets

Listed on the fact sheet, in addition to the notes and responses for coding, are a number of details that should help you with the coding exercise. Please take a moment to read through this information before starting to make changes. You do not need to 'action' these comments.

Interviewer notes

The first stage of the edit is to interpret **all** notes made by interviewers using the Blaise notepad facility. These are listed on the fact sheet under 'remarks'. Using these notes, it may be possible to establish what the correct response should have been and subsequently code a response into an existing code frame. The presence of a note in Blaise is indicated by a small paper clip symbol which appears beside the answer field where the note was made. To check these notes double click on the paper clip symbol. Interviewers are instructed to make a note at the precise question concerned, but sometimes they might be at an adjacent question instead.

Resolving hard checks

You may come across an occasional hard check in the edit program, though this will be rare. In these instances, you have to take action (by changing an answer) in order to move on. There should be clear instructions on screen when a hard check comes up – follow these to move past the check.

As a general rule, if you are going to change an answer, you **MUST** record the original answer on the fact sheet, along with the question name, and flag this to a researcher.

Empty answer boxes

If you come across an 'empty' answer box in the edit program, check to see if there is a good reason why this has been left blank. For example, you may have changed an answer which has brought different questions on to the route. To move forward, enter CTRL R. If there are a lot of empty answers, please bring this to the attention of a supervisor, who will know whether it is happening in other cases too.

If an interview has been coded as 'full interview' but you get to a point where there is no more information, i.e. the interview is incomplete, please note the serial number and refer it to a researcher.

6. Background information

This is the fifth wave of a study commissioned by HM Revenue and Customs (HMRC) to learn about people's experience of claiming tax credits. Previous waves have involved both CAPI and CATI interviews but in this wave we are only conducting CATI interviews. The study is a major effort to contribute towards the evaluation of Working Tax Credit and Child Tax Credit. It asks about how people go about claiming tax credits, what they think about the process and how receiving tax credits has affected their life.

The results from the study will help HMRC to:

- make claiming tax credits easier for people;
- make the tax credits system more effective;
- look at the effects of recent changes to the tax credit rules; and
- find out how well the changes that have been made to the process are working.

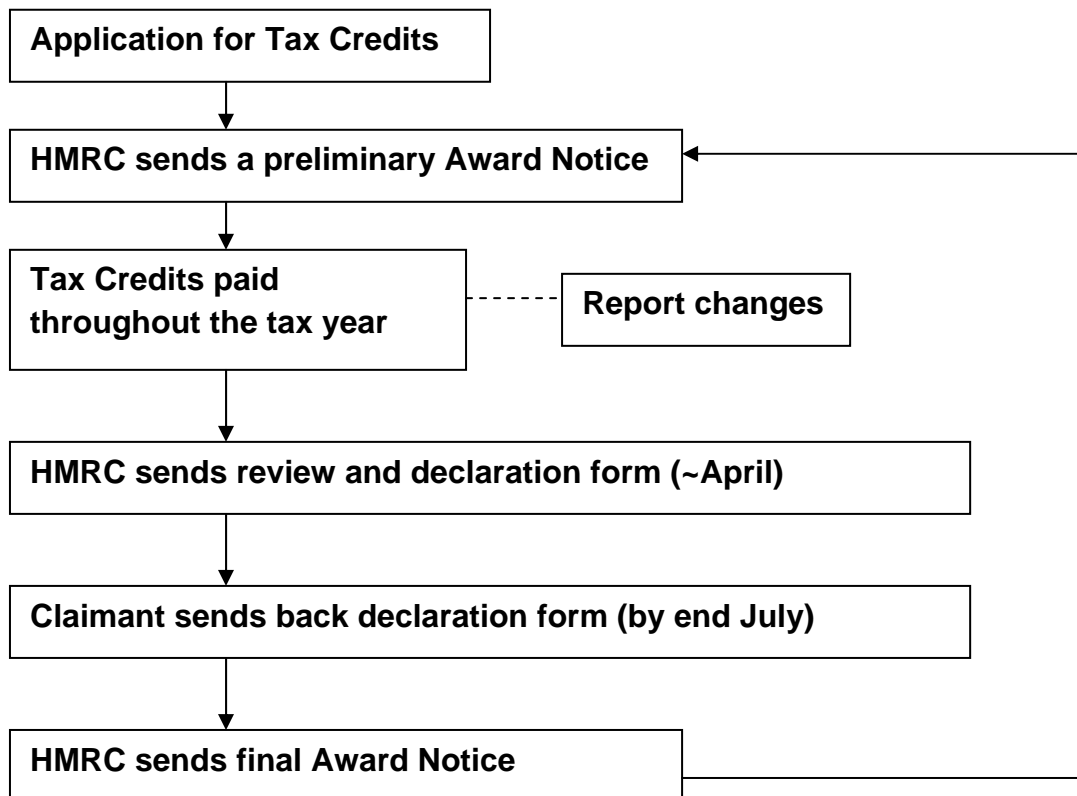
The study will also provide data that will inform HMRC about how they can best deliver the tax credits system and whether tax credits are meeting their policy aims.

The study has followed a panel of tax credit claimants over the past four years to see how their circumstances and experiences have changed. These panel respondents have previously been interviewed face to face and asked about a range of issues relating to tax credits. If these claimants agreed to be re-contacted they may have been selected to participate in additional telephone interviews. By contacting a smaller sample of claimants by telephone HMRC was able to discuss specific issues in greater detail. This year we are only conducting telephone interviews (although for the panel they are still with a subset of the same original sample), and there have not been any face to face interviews.

This year we have also introduced an additional boost sample, the aim being to add in a sample of respondents who have begun claiming tax credits in the period between the original panel sample being drawn and this year's fieldwork. This is important as it will allow us to capture the views of newer claimants, who may have different views about the tax credits system than those who have been claiming for some time. The boost sample is also included to account for sample attrition over the years. These boost respondents have been contacted for the first time during this CATI wave and have been asked a slightly different set of questions than the panel. Despite these differences the questionnaire was set up as a single programme (as there was a high degree of overlap) and therefore you are likely to come across respondents from both the boost and panel samples. The coding instructions outlined below are comprehensive and cover the questions asked to the panel, the boost, and to both sets of respondents.

7. The tax credit process

Whilst carrying out the coding and editing it may be useful to have a basic understanding of how the tax credit system works. The administration of tax credits is carried out by HM Revenue and Customs (HMRC) and works on an annual cycle. Recipients must renew their award each year in order to carry on receiving tax credits. They are also required to report changes in their circumstances throughout the year



Coding Instructions

Screen 4 of 34

Block: BIntro

Question Type: Other String

Question Name: BTCpero (following on from BTCperd)

Multi or Single Code: Single code

Question Text: Which payment did this cover?

Codes	Categories	Examples of what to include
01	One week	
02	Four weeks	Every month
03	Other	
NEW Codes:		
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BIntro
 Question Type: Other String
 Question Name: NEmpO (following on from NEmp)
 Multi or Single Code: Single code

Screen 5 of 34

Question Text: How would you describe your current status?

Codes	Categories	Examples of what to include
01	Unemployed and seeking work	
02	On a training scheme	
03	Full time education/school	
04	Sick or disabled (up to 6 months)	
05	Sick or disabled (6 months or longer)	
06	Looking after the home or family	
07	Caring for a sick, elderly or disabled person	
08	Retired	
09	Other	
NEW Codes:		
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1a
 Question Type: Other String
 Question Name: QuAdOt (following on from QuAdWh)
 Multi or Single Code: Single code

Screen 8 of 34

NB: This is a single code question so if multiple responses given please code FIRST answer.

Question Text: Where do you tend to go first for help and advice about tax credits?

Codes	Categories	Examples of what to include
01	Friends or relatives (including other tax credit claimants)	
02	Letter/leaflet previously received from HMRC	
03	Write a letter to HMRC	
04	Email to HMRC	
05	Call Tax Credit Helpline	When on telephone to HMRC; telephones or rings HMRC; rings Tax Credit 'office' NOT if visits office (code 9)
06	HMRC Website	
07	Direct.gov website	
08	Another website	Web searches, search engines
09	Visit HMRC enquiry centre/local tax office	
10	Job Centre/Jobcentre Plus	
11	Citizens advice bureau	
12	A voluntary/community/charitable organisation	Advice organisations/bureaus/offices, including those for particular groups (e.g. Polish, Bangladeshi etc.) or any other support groups. Also include groups or sessions run at libraries or community centres/groups
13	Independent professional advisor e.g. accountant	Accountant; personal accountant
14	Nowhere	Never needed to get advice; no need etc.
15	Other (specify)	
NEW Codes:		
16	Local council offices	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCCla
 Question Type: Other String
 Question Name: VCtFutO (following on from VRnfu)
 Multi or Single Code: Muliti code

Screen 8 Of 34

Question Text: Where do you think you will go if you need help with tax credits in the future?

Codes	Categories	Examples of what to include
01	Friends or relatives (including other tax credit claimants)	
02	Letter/leaflet previously received from HMRC	
03	Write a letter to HMRC	
04	Email to HMRC	
05	Call Tax Credit Helpline	When on telephone to HMRC; telephones or rings HMRC; rings Tax Credit 'office' NOT if visits office (code 9)
06	HMRC Website	
07	Direct.gov website	
08	Another website	Web searches, search engines
09	Visit HMRC enquiry centre/local tax office	
10	Job Centre/Jobcentre Plus	
11	Citizens advice bureau	
12	A voluntary/community/charitable organisation	Advice organisations/bureaus/offices, including those for particular groups (e.g. Polish, Bangladeshi etc.) or any other support groups. Also include groups or sessions run at libraries or community centres/groups
13	Independent professional advisor e.g. accountant	Accountant; personal accountant
14	Nowhere	Never needed to get advice; no need etc.
15	Other (specify)	
NEW Codes:		
16	Local council offices	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BWeb
 Question Type: Other String
 Question Name: WAccNoO (following on from WAcNo)
 Multi or Single Code: Muliti code

Screen 9 of 34

Question Text: Why do you not have internet access at home?

Codes	Categories	Examples of what to include
01	No computer	Include ALL examples of someone not having a computer (inc. stolen, lost, broken, not being able to use one, not liking them).
02	No phonenumber	
03	Too expensive	Include all references to the internet/broadband being too expensive but NOT a computer being too expensive (code 1). Also include those whose internet has been stopped because they haven't paid the bill
04	Don't use the internet	
05	Other (specify)	
NEW Codes:		
06	Just moved house	Just moved in; moving homes
07	Not allowed internet	In sheltered accommodation; licence/sentence conditions. DO NOT include those whose phone lines have been cut off (code 2) or those who have had internet stopped because they haven't paid the bill (code 3)
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BWeb
 Question Type: String
 Question Name: NoUsWh
 Multi or Single Code: Muliti code

Question Text: Why do you not use the internet at home?

New Codeframe		
Codes	Categories	Examples of what to include
01	Don't know how to use it	Include all those who don't know how the internet/computers works; inc. 'not very good at it' etc BUT NOT those who can't (or struggle to) read or write or have general literacy issues (Code 2)
02	Reading/Writing difficulties	Can't read or write; struggle to read or write
03	Not interested	'Don't bother'; never got into computers; no interest
04	Prefer speaking to people	Either on the phone or face-to-face; inc. 'find it impersonal' etc,
05	Can't get on it	It is always busy; someone else is always on it
06	Don't need to use it	No need to use it
07	Technical problems	Computer or internet not working
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BWeb
 Question Type: Other String
 Question Name: WIWherO (following on from WiWher)
 Multi or Single Code: Muliti code

Screen 9 of 34

Question Text: Where can you access the Internet when not at home?

Codes	Categories	Examples of what to include
01	At a Café	
02	At a Library	
03	At work	
04	At a friend's house	Inc. neighbours. NOT family members (code 8)
05	College/University	
06	Via a hand held device (mobile phone/tablet)	
07	Other	
NEW Codes:		
08	A family member's house	Any relative
09	Other support/community centre	Mental health centres; day care centres; community/charity organisation; community centre
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BWeb
 Question Type: Other String
 Question Name: DIUse (following on from DIntUse)
 Multi or Single Code: Muliti code

Screen 13 of 34

NB: We are interested in how the **respondent** uses the internet, not the other people in their household so only code responses that relate to them (or things they do with others) and not things that only others do. If they only talk about how others use the internet then use code 17.

Question Text: What do you use the internet for?

Codes	Categories	Examples of what to include
01	Reading news	
02	Playing games	
03	Find information about goods or services	“researching information”
04	General browsing	
05	Shopping (order tickets, goods or services)	
06	To send or receive emails	
07	Use social networking sites e.g. Facebook, Twitter, Myspace	
08	Online banking	Include paying of bills, any other financial management (other than investments – code 09)
09	Investment activity	
10	Watching television	
11	Other (specify)	
NEW Codes:		
12	Looking for work	Looking for or applying for jobs
13	Homework/coursework/studying	Any work related to studying (including parents using it for children’s homework)
14	For work	Anything related to their work
15	Downloading media	Downloading films, games, music etc.
16	Skype/other video or audio communication	Any reference to audio or video calling
17	Don’t use it	Don’t use it; only makes reference to how others in the household use it and not how they use it
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can’t deal with	

Block: BWeb
 Question Type: Other String
 Question Name: WPrAcO (following on from WPrAc)
 Multi or Single Code: Muliti code

Screen 13 of 34

Question Text: What did you do last time you experienced a problem with an online service?

Codes	Categories	Examples of what to include
01	Contact the website provider online	Contacted the company by email ONLY INCLUDE references to the company whose website it was. If called Internet provider (ISP) or telephone company please use code 8)
02	Contact the website provider by phone	Called company to report a fault; called them ONLY INCLUDE references to the company whose website it was. If called Internet provider (ISP) or telephone company please use code 8)
03	Ask a friend, colleague or family member	
04	Look for help online (e.g. blog/chatroom)	
05	Give up	
06	Other	
NEW Codes:		
07	Tried again later	
08	Rebooted or restarted computer	
09	Contacted internet provider/phone company	Any explicit reference to contacting their internet or phone provider/company. NOT the company whose website it was (code 1, 2, 10)
10	Contacted website provider (other method/method unknown)	Please use this code for any general reference to contacting the company whose website it was UNLESS they specify email/online (code 1) or telephone (code 2)
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BWeb
 Question Type: Other String
 Question Name: WiWhO (following on from WiWh)
 Multi or Single Code: Muliti code

Screen 13 of 34

Question Text: Last time you did this [used the internet re: tax credits] which site or sites, did you use?

NB: Don't be surprised if there are a relatively high number of 'other specific' answers: there are a multitude of sites available and we can't have a code frame that includes them all.

Codes	Categories	Examples of what to include
01	HMRC website	
02	Gov.uk or Direct.gov website	
03	Other	
NEW Codes:		
04	Jobcentre/Jobcentre Plus	
05	Search Engine	Any general reference to using any search engine e.g. "I Googled it"
06	"Turn to Us"	This is a specific website that came up twice in the edit.
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BWeb
 Question Type: Other String
 Question Name: WGovO (following on from WGov)
 Multi or Single Code: Muliti code

Screen 14 of 34

NB: WGovO was asked if the respondent gave a code 4 response at WGov

Question Text: How have you used the internet to interact with a government department?

Codes	Categories	Examples of what to include
01	Make an application for a benefit to a government department	Include all benefits and 'credits' e.g. Pension Credits
02	Notify government department of a change in your circumstances	
03	Request information from a government department	Include all requests for information, regardless of topic but not searching for information themselves (code 12)
04	Interact with a government department in another way?	
05	SPONTANEOUS: Have not used Internet in any of these ways	
NEW Codes:		
06	Tax return/Giving information relating to income tax	Taxes; Filled in tax form; did tax 'self assessment'; filled in PAYE details NOT car tax (code 8)
07	Car tax	Paid car tax; got car tax disc; road tax
08	Applied for passport	Renewed passport
09	Applied for driving licence	Got driving licence/provisional licence
10	Jobsearch	Looked for a job
11	Generally looking for information	Include all references to just looking for information inc. "finding out how much tax I may have to pay"; using 'claims calculators'; getting telephone numbers BUT NOT to request information (code 3) and NOT giving any information to government departments
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BWeb
 Question Type: Other String
 Question Name: WGovUnO (following on from WGCon)
 Multi or Single Code: Muliti code

Screen 14 of 34

Question Text: What made you feel unconfident [dealing with a government department online]?

Codes	Categories	Examples of what to include
01	Site was difficult to navigate	
02	Online help wasn't clear or easily available	
03	Not confident that personal data was secure	Any reference to scams, cons or security in general
04	Negative online customer experience	
05	Something else	
NEW Codes:		
06	Would rather speak to someone	Either in person or over telephone
07	Having to read or write information	Anything about the need to read or write BUT NOT problems understanding particular forms to be filled in (code 8) or other issues of clarity or understanding (codes 1 or 2)
08	Not understanding or being able to complete online forms	
09	Not confident on computer	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b
 Question Type: Other String
 Question Name: RLateO (following on from RLate)
 Multi or Single Code: Muliti code

Screen 15 of 34

Question Text: What made you feel unconfident [dealing with a government department online]?

Codes	Categories	Examples of what to include
01	Waiting for documents (e.g. P60) / Collecting information	Waiting for evidence; calculating incomes; waiting for a contract
02	Did not know about the deadline	
03	Award is £0 so don't need to	
04	Unable to get through to the helpline	Any reference to not being able to 'get through'
05	Did not get a reminder from HM Revenue & Customs	HMRC didn't send forms
06	Disorganised / Forgot to renew / Personal circumstances	Illness; lost form; family split; forgot; having a baby
07	Other (please specify)	
NEW Codes:		
08	Thought wasn't eligible/entitled	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b
 Question Type: Other String
 Question Name: RReWh
 Multi or Single Code: Multi code

Question Text: And what prompted you to eventually renew your claim?

Codes	Categories	Examples of what to include
01	Receiving renewal documentation	Include any mention of receiving documents, whether the answer specifically mentions they were <i>renewal</i> documents or not
02	Reminders sent by HMRC	Any letter or reminder (through the post) even if HMRC is not specifically mentioned
03	Radio/TV adverts from HMRC	Include even if it doesn't specifically mention this was an HMRC advert
04	Friends and family	
05	Remember by myself	Any variation on: 'I just remembered' or vaguely knowing the deadline to renew
06	Other (specify)	
New codes		
07	Money stopped	Any variation on: 'when they stopped my money/ claim'...'because I needed the money'
08	Don't remember	
09	Sent a bill	Any variation of them receiving notice of a charge/ bill/ overpayment that would need to be repaid
10	Employer reminder	Include any responses referring to receiving a P60 (or other tax/ end of year document) and this jogging their memory
11	Waiting for information	Once they'd received information they'd been waiting for they could complete renewal
12	Financial situation changed	For example if respondent started working
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b
 Question Type: String
 Question Name: RLaEvDo
 Multi or Single Code: Muliti code

Screen 15 of 34

Question Text: What could HMRC do to help you renew on time in the future?

New Codeframe		
Codes	Categories	Examples of what to include
01	Send reminder letters	'send a letter'
02	Send reminder emails	'send an email'
03	Send reminder text messages	'text me' etc.
04	Send reminders (other method/method not specified)	Only use this code if can't code into 1, 2 or 3.
05	Make more support available	Any references to improving support e.g. 'more telephones', better information.
06	Make it possible to do online	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b
 Question Type: Other string
 Question Name: **WhChReO**
 Multi or Single Code: Multi code

Question Text: In the past 12 months, have you informed HMRC of a change in your circumstances related to your Tax Credits claim?

Codes	Categories	Examples of what to include
01	Respondent moved home	
02	Respondent or their partner changed job	
03	Respondent or their partner's working hours changed	Including starting a new job (including a secondary job) or redundancy / leave for any reason
04	Respondent or their partner's income changed	Include any referrals to wage or salary
05	Respondent or their partner started working 30 or more hours per week	
06	A child left full-time education	Including college or university
07	A child over 16 continued in full time education	
08	Respondent or their partner had a baby	
09	Childcare costs changed	Or childcare started / ended (the latter perhaps because the child started going to nursery or school, or another relative is looking after them)
10	Other	
New codes		
11	Child no longer eligible	Any reference to a child who had previously been eligible (e.g. under 16 or 16 -19 and in full-time education) now not being eligible
12	Changed bank account	
13	Partner moved in or out	Or any referral to a partner being added or removed from the claim
14	Disability of child	Include any references to a child becoming registered as disabled or their status as disabled changing slightly but not being revoked
15	Child becoming eligible	For example when a teenage child has started college or other further education
16	Changes to other benefits	Changes to the respondent or partner's benefit entitlement, perhaps due to illness or a new claim
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b
 Question Type: Other String
 Question Name: NRChO (following on from NRCh)
 Multi or Single Code: Multi code

Screen 16 of 34

Question Text: What was the change in circumstances [you did not report]?

Codes	Categories	Examples of what to include
01	Respondent moved home	
02	Respondent or their partner changed job	
03	Respondent or their partner's working hours changed	
04	Respondent or their partner's income changed	
05	Respondent or their partner started working 30 or more hours per week	
06	A child left full-time education	
07	A child over 16 continued in full time education	
08	Respondent or their partner had a baby	
09	Childcare costs changed	
10	Other (please specify)	
New codes		
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b
 Question Type: Other String
 Question Name: CCowo (following on from CCowh)
 Multi or Single Code: Multi code

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Question Text: Why did you not report this change?

Codes	Categories	Examples of what to include
01	Would not effect amount of Tax Credit award	
02	I have not got round to it	
03	Did not think about reporting the change when it occurred	
04	Too much of a burden	Any reference to it being to hard, e.g. "have several jobs so difficult to explain, tell them"; too much hassle
05	HM Revenue and Customs should already know about this change from another source	Any reference to thinking someone else will do it (e.g. employer or agency)
06	Ways to tell HMRC inconvenient/too expensive	
07	Have more important things to get sorted first	
08	It is not a permanent change	
09	Too busy or too stressed to report	
10	No reason, not planning on ever reporting this change	
11	Concerned that payment would reduce	
12	Did not know that I had to	
13	Other (PLEASE SPECIFY)	
New codes		
14	Change too small to bother reporting	Anything that specifically referencing the change being too small to need to do it/bother doing it
15	Forgot/disorganised	'went over my head'; I always forget these things
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b
 Question Type: Other String
 Question Name: ReReO (following on from ReReWh)
 Multi or Single Code: Multi code

Screen 16 of 34

Question Text: What is it that reminds you to report changes?

Codes	Categories	Examples of what to include
01	Receiving renewal documentation	
02	Reminders sent by HMRC throughout year	
03	Radio/TV adverts from HMRC	
04	Friends and family	
05	Remember by myself	
06	Other (specify)	
NEW Codes:		
07	The change itself	Any reference to it being the change (or more general change in circumstances) that reminds them
08	Fear/concern about repercussions	Being fined; being prosecuted; being exposed as a 'benefit cheat' etc.; 'getting into trouble'; knowing what the consequences are
09	Adverts/reminders on the internet	
10	Adverts/reminders in newspapers or magazines	
11	Letter (if doesn't specifically fit into code 1 or 2)	"the odd letter"; "letter from child benefit"; leaflet coming through the post
12	End of year	End of tax year; doing tax return
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b
 Question Type: Other String
 Question Name: ChReWhO (following on from ChReWh)
 Multi or Single Code: Single Code

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Question Text: Thinking about all of the times your circumstances have changed while you have been claiming tax credits, when do you usually report changes of circumstances?

Codes	Categories	Examples of what to include
01	As soon as they occur	
02	Within one month	Any period less than a month (e.g. within a week)
03	Within three months	
04	Wait until renewal	
05	Other (specify)	
NEW Codes:		
06	Any specific period over three months	Every 6 months; 'before renewal but more than three months'
07	Never had a change of circumstances	Include "only just started claiming"; "never had to report a change" etc.
95	Other specific answer	
96	Vague or irrelevant	Not currently claiming tax credits
97	Editor can't deal with	

Block: BTCC1b
 Question Type: Other String
 Question Name: WaWhOt (following on from ReWaWh)
 Multi or Single Code: Multicode

Question Text: Why do you think you wait until renewal before reporting changes?

Codes	Categories	Examples of what to include
01	It won't make any difference to award	
02	It is easier to do it all at once	
03	The renewal acts as a reminder to report changes	
04	This is when changes should be reported	
05	Other (specify)	
NEW Codes:		
06	Self employed so don't know circumstances to end of financial year	Don't know until end of financial year; depends on annual turnover
07	Not a priority/don't worry about it	"don't think about it"
08	Forget	"tend to forget"; "because I normally forget"
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b
 Question Type: Other String
 Question Name: ConNRO (following on from ConNR)
 Multi or Single Code: Multicode

Question Text: What do you think could happen if changes of circumstances are not reported in time?

Codes	Categories	Examples of what to include
01	Payments will stop	Include them stopping forever, or stopping for a certain period
02	Payments will be reduced	
03	May receive an overpayment	Include references to having to pay back money, paying an 'adjustment', owing HMRC money or HMRC taking some money back UNLESS they refer to a <i>fine</i> (i.e. specifically money separate or in addition to anything they have been overpaid) in these cases use code 6
04	May receive an underpayment	May be owed money; not get enough; 'loose out'
05	May get the wrong amount of tax credits	
06	Will be fined	Getting penalties; having to make penalty payments (separate to having to pay just the <i>overpayment</i> back)
07	Will have to make a new claim	
08	Nothing	
09	Other (please specify)	
NEW Codes:		
10	May get told off/reprimanded	Include general statements about getting into trouble unless specifically mention prosecution/breaking the law etc. (in which case use code 11)
11	May get prosecuted/break law	May be jailed; any reference to being taken to court, breaking the law/it being illegal, going to prison, being prosecuted, getting a criminal record, committing fraud; being 'done' for benefit fraud
12	Not being able to claim again	It affecting future claims; losing eligibility for tax credits
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b
 Question Type: Other String
 Question Name: ChTcEnO (following on from ChTcEn)
 Multi or Single Code: Multicode

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Question Text: What could HMRC do to encourage customers to report changes of circumstances as they happen during the year?

Codes	Categories	Examples of what to include
01	Television advertisements	
02	Posters in the local community	
03	Courtesy call(s) from HMRC to check nothing has changed	Any references to them phoning people
04	The ability to report online	
05	Extend reporting deadlines	
06	Reminder letter(s) from HMRC	Any references to sending letters, forms or leaflets to people or 'sending out reminders'
07	More awareness of the consequences of not reporting	
08	Harsher consequences for not reporting	
09	Text messages	
10	Emails	
11	Nothing	
12	Other (specify)	
NEW Codes:		
13	Adverts/reminder messages on the radio	Local or national
14	Adverts/reminder messages in newspapers or magazines	Local or national
15	Reminders/adverts on social media	Facebook; Twitter etc.
16	Reminders, adverts or notes on the HMRC website	
17	Making it easier to contact HMRC/easier to report the change	Making it easier to do on the phone or get through to HMRC
18	It should be automatic/make employer do it	Any reference to the idea it should happen anyway/automatically without the claimant doing anything
19	Reminders or more information with renewal packs	
20	Incentive/reward for renewing on time	Cash, vouchers – any type of incentive
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCResp
 Question Type: string
 Question Name: **BAccY**
 Multi or Single Code: Multi code

Question Text: Can you tell me about the circumstances when you think it would be acceptable to make an inaccurate tax credits claim?

New codes		
01	Genuine mistake	Include if an inaccurate claim is made in error (including because wrong information given by HMRC/ on P60) <i>Do not include error due to confusion about the process.</i>
02	Confusion and difficulty	For example, if someone is unaware of or finds the process difficult, they don't know what is needed or for specific reasons (e.g. mental health issues or language barrier).
03	Small changes of circumstance	If there have been slight changes of circumstance (e.g. working hours) –whether they know or have forgotten about the changes
04	Varying working hours	
05	Survival	Include any reference to people struggling financially and just wanting a little extra income.
06	Personal circumstances	Including (but not limited to): --bereavement --relationship breakdown --having a baby --illness and being generally incapable at time of renewal
07	Unsure of income	Either because claimants are self-employed, generally unsure or have just changed/ are changing jobs
08	It is not acceptable	All those who were routed here but should have answered 'It is always unacceptable'
09	Being unemployed	
10	Don't know	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr
 Question Type: Other String
 Question Name: TCUseO (following on from TCUse)
 Multi or Single Code: Muliti code

What do you currently use tax credits for?

Codes	Categories	Examples of what to include
01	Childcare	Pay nursery fee
02	Child's savings	
03	Food/meals for your child	
04	Clothes/shoes for your child	
05	Child's school trips / out-of-school activities	
06	Treats for child	Christmas presents for children
07	Food for self [and / or partner]	
08	Clothes/shoes for self [and/or partner]	
09	Other expenses on self [and/or partner]	
10	Family trips/holidays	
11	Household bills	To pay off Council Tax Gas heating
12	To pay off debts	
13	Savings	
14	Put into general household expenditure	Living expenses
15	To help support my/my partner's business	
16	To make rent or mortgage repayments	
NEW Codes:		
18	Petrol	Fuel
19	Travel expenses other than petrol	Bus fares
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUUniCr
 Question Type: Other String
 Question Name: BuTiOt (following on from BuTiFr)
 Multi or Single Code: Single Code

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Question Text: How do you tend to budget?

Codes	Categories	Examples of what to include
01	Day to day	
02	Weekly	
03	Fortnightly	
04	Monthly	
05	Not at all	Statements about spending money 'when they have it' and not spending when they don't or 'just paying bills as they come in
06	In another way (specify)	
NEW Codes:		
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUUniCr
 Question Type: other string
 Question Name: **BudHo**
 Multi or Single Code: Multi code

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Question Text: And if you needed help with budgeting, where would you go for help?

Codes	Categories	Examples of what to include
01	Family or friends	
02	Internet	
03	JobcentrePlus	
04	Local authority	
05	Bank	
06	Wouldn't ever need help	Include references to 'myself' and 'nowhere' and 'have never needed help'
07	Other	
New codes		
08	Citizen's Advice Bureau	N.B. Abbreviation is CAB but answers may also include the shortened version 'Citizen's Advice'.
09	Named organisation/ centre	Include references to any named organisation <i>other than</i> CAB, e.g. 'Surestart' or an employment advice centre.
10	Generic charity/ organisation/ centre	Include references to 'voluntary organisation' and 'an advice centre'
11	Accountant	
12	National Government service	For example the Money Advice Service, DirectGov
13	Don't know	And also include variations on 'never really thought about it'
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr
 Question Type: other string
 Question Name: PMonthO (Following on from PMoWh)
 Multi or Single Code: Multi code

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Question Text: How would this [payments being made monthly] affect you?

Codes	Categories	Examples of what to include
01	I would be likely to run out of money before the end of the month	
02	I would get into debt	
03	General difficulties	General statements about difficulties or not being able to cope UNLESS coded elsewhere
04	Other	
New codes		
05	Would find it harder to budget	Any general statements about finding budgeting harder; not being used to budgeting in this way; not being able to budget properly; needing to re-learn how to budget
06	Have specific weekly outgoings	Any mention of specific weekly costs or things that have to be paid for weekly
07	Could not afford specific things	Specific reference to not being able to afford things e.g. heating, school dinners BUT NOT IF IT IS SPECIFICALLY RELATED TO IT NEEDING TO BE PAID WEEKLY (Code 06)
08	Other income	Difficulties related to other income being paid weekly/over a different period
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr
 Question Type: Open
 Question Name: TCPOth (following on from TCPWho)
 Multi or Single Code: Single code

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At present, are your family's tax credits paid into an account that belongs...

Codes	Categories	Examples of what to include
01	Only to you	
02	To you and your partner jointly	
03	Or to your partner only	
04	Other	
NEW Codes:		
05	Split: Respondent gets some elements and partner gets others	"wife gets child tax credit and I get working tax credit"; any statement about split tax credit payments. NOT if they refer to Child <i>Benefit</i> – ignore this and only code in relation to Tax Credits (including Child Tax Credit)
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr
Question Type: Open
Question Name: TCSePr (following on from TCPSep)
Multi or Single Code: Multi code

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If working tax credit and child tax credit payments were made as a single payment, rather than two separate payments, would this cause you any problems?
What problems would this cause you?

NEW Codes:		
01	It would make budgeting harder	"I wouldn't be dealing with a lump sum to budget over the month and this would be confusing"
02	Transfer	Would need to transfer money between accounts
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr
 Question Type: Open
 Question Name: **FDecIO**
 Multi or Single Code: Single code

Question Text: As part of the tax credits renewals, you are required to declare your actual or estimated annual income. Do you know why this is?

For this question we would like you to code whether the or not the respondent has given an answer which matches the HMRC explanation (presented below).

We have retained codes 96-97 but you should only use these if there was NO attempt to answer the question actually posed. ALL attempts (however incorrect) should be coded as 1 or 2. If people simply say they don't know then use code 3.

Please code as a valid/correct response if it fits into this framework:

1. If a claimant refers to the fact that their income affects what they are entitled to/what they are paid and therefore HMRC needs to know what it is/an accurate figure then this is **correct**.
2. If they refer to the fact that they need to contact HMRC in order for their tax credit claim to be renewed this is also a **correct** response.

Possible responses include:

- As my income effects what I am entitled to, HMRC need to know what my income is so I receive the award I am entitled to
- My income may have changed at some point in the year and HMRC will want to know
- To make sure HMRC renew my claim and my new award reflects my current income
- So HMRC can decide whether I owe any of the money I have been awarded back to them/ or that they owe me more money for the previous year
- So HMRC can make sure that I am still entitled to tax credits

New codes		
01	Valid or correct response given	
02	Incorrect response given	Use this for ALL attempted answers that don't fit into the framework above UNLESS they say they 'don't know' etc. (code 3) or they give an answer to an entirely different question/they give a response but are clearly making not attempt to answer the question asked (code 96)
03	Don't know	Only use this code if they simply say they don't know or are unsure etc.
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr
Question Type: string
Question Name: **FFinO**
Multi or Single Code: Single code

Question Text: As part of the tax credits renewals, HMRC uses information about your income and circumstances to 'finalise' your tax credit award. Do you know what this means? (if yes)

For this question we would like you to code whether the or not the respondent has given an answer which matches the HMRC explanation (presented below).

We have retained codes 96-97 but you should only use these if there was NO attempt to answer the question actually posed. ALL attempts (however incorrect) should be coded as 1 or 2. If people simply say they don't know then use code 3.

Please code as a valid/correct response if it fits into this framework:

Answers that refer to claimants confirming that HMRC hold the correct details for them and, that their award/payment is correct are **correct** responses.

NOTE: An answer that focuses on the *renewal* of a claim or that the claimant is *still entitled* to tax credits is **not correct**.

Possible responses include:

- It is the process that HMRC use to decide whether I have received the correct award
- It is the process that decides whether or not I have to pay any of the money I have received back to HRMC
- It is the process HRMC use to check that they hold the correct information regarding my income and circumstances for the tax credit award I have already received

New codes		
01	Valid or correct response given	
02	Incorrect response given	Use this for ALL attempted answers that don't fit into the framework above UNLESS they say they 'don't know' etc. (code 3) or they give an answer to an entirely different question/they give a response but are clearly making not attempt to answer the question asked (code 96)
03	Don't know	Only use this code if they simply say they don't know or are unsure etc.
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr
 Question Type: Open
 Question Name: FOthWhO (following on from FoWh)
 Multi or Single Code: Multicode

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Which types of income would you find especially difficult to provide?

Codes	Categories	Examples of what to include
01	Self employment income	
02	Benefits in kind (e.g. vouchers, payments in kind, company car and fuel, etc)	
03	Earnings as an employee (e.g. wages)	
04	Benefits	
05	Other income	
NEW Codes:		
06	Rental income	
07	Investment income	
08	Pension income	
09	Overtime	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUUniCr
 Question Type: Open
 Question Name: FOthNo
 Multi or Single Code: Multi code

What kind of difficulties would [having to provide income at different points in the year] cause you?

NEW Codes:		
01	Stress or hassle	General statements about the stress or hassle of doing it
02	Annual income	Income varies; not knowing income until end of financial year/year end; finding it hard to calculate income for part of a year. Also code here if and <i>element</i> of their income would be hard to calculate for this reason
03	Not having the appropriate paperwork	Reference to annual statements; P60's
04	Correct people not available	Not being able to contact payroll department, accountant etc. them not being available all year
05	Collating information	Other references to finding or getting access to information that <u>don't</u> fit into codes 2, 3 or 4
06	Cost of doing it	Cost of finding information, calling people or accountant fees
07	Numeracy or literacy problems	Not being good at reading, writing or calculations
08	None	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr
 Question Type: Open
 Question Name: FUCWHeO (following on from FUCWh)
 Multi or Single Code: Single code

Where did you first hear about Universal Credit?

NB: We only want to know where they heard about it **FIRST** so this is single code. If they have given multiple responses please only code their first valid answer.

Codes	Categories	Examples of what to include
01	Friends and family or colleagues	
02	Read an article about it	
03	TV	
04	Radio	
05	Internet	
06	Other (specify)	
NEW Codes:		
07	JobCentre/JobCentre Plus	
08	Letter or leaflet from local council	'civic offices'; local authority
09	Other letter or leaflet	Only if doesn't fit in code 8
10	At work	But not 'from colleagues', 'friends at work' etc. (code 1)
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr
Question Type: Other Open
Question Name: FDepWhO (following on from FDepWhO)
Multi or Single Code: Multicode

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Which types of income would you find especially difficult to provide

Codes	Categories	Examples of what to include
01	HMRC	
02	DWP	
03	JobcentrePlus	
04	Other	
NEW Codes:		
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr
 Question Type: Open
 Question Name: FImpH
 Multi or Single Code: Multi code

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How do you think the introduction of Universal Credit affect you?

NEW Codes:		
01	Benefits will be grouped together	All paid in one go
02	Worse off/money reduced	Will have less money; will get fewer benefits
03	Benefit cap	A cap will be imposed; benefits could be/will be capped
04	Harder to budget/manage money	
05	Means testing	Benefits will be means tested
06	Make things more complicated	General comments about it being complicated/complicating things
07	Make things easier/less complicated	
08	Will have to apply for benefits in a different way	
09	Unsure/don't know	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr
 Question Type: Open
 Question Name: FWorW
 Multi or Single Code: Multi code

What is it about Universal Credit that you are concerned about?

NEW Codes:		
01	Worse off/less money	Reduced entitlement; reduce the amount of benefits
02	Uncertainty	Not knowing how it will affect them; not knowing what is going to happen
03	Losing certain benefits	Losing specific benefits, including ones not covered by UC e.g. Free School Meals
04	Budgeting/money management	Having to manage money themselves; changing the way they budget
05	Not being able to support self or family	Unable to pay bills, buy food etc.
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr
 Question Type: Other Open
 Question Name: FInfoO (following on from FInfo)
 Multi or Single Code: Multicode

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Who do you think should provide you with information about Universal Credit?

Codes	Categories	Examples of what to include
01	The Department for Work and Pensions	
02	HMRC	
NEW Codes:		
04	"Whoever is responsible"	
05	Local council	Any local council (irrespective of scale) e.g. county, borough, city council
06	An independent body	
07	Government as a whole	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr
 Question Type: Other String
 Question Name: WhatO (following on from FWhat)
 Multi or Single Code: Muliti code

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What information would be most important to you about Universal Credit?

Codes	Categories	Examples of what to include
01	How I can claim Universal Credit	
02	What I need to do	
03	When it affects me	
04	Information about my current payments	Whether my payments will go down Would like to know if we will still be receiving it
NEW Codes:		
06	How will other benefits be affected	E.g. Housing Benefit
07	What the general effect on respondent will be	How would it affect me
08	Reasons for introducing UC	Why it's being introduced
09	What will the rules / eligibility be	What the criteria are, How they calculate the award Earnings that can be earn before benefit taken away Are benefits means tested
10	What UC is and how it works generally	What it is all about How is it going to work
11	Would like to know everything	No reference to any specific pieces of information
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr
 Question Type: Other String
 Question Name: UCInO (following on from UCIn)
 Multi or Single Code: Muliti code

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And, if you wanted to find out more about Universal Credit who or where would you go to?

Codes	Categories	Examples of what to include
01	Friends, family or colleagues	
02	Search on the internet	Google it
03	HMRC	Tax Credit helpline
04	Jobcentre Plus / DWP	DWP website
05	Citizens Advice Bureau or other voluntary organisation	
06	My local authority	
NEW Codes:		
08	Accountant	
09	Gov.uk / Direct.gov	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr
 Question Type: Other String
 Question Name: FUCModO (following on from FUCMod)
 Multi or Single Code: Muliti code

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How would you prefer to receive information about Universal Credit?

Codes	Categories	Examples of what to include
01	On the Internet	
02	In writing / in a letter	Including leaflets/booklets sent through the post
03	From the media	Include all adverts e.g. TV, Newspaper etc.
04	Other	
NEW Codes:		
05	Email	
06	In person	At a meeting or 1-2-1 face to face (regardless of venue)
07	Over telephone	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr
 Question Type: Open
 Question Name: FUCWPr
 Multi or Single Code: Multi code

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What problems would [submitting claims or reporting problems] online cause you?

NEW Codes:		
01	Don't or can't use the internet	Include those who have difficulty using computers
02	Don't have access to the internet	Include those who can't afford the internet
03	Don't or can't use computers	Include those who have difficulty using computers or aren't comfortable using them
04	Don't have a computer	For whatever reason
05	Concerns about security	Don't like giving personal details/financial information on internet; identity theft
06	Prefer to talk to people	
07	Internet too unreliable	May crash or freeze
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUUniCr
 Question Type: Other String
 Question Name: OvPaWO (following on from OvPaWh)
 Multi or Single Code: Muliti code

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Who did you ask about how your overpayment was calculated?

Codes	Categories	Examples of what to include
01	HMRC	Including the tax credits helpline. Doesn't matter how they contacted them e.g. sent a letter, went to tax office
02	Jobcentre Plus advisor	
03	A voluntary/community or charitable organisation (including CAB)	
04	Independent advisor e.g. accountant	
05	Friends or family	
06	Someone else	
NEW Codes:		
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr
 Question Type: Other String
 Question Name: OvWhatO (following on from OvWhat)
 Multi or Single Code: Muliti code

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What other ways do you know that HMRC recover money from overpayments?

Codes	Categories	Examples of what to include
01	By reducing my award this year	Include all cases of deducting from Tax Credits UNLESS they say Tax Credits completely stopped until paid back (code 4)
02	Paying it back all at once	
03	Paying it back in instalments	
04	Having payments stopped for a period of time	
05	Overpayments can be written off	
NEW Codes:		
07	Deduct from salary/wages	Deduct from earnings
08	Debt collectors/bailiffs	Taking property
09	Taken to court	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr
Question Type: Other String
Question Name: OvUcPrO (following on from OvUcPr)
Multi or Single Code: Muliti code

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How would you prefer to make the repayments?

Codes	Categories	Examples of what to include
01	Paying directly to HMRC	
02	Deducted from Universal Credits	
NEW Codes:		
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BEnd
 Question Type: Other String
 Question Name: ADEthO (following on from ADEth)
 Multi or Single Code: Single Code

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Question Text: How would you describe your ethnic background?

Codes	Categories	Examples of what to include
01	White - British	
02	White – Irish	
03	Any other White background (please describe)	
04	Mixed – White and Black Caribbean	
05	Mixed – White and Black African	
06	Mixed White and Asian	
07	Any other Mixed background (please describe)	
08	Asian or Asian British - Indian	
09	Asian or Asian British – Pakistani	
10	Asian or Asian British – Bangladeshi	
11	Any other Asian or Asian British background (please describe)	
12	Black or Black British - Caribbean	
13	Black or Black British – African	
14	Any other Black/Black British background (please describe)	
15	Chinese	
16	Any other (please describe)	
NEW Codes:		
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	