

8 APPENDICES

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Appendix A – Customer Depths

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HMRC – Universal Credit Communications Research
Customer In-depth Interviews - Discussion Guide –
Group 1 – New Claims - FINAL

Background

The migration of tax credits claims to Universal Credit will take place over four years, between 2013 and 2017. It is proposed that there will be three main ways that people will move onto Universal Credit:

- **New Claims** – These claims will be received from households who would otherwise have claimed tax credits, or existing tax credits customers who make a new claim (for example, when moving from a joint to single claim). This will begin from April 2014. For non-working tax credits claimants, for example those applying for job seekers allowance, this will begin in October 2013. New claims to Universal Credit could be in the region of 500k by April 2014, and 1.9 million by October 2017.
- **Natural Migration** – These claims to Universal Credit will occur when existing tax credits customers undergo a change of circumstance, for example when finding a job or the birth of a first child. As Universal Credit is a household benefit, this would also trigger the closure of any old entitlements for others in the household. The current estimate is that there will be around 500k natural changes by April 2014 and 1.8m over the period to October 2017. Natural migration could occur at any point post Oct 2013.
- **Managed Migration** – Managed changes will occur where there has been no reported change of circumstances by tax credits customers and DWP initiates the transfer of an entire household from tax credits (and other existing benefits) to one Universal Credit entitlement. It is currently planned that this will begin from 2014. There may be around 4m of these households to move from tax credits to Universal Credit before the end of 2017. These claims could be migrated on a regional or national basis.

Objectives:

This study aims to identify the best way to provide information to tax credits customers ahead of their move to Universal Credit.

Specific research questions:

- to explore customers' general awareness of Universal Credit;
- to explore customer's perception and understanding of what Universal Credit will mean for their welfare support; and their attitude towards the change in the welfare system;
- to understand the information required by tax credits customers to support their transition to Universal Credit and minimise confusion;
- to explore the effectiveness of different timing of communications;
- to gain insight into the level of detail required in communications at different points in time;
- to explore the role of who provides the information ('the messenger') and how the messages are framed;

- to understand customers' preference and attitudes towards different communication channels;
- to investigate customers' information seeking behaviour and the key sources of help in relation to government benefits and credits;
- to explore the use of tailored information for vulnerable groups, and;
- to consider the potential impact of communications on how customers manage their tax credits claims.

Audiences

It is not possible for HMRC to predict, for Groups 1 and 2, when they will make a significant change that will trigger migration to UC or they apply for Tax Credits (either for the first time or make a new application) will also trigger migration. For Group 3 we are not able at this stage to say when migration will happen. Instead, sampling has been based upon the group which the customers' circumstances most closely relate to:

Group 1 – New Claims: Includes both existing customers who made a new claim (recent joint to single/ single to joint award claimants) and new claims to tax credits (both within last 12 months).

Group 2 – Natural Changes: Customers who have reported a significant change of circumstances within the last 12 months. Significant changes include: birth of a first child, change in income larger than disregards (including moving into and out of employment). All to have been claiming tax credits for longer than 12 months.

Group 3 – Managed Changes: Customers who have not reported a significant change of circumstances within the last 12 months. All to have been claiming tax credits for longer than 12 months. Also includes auto-renewals customers.

This guide is to be used for interviews with customers in Group 1.

The incentive for a single depth is £30 and for a paired depth, £50.

Using this guide

We use several conventions to explain to you how this guide will be used. These are described below:

Timings	Questions	Notes and Prompts
5 mins	<p><u>Underlined = Title:</u> This provides a heading for a sub-section</p> <p>Bold = Question or read out statement: Questions that will be asked to the participant if relevant. Not all questions are asked during fieldwork based on the moderator's view of progress.</p> <ul style="list-style-type: none"> ▪ Bullet = prompt: Prompts are not questions – they are there to provide guidance to the moderator if required. 	This area is used to summarise what we are discussing, provides informative notes, and some key prompts for the moderator
How long it takes	Typically, the researcher will ask questions and use the prompts to guide where necessary. Not all questions or prompts will necessarily be used in an interview	

Notes	Guide Sections	Guide Timings
1. Introductions and background	Sets the scene, reassures participants about the interview, confidentiality. Discuss the general work and life circumstances of the participant which provide useful background.	10 mins
2. What are customers' perceptions and attitudes towards tax credits and other benefits?	Discusses the participant's approach to financial management and how tax credits and other benefits fit into the household's income. It also explores the customer's understanding of what tax credits are and their experiences of making a claim.	10 mins
3. How far do customers understand their responsibilities in the tax credits system?	Looks at general tax credits management and understanding of the customer's responsibilities. It focuses on understanding of when they need to report changes of circumstances and their experience of doing this.	5 mins
4. Where do customers currently seek information?	Examines the participant's information seeking behaviour over the past twelve months. It looks at the sources and channels of information most used and trusted by the participant. It also discusses the participant's awareness and attitudes towards tax credits media campaigns specifically.	15 mins
5. What are customers' understanding and perceptions of Universal Credit?	Explores the participant's awareness of Universal Credit and their understanding of, attitude towards it. It will also explore what a move to Universal Credit might mean for the participant and their household.	10 mins
6. How should the change from tax credits to Universal Credit be communicated to customers?	Identifies the communications about the changes which the participant may want HMRC, DWP and other sources to provide. It looks at when these communications would be most effective as well as the level of detail and tailoring which might be needed.	20 mins
7. What impact might the communications and changes have on customers' claim management?	Looks at the potential impact that the communications may have on how customers manage their tax credits claims.	10 mins
8. Conclusions	Identifies key messages and sums up.	5 mins

Timings	Key Questions	Notes and Prompts
10 mins	<p><u>Welcome and introduction</u></p> <ul style="list-style-type: none"> - Thank participant for taking part - Introduce self, Ipsos MORI - Confidentiality: reassure that all responses are anonymous and that information about individuals will not be passed on to anyone, including back to HMRC or any other Government Department - Explain outline of the research – HMRC have asked Ipsos MORI to talk to customers about what information they might need both before and during a change to how their tax credits are delivered. - Role of Ipsos MORI – independent research organisation (i.e. independent of GOVERNMENT), gather all opinions: all opinions valid. Remind that there are no right or wrong answers. Commissioned by HMRC to conduct the research. - Reassure that a claim for any current or future tax credits claim will not be affected in any way. - Get permission to digitally record – transcribe for quotes, no detailed attribution <p><u>Personal Background</u></p> <p>I'd like to start by learning a little about you.</p> <ul style="list-style-type: none"> - Can you just tell me a bit about you and your household? PROBE: Where they live, who they live with, how long they have lived there, number of adults in household, whether they have children? How old are they? - Are you working at the moment? What kind of work do you do? PROBE: For employer/s, number of employers, number of hours, how long they have been in each role, regularity of hours and income, sector, skills level, seasonality. - IF APPLICABLE: What about your partner – what kind of work do they do? Do they work full time/ part time? Number of hours? Do they work for more than one employer? 	<p>Welcome: orientates participant, gets them prepared to take part in the interview.</p> <p>Outlines the 'rules' of the interview (including those we are required to tell them about under MRS and Data Protection Act guidelines).</p> <p>NOTE: Fine to mention HMRC at this stage.</p> <p>NOTE: Please do not mention Universal Credit at this stage.</p> <p>If a paired depth, ask these questions to both participants.</p>

Timings	General attitudes to finances and understanding of tax credits	Notes and Prompts
10 mins	<p>I'd like start by talking a little about your finances. Can you tell me who is responsible for managing the household budget?</p> <p>How would you describe your approach to your finances?</p> <ul style="list-style-type: none"> - Can you describe your weekly/ monthly incomings and outgoings? - How do you keep track of these? Do you keep any records? How often do you review your finances? - Where do your tax credits fit into your incomings? Who receives the tax credits money? How regularly do you receive tax credits payments – weekly, monthly? - What do you use your Tax Credits money for? - Does your income vary throughout the year? If so, how? - Can you tell me which other benefits you currently receive (use Showcard as a prompt) - Do you deal with each benefit differently? If so, why? PROBE: who receives the money from the benefit(s)? How regularly do you receive benefit payments – weekly, monthly? Is it kept separately from the tax credits money? - How does claiming tax credits compare with claiming other benefits? Is it more or less easy to manage? PROBE: awareness that HMRC administer tax credits and DWP administer the other benefits. - How important is the money you receive from tax credits more compared to what you receive from your other benefit(s)? Which would you say is the most important? And the least? Why? <p>Do you have internet access on a PC or laptop at home?</p> <p>If yes:</p> <ul style="list-style-type: none"> - What do you normally use the internet for? Just browsing? Shopping? Can you name some sites that you use? - Do you have internet access on your mobile phone as well? If Yes: How does your use of the internet on your phone differ to when you access the internet on your computer? 	<p>This section will be used to understand the participant's approach to financial management. It will also explore the participant's understanding of tax credits, how their tax credits claim and other benefits they receive fit into the household budget and their experience of making a claim.</p> <p>MODERATOR NOTE: Try to obtain a brief description about whether they use a 'common pot', keep individual finances separate, use 'cash pots' or different bank accounts to allocate money for different purposes.</p> <p>MODERATOR NOTE: We need to obtain as much information about how respondents manage their benefit claims, how this differs from tax credits claims and if customers perceive a difference.</p>

	<ul style="list-style-type: none"> - What do you normally do when you receive a bill? Do you read it straight away? Or do you file it away? How long would you normally leave a bill unopened? Are there any bills you wouldn't read at all? - And what about bill-paying? Do you make sure you always pay on time, or are you a bit more relaxed about it? PROBE: When do you normally pay most of your bills (immediately? To deadline? Whenever you remember to?) What proportion of bills do you think you pay late? Do you ever get reminders? How do you react to them? - What do you normally do when you receive letters from the government, or government agencies, relating to your finances e.g. benefits, tax credits? Do you read them straight away? Or do you file them away? How long would you normally leave them unopened? - Can you ever tell which government department a letter is from before you open it? Which ones do you recognise? How? Does this have any impact upon when you open the letter? - How do you feel about receiving these kinds of letters? How far do you normally understand what they are telling you? Do you ever need to ask someone to explain anything to you? Who do you ask? How about responding to them? Do you feel confident about what you need to do or not? <p>PROBE (if applicable):</p> <ul style="list-style-type: none"> - Do you respond differently to letters relating to your benefits compared to letters relating to tax credits? If so, how? Why? How do you feel about letters from HMRC compared to those from DWP? - Do you keep all the letters that HMRC send you about your tax credits award? 	<p>MODERATOR: Please make a judgement about whether or not it is appropriate to ask questions about understanding of letters.</p>
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Timings	How far do customers understanding their responsibilities in the tax credits system?	Notes and Prompts
5 mins	<p>I'd now like to talk in a little more detail about managing your tax credits claim.</p> <ul style="list-style-type: none"> - How long you have been claiming tax credits? Can you tell me how much you receive in tax credits? - Has the amount of tax credit you receive ever changed? PROBE: If yes, probe for what the change was. What do you think might have caused it to change? - Is this the first tax credits claim you've had? When did your claim start? What caused you to make this claim? - Have you ever had another claim with/ without a partner? <p>How easy/difficult do you find it to claim tax credits? What do you find particularly easy/difficult?</p> <ul style="list-style-type: none"> - Do you find it easier or more difficult compared to claiming any other types of benefit? Why? Has it always been like this, or was it easier/more difficult when you first made the claim? - Do you understand how much tax credits you can claim? Is it important to you to understand how much you receive? Do you check to see if the amount of tax credits you are receiving is about right? How do you do this? <p>How much contact have you had with HMRC over the course of your claim?</p> <ul style="list-style-type: none"> - PROBE: Ask participant about frequency and channel. PROBE: How often do they access the HMRC website? - Has the amount of contact you have with HMRC changed over the course of your claim? How? How does it compare with any previous claims you've had? <p>Can you tell me about the contact you have had with HMRC in the past 12 months? Use the timeline in Appendix A.</p> <p>This may be difficult for some participants, but try to get an idea of how often they contacted HMRC and why. Also, did HMRC contact the participant?</p> <p>For each instance ask:</p>	<p>This section aims to gauge the participant's awareness and understanding of their responsibilities as a claimant and their experience of informing HMRC of changes of circumstances.</p> <p>MONDERATOR: Try and find out if they are completely new to tax credits or if they have moved from a single or joint claim.</p> <p>MODERATOR NOTE: allow spontaneous recall of change of circumstances/claim renewal to be reported before prompting.</p>

	<ul style="list-style-type: none"> - When did you contact HMRC? How did you contact HMRC? Probe for contact channel. - What was the reason? - If updating a change of circumstances: how soon did you contact HMRC after the change occurred? Why was this? What, if anything, prompted them to contact HMRC? - If renewing claim: what do you need to do in order to renew your claim? How do you do this? Do you only need to contact HMRC if your circumstances have changed or do you have to contact them each year even if everything is the same? - When has HMRC contacted you? Probe: Was this via a letter or phone call? What was the reason? Did you understand why HMRC were contacting you? <p>How would you describe your experiences of calling the tax credits helpline?</p> <ul style="list-style-type: none"> - For what purposes do you call the helpline? <i>PROBE</i>: Specific information? To update/confirm details? Specifically to speak to someone? For an explanation of a letter they have received from HMRC? - How long do you think an average call lasts? - Is it easy to get through? If no, why do you feel it isn't easy to get through? Do you keep trying? How many times? - Are you always put through to a person or do you need to go through recorded messages/options first? If the latter... - How do you feel about having to key in options/listen to messages? <p>And thinking specifically about the recorded messages (if they have experienced them)...</p> <ul style="list-style-type: none"> - What do you think of them? Do you listen to them carefully? Why/Why not? - Do they provide you with useful information? - Do you trust the messages? - What do you do when you hear the messages? Probe: stay on the line, hang up 	<p>MONDERATOR: new customers may not have been through the renewals process</p> <p>MONDERATOR: try to find out whether they are on the reply required or auto-renewals system.</p>
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	and call back, hang and don't call back	
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Timings	Where do customers currently seek information?	Notes and Prompts
15 mins	<p><u>I'd like ask you some questions about the types of media you use.</u></p> <p><u>How much television would you say you watch?</u></p> <ul style="list-style-type: none"> - How many hours a day would you say you watch television? When in the day do you tend to watch television? Morning/ Afternoon/ Evening? Which channels do you tend to watch the most? - Do you tend to watch programmes when they are scheduled or on catch-up/ on demand services? Why? Do you ever watch programmes on the internet rather than on your television? Why/ why not? <p>Do you ever listen to the radio? How often? When do you normally listen to the radio? Which stations do you listen to?</p> <p>Do you read newspapers? Which ones? Do you regularly read newspapers or just sometimes? When? What about magazines? Are there any that you read regularly or have subscriptions to? Which ones?</p> <p>How do you feel about billboards on the street? Would you say you tend to notice them or not? Why/ why not? Can you tell me about a billboard that you've seen recently? What was it advertising?</p> <p>How about other forms of advertising like leaflets, do you ever read them if they're put through your letterbox? Why/ why not? What about leaflets in other places such as doctor's surgeries, would you be more or less likely to read leaflets there?</p>	<p>This section looks at the participants' information seeking behaviour over the last twelve months. It identifies the sources of information which the participant uses or trusts the most and the reasons for this. It also examines the participant's awareness and attitude towards the tax credits media campaign.</p>

	<p><u>Sources of information</u></p> <p>Now I'd like to talk to you about where you normally go to get advice and information.</p> <p>Can you tell me what kinds of things you have needed to find information about or asked for advice on in the last year? For example, have you looked for information about financial products like credit cards, bank accounts or insurance?</p> <p>MODERATOR: Use the second timeline in Appendix A and for each instance ask:</p> <ul style="list-style-type: none"> - What did you need information about? Why? - Where did you go to find this information? Why? Did you look for this information anywhere else? - How easy was it to find the information you were looking for? - Were you satisfied with the information you found? Why? <p>And have you needed to seek any information or advice about your tax credits or other benefits in the last year?</p> <p>MODERATOR: Use the second timeline in Appendix A and for each instance ask:</p> <ul style="list-style-type: none"> - What did you need information about? Why? - Where did you go to find this information? Why? Did you look for this information anywhere else? - How easy was it to find the information you were looking for? - Were you satisfied with the information you found? Why? - How did looking for information about your benefits compare to looking for other types of information? More or less easy? <p>Who would you normally go to for information relating to tax credits? What about your other benefits? Why is that?</p> <p>PROBE ON:</p> <ul style="list-style-type: none"> - HMRC? - DWP? - Other government Department? - Local Authority? 	<p>MODERATOR: Make sure you distinguish between sources of info for tax credits and sources of info for other benefits</p>
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	<ul style="list-style-type: none"> - Employer? - Colleagues/friends/family? - Accountant? - Support worker or Community leader? - Independent source e.g. Martin Lewis/MoneySavingExpert, Citizens Advice Bureau or other charities? <p>Who do you trust? Are there any you don't trust? Why? Who would you go to first? Are there any barriers to you accessing information from these sources? Why?</p> <p>PROBE AROUND:</p> <ul style="list-style-type: none"> - Who provides the most accurate information? - Who provides information which is easy to understand? - Who provides information that you trust? - Who is easiest or quickest to contact? - Who do you think has your best interests in mind? <p>What about if the information you received from one source contradicted the information you received from someone else?</p> <ul style="list-style-type: none"> - Has this ever happened to you when looking for information about tax credits or your other benefits? When? Can you talk me through it? <p>And how would you normally prefer to get this information?</p> <p>PROMPT:</p> <ul style="list-style-type: none"> - Face to face? For example in Jobcentre Plus? CAB office? - Telephone? Tax credits helpline? - Post? - Websites? Which ones? - Social media? Twitter? Facebook? - Email? Who? - The media? How? Newspapers? Television programmes? Which ones? 	
		<p>MODERATOR: Try to establish an order of preference and reasons for this.</p>

	<p>Which of these channels do you prefer? Why? And are these the ones you are most likely to use? Which wouldn't you use? Why?</p> <p>Is there anything which prevents you from being able to get information you need from the source you want to use?</p> <p>Probe around:</p> <ul style="list-style-type: none"> - Internet access? Computer literacy/ confidence? - Time? - Opening hours? - Cost? - Language? - Confidence? - Anything else? <p>How do you feel about finding information about tax credits and other benefits online?</p> <ul style="list-style-type: none"> - Do you feel confident about doing this? - How do you feel about being directed to a website if you ask for information from another source such as a helpline or in a letter? <p>Now, I'd like you to think about the different ways that HMRC provides information to its customers about tax credits.</p> <p>Do you feel there are any differences between the information supplied by HMRC through different channels such as the helpline, letters, website or adverts?</p> <ul style="list-style-type: none"> - Which provides the best information? Why? What makes you class this information as the best? - Which is easiest to understand? Why? - Do you trust one more or less than the others? Which? Why is that? <p>If there was a change made to the tax credits system, what would be the most effective way of communicating this to you?</p> <ul style="list-style-type: none"> - Letter, TV, radio, other? Why? What other ways? - How would you feel about the amount spent on this? Do you think television 	
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<p>adverts or leaflets are good value for money for HMRC?</p> <p>What do you think about the letters which HMRC sends you about your tax credits claim? Probe around:</p> <ul style="list-style-type: none"> - Do you tend to read them fully or just some parts of them? Which parts? Why? What makes those parts stand out? - Are they easy or difficult to understand? Why do you say that? - Do they ever prompt you to look for information elsewhere? Where? - Can you think of a time when a letter from HMRC has prompted you to take action in some way? Why/ why not? What did the letter say? What action did you take? - For instance, what do you do with the renewals pack when it arrives? Do you open it straightaway? Then what do you do? <p>Have you ever seen or heard any advertisements about tax credits on the television or radio?</p> <ul style="list-style-type: none"> - Do you pay attention to these adverts or do you tend to ignore them? - Can you tell me what you remember about them? - Can you remember what the voiceover sounds like? What about the music? - What are the messages? - Where did you see or hear it? - What time of year are these ads put on? Is this the best time to show them? - Have you ever been prompted to renew your claim by the adverts? Have you ever been prompted to report a change of circumstances by the adverts? - Have you ever been prompted to contact HMRC for any other reason or to look for information by the adverts? - Have you seen any advertising about tax credits online? Where? <p>Have you ever watched any advertising videos on demand through the red button on your TV remote? Why/ why not?</p>	<p>MODERATOR: Try to clarify whether they are referring to TV adverts, radio adverts or both in their answers here.</p>
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	<p>If yes:</p> <ul style="list-style-type: none"> - Can you tell me about the adverts you've seen by doing this? What were they for? What made you press the red button? - Have you ever seen HMTC's tax credits renewals advert on Video on Demand? When? What made you watch it? What did you think of it? Was it useful? Why/ why not? Do you like getting information in this way? <p>Do you ever use any government websites to find out about tax credits or other benefits?</p> <ul style="list-style-type: none"> - Which ones? HMRC? DWP? Directgov? Any others? <p>If yes, for each used, ask:</p> <ul style="list-style-type: none"> - What normally prompts you to do this? Other communications? Which ones? - Do you know the website address or do you need to find them somewhere? Where? Other comms (Letters, adverts)? Other websites, which ones? Search engine (e.g. Google)? How easy is it to find the right website when you use a search engine? - What do you normally go to this websites for? What kind of information are you normally looking for? Do you normally look at certain pages or use certain features? Which ones? FAQs? Forums? Contact details? Online advisors available to answer questions? - What do you like about this site? Why? Is there anything you don't like? How could it be improved? Is there anything which you would like to be added? What? Would you like it to be more interactive? How? - Do you always find the information you are looking for when you visit this site? Have you ever not been able to? Can you remember what it was that you were looking for? Did you go anywhere else to find this information? - What do you think about the HMRC website? What do you think about the tone? Style? Layout? Does it have the right level of information? Why/ why not? What do you like about it? What don't you like about it <p>If more than one is used, ask:</p> <ul style="list-style-type: none"> - Which website do you like the best? Why? And which do you like the least? Why? <p>If they have internet access but don't use the websites:</p>
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	<ul style="list-style-type: none"> - Have you heard of these websites before? - Is there a reason you don't use them? Is there anything which might encourage you to use them? - Are there any websites you use to find information about your tax credits or other benefits? Which ones? <p>Do you ever discuss your tax credits claim with friends or relatives?</p> <p>If yes:</p> <ul style="list-style-type: none"> - Who do you discuss your claim with? - What aspects of your claim would you discuss with friends and family? All of it or only certain parts? Why? - Why do you do this? PROBE: Do you ask for their help if you have tried another source first? - Have you ever found out anything useful about tax credits from friends or family? What? - And what if your friend or relative can't help you with a problem? What would you do? Is there another source of information you would try? Which one? - Do you discuss letters you are sent by HMRC? Has your friend or relative ever received a letter from HMRC that you have not? Or vice versa? - If so, how did you feel about this? Did it prompt either of you to contact HMRC? Why? <p>If no:</p> <ul style="list-style-type: none"> - Do you know if any of your friends or relatives claims tax credits? - How do you feel about the idea of discussing your tax credits claim with your friends or family? Is this something you would do? - Are they aware that you are a tax credits customers? 	
		<p>MODERATOR: Be sensitive here but try to find out if they avoid talking about their claim – this is more likely to be true of WTC only claimants than those with children. This may be important as word-of-mouth may play an important part in customers becoming aware of changes.</p>

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Timings	What are customers’ understanding and perceptions of Universal Credit?	Notes and Prompts
10 mins	<p>Have you ever heard of Universal Credit?</p> <p>If yes:</p> <ul style="list-style-type: none"> - Where did you hear about it? Friends? Family? Newspapers? TV? - Can you tell me what you know about it? What else? - And from what you know, what do you think about Universal Credit? <p>READ OUT</p> <p>As you may already be aware, the government is planning to make changes to benefits system in order to make it simpler. They are going to do this by bringing together all the different kinds of in-work and out of work benefits people may be claiming, including tax credits, into one single benefit called Universal Credit. This will mean that people who currently claim tax credits and other benefits will have just one claim to manage and will receive just one payment each month.</p> <p>[SHOWCARD – benefits included in UC]</p> <p>Do you have any questions about this?</p> <p>What do you think about the name ‘Universal Credit’? What does it make you think of?</p> <p>What do you think about the idea of single benefit system</p> <ul style="list-style-type: none"> - Can you think of any good points about this idea? Probe: simpler? Fairer? - And any bad points? - Why do you think the government might want to do this? - Do you view it as different to tax credits? How? <p>How would you feel about receiving just one benefit payment each month, replacing all those you currently receive?</p> <p>What impact would this have on how you manage your finances? Would it make things</p>	<p>This section gauges the participant’s awareness of Universal Credit and their understanding of it. It then goes on to outline the system and ask the participant what they think about Universal Credit, including possible risks and benefits to them.</p> <p>MODERATOR: If they have heard of it before try to ascertain how much and how well they understand it</p> <p>MODERATOR: Ensure that the participant is happy with this explanation and understands the basics before you move on.</p>

	<p>easier or harder? Why is that?</p> <p>How would you feel about being moved onto this system?</p> <ul style="list-style-type: none"> - Would you be happy about it? What would you be happy about? Unhappy? What would you be unhappy about? - If you heard that you might be moved onto this system what action do you think you might take? Would you discuss it with anyone? Who? Would you look for more information? Where? <p>Universal Credit will be managed by the Department for Work and Pensions (DWP), which currently manages benefits such as Job Seekers Allowance and Income Support. Instead of dealing with HMRC as you do now; you will deal with DWP which means that instead of calling the tax credits helpline you will need to go to the Universal Credit website run by DWP.</p> <p>What do you think about this?</p> <ul style="list-style-type: none"> - Are you concerned/ unconcerned about this? Why? - If you heard that your claim was about to be managed by DWP rather than HMRC what action do you think you might take? Would you discuss it with anyone? Who? Would you look for more information? Where? - How would you feel about having to deal with DWP rather than HMRC? - How would you feel about having to use a website rather than contacting a helpline as you do now? <p>For those who claim other benefits:</p> <ul style="list-style-type: none"> - How does DWP/JCP compare to HMRC? Who do you prefer? Why is this? - Do you have benefits provided by anyone other than DWP/JCP or HMRC? Local Authority for Housing Benefit or Council Tax benefit? How do they compare to HMRC? - How do you feel about having one department responsible for all of your benefits? What impact might this have on you? Can you think of any benefits? Drawbacks? PROBE: Do they think this will make it easier to manage their money? Do they think this system will be less open to error and fraud? Do they think this will help them better understand what they are entitled to? 	<p>MODERATOR: Many who claim JSA might consider Jobcentre Plus to manage this – please ensure they are aware that DWP is responsible but it is administered through JCP.</p>
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	<p>For those who only claim tax credits</p> <ul style="list-style-type: none"> - Have you had any previous experiences of dealing with DWP/JCP? Can you tell me about this? - What do you think of DWP/JCP? - How do you feel about being moved from HMRC's tax credits system to one run by DWP? What impact might this have on you? Can you think of any benefits? Drawbacks? - Do you think some people think there is a stigma attached to claiming benefits provided by DWP? Why is this? Is this something you worry about? Would this affect your decision to claim Universal Credit? How? How do you feel about in-work and out-of-work benefits being brought together? Do you think this is a good idea or not? - Do you think DWP will have access to all the details you have provided to HMRC? And what do you think about this? 	<p>MODERATOR: Try to get a feel for whether they are concerned about perceived stigma of claiming benefits and whether they might feel differently about receiving tax credits money if it came from DWP and was brought together with out-of-work benefits.</p>
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Timings	How should the change from tax credits to Universal Credit be communicated to customers?	Notes and Prompts
25 mins	<p>Tax credits customers are likely to be moved from HMRC's tax credits system to DWP's Universal Credit system between 2013 and 2017. There are three ways that this will happen but I'd like us to discuss just one of these.</p> <p><u>Group 1 – New Claims</u></p> <p>I'd like to talk to you about people wanting to start claiming tax credits being told to contact DWP to begin a Universal Credit claim instead. I understand that you've started a new tax credits claim within the last year, is that right?</p> <p>If needed: By new claim, we mean that you have either started to claim tax credits or you have moved from a joint to single or single to joint claim.</p> <ul style="list-style-type: none"> - Was this the first time you had claimed tax credits or had you claimed before? 	<p>This section identifies the communications which the participant would need from HMRC, DWP and other channels ahead of and during a move to Universal Credit. It examines the timing and level of detail and tailoring needed as well as the most appropriate channel for information.</p> <p>MODERATOR: Please note that those recruited as being new to tax credits may have had claims in the</p>

	<p>Can you briefly talk me through your experience of making of the claim?</p> <p>THOSE WHO ARE NEW TO TAX CREDITS</p> <ul style="list-style-type: none"> - Where did you hear about tax credits? - Can you tell me what information you wanted to know about tax credits before you made a claim? Why did you want to know this? How did you find this information? - How did you find out you were eligible for tax credits? - How did you make the claim? How did you know how to contact HMRC? - After you decided to make a claim or found out you were eligible how long was it until you contacted HMRC? - What contact did you have with HMRC? - Did you have contact with anyone other than HMRC? Who? Why? Was this contact helpful? <p>THOSE WHO CHANGED FROM A PREVIOUS CLAIM</p> <ul style="list-style-type: none"> - What was your reason for making a new claim? - Had your previous award been terminated? Why? How did you feel having to make a new claim? - Had you been the person responsible for managing your previous claim? What had your experience of HMRC been when you were claiming previously? <p>As I mentioned earlier, from the end of next year, when someone contacts HMRC to make a new tax credits claim they will be asked to contact the Department of Work and Pensions (DWP) to make a Universal Credit claim instead Do you have any questions about this?</p> <p>How do you think you would have felt if you had tried to make a tax credits claim and were told that you would need to claim another benefit instead?</p> <ul style="list-style-type: none"> - Confused? Angry? Worried? Unconcerned? What else would you feel? - How do you think you might have reacted to this? And what do you think you 	<p>past, more than a year ago.</p> <p>NOTE: This will need to be handled sensitively as some of these participants will have made a new claim because of a relationship breakdown and others may have failed to renew their claim on time, had their claim terminated and needed to make a new one.</p> <p>MODERATOR: This will happen over 4 years, between 2013 and 2017, and it is worth bearing in mind that HMRC won't know in advance who might make a new claim. Pensioners will still be able to make new claims during this time.</p>
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	<p>might do as a result? Why?</p> <ul style="list-style-type: none"> - How would you like to have been told that HMRC no longer accept tax credits claims? Why? - What would be the best way of telling other people about this change? Why? - What other ways could be used to tell people about these changes? Who might these be useful for? - Would you have preferred being told in advance that HMRC are about to stop taking new tax credits claims? How would you like to have heard this? Why? - How far in advance do you think people would need to know about these changes? Would this depend on the time of year you were moved to Universal Credit? Why/ why not? Can you think of any times of year when you might need more time to prepare? When? - Who should tell you about the changes? HMRC? DWP? Someone else? Why do you think it is important that the first contact comes from this organisation? What about if you received a letter that came from both HMRC and DWP? How do you think you would be able to tell? How would you feel about that? - How do you think you might feel if you read about it in the newspaper/heard it on the news before you had received anything from HMRC/DWP? What would you do? Why? <p>Do you think you would be happy to contact DWP yourself to make a Universal Credit claim?</p> <ul style="list-style-type: none"> - How would you want to do this? Online? By Phone? - If you were told to go to a website to make a claim and were not provided with a helpline number how would you feel about that? - Where would you go if you needed help? <p>STIMULUS 1A and 1B (NEW CLAIMS AND JOINT TO SINGLE CLAIMS) – Please use the one most relevant to the participants’ circumstances.</p> <p>I have an example here of how this change might affect someone who tried to make a new tax credits claim and the experience they might have of the change.</p> <p>MODERATOR – read through pen portrait and transition with participant and at each</p>	<p>MODERATOR: Please make it clear that this is an example of how the transition might work for some people and that in reality it may be very different.</p>
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	<p>stage of transition ask:</p> <ul style="list-style-type: none"> - What information would you need at this point? What information would you have liked before this point? What questions might you have? - In what ways would you want to receive this information? Why? What would be the best way for you? - Who would you want to get this information from? Why? Who else? - Would you delay applying via the Universal Credit website until this information available? What information would you wait for? - Would you have any concerns at this point? Why? <p>Thinking specifically about how you made your tax credits claim, how would you have wanted to be told that you would need to claim Universal Credit instead of tax credits?</p> <p>When you called to request a claim pack:</p> <ul style="list-style-type: none"> - Would you have wanted the tax credits helpline staff to explain the changes? Why? How long would you expect this conversation to take? How detailed should the explanation of the changes be? What would be the main things that you would need to know? What else might you want to know? - Do you think you might be able to get the information you needed from an recorded message on the tax credits helpline? Why? What would you think about hearing a message on the helpline which said that you would not be able to make a claim? Do you think you would be likely to listen to this? What do you think you would do? Hang-up? Stay on the line? Go somewhere else for information? Where? - If you stayed on the line, what would you have needed to know from the helpline staff? How much would they have needed to tell you? - What would you have expected to happen after the phone call? Would you have expected more information? What kind? What questions do you think you might have had that you would want this information to cover? And in what form should it be given to you? - Are there any other ways you would be willing to receive information? How long after the initial phone call should this information be given to you? Why do you say this? What would you do if you did not receive this information during that time? Why? 	
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	<ul style="list-style-type: none"> - After being told about the change do you think you would be happy to visit the DWP website and claim via an online portal? How would you feel about making a claim online? Confident? Worried? Do you think you would be likely to do this? - Would you be happy to call DWP? Why/ why not? What information might you need or want to know before you called them? Where would you look for this information? What would you do if you couldn't get through the on the Universal Credit helpline? How many times do you think you would try before you looked for help elsewhere? Where else would you go for help? - Whose responsibility would it have been to give you further information after the initial phone conversation with the Universal Credit helpline staff? HMRC or DWP? Both? Why is that? Who would you have preferred to hear from? - How do you think you might have reacted if you had sent a form to HMRC because you did not know about the changes and DWP replied to you about it? Would that have worried or surprised you? Do you think you would have been likely to read a letter from DWP if you weren't expecting it? What would you do next? - What information do you think you might have needed? How would you have wanted to receive this information? Any other ways? <p>Do you think you would have been likely to seek information or advice from somewhere else? Where?</p> <ul style="list-style-type: none"> - Online, CAB, Friends/ family, support worker, somewhere else? - What kind of information do you think you might have needed from them? When would you have needed this? What would have been your main concern? <p>Those who claim other benefits:</p> <p>This change will mean that other benefits you currently receive will be brought together into one single claim.</p> <p>How do you feel about this? Why?</p> <p>With this in mind, who should be responsible to telling you that this is going to happen?</p> <ul style="list-style-type: none"> - Who are you currently in contact with about your benefits? PROBE: HMRC? DWP? LA? anyone else? Who do you have the most contact with? Why? Who is easiest to contact? Who do you prefer to contact? - Which benefit is most important to you? Why is that? 	<p>MODERATOR: Please refer back to sources discussed earlier.</p> <p>MODERATOR: Use showcard again if needed</p>
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	<ul style="list-style-type: none"> - Who should take responsibility of communicating and managing this change? Would you want to hear from all of them separately or just one? Which one? <p>Universal Credit customers will manage their claim online using a secure account, similar to those used in internet banking</p> <ul style="list-style-type: none"> - How do you feel about this? Would you be able to manage your claim online? Would you be happy to do this? What concerns might you have about doing this? - What support might you need to manage a claim online? Where would you go to get this support? If you have a problem with your online account what would you do? For example, if you couldn't remember your log-in details what would you do? Who would you contact? Why? 	
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Timings	What impact might the communications and changes have on customers' claim management?	Notes and Prompts
10 mins	<p>Moderator to explain that we're now going to move on to discuss what impact, if any, they think these communications will have on the management of their tax credits claim in between the time they find out about the transition and the time they move to Universal Credit.</p> <p>Would knowing that you are going to be moved to another system affect the way you think about your tax credits claim?</p> <ul style="list-style-type: none"> - Why do you say this? - Do you think you might change the way you managed your claim? In what way - what do you think would be different? - Would you change how you contact HMRC about your tax credits claim? Would you continue to report changes in personal circumstances? Why do you say this? - Would you change how often you made contact with HRMC about your tax credits claim? Why do you say this? <p>Imagine that you were aware that once you reported your change in your personal circumstances you would be moved to Universal Credit. Would knowing this affect your reporting of the change?</p>	<p>This section looks at the impact which communications about the move to universal credit might have on the participant's tax credits claim management. This refers to their management between the time they are told about the change and the change itself.</p>

	<ul style="list-style-type: none"> - Would it influence what types of changes you reported? Which ones? Why? What about when you reported the change, would this change? Why? Might you delay reporting it? - What reasons might you have for doing this? Concerns about overpayments? Payments being stopped? Penalties? Hassle of changing systems? For how long do you think you might delay reporting it? When might you be comfortable in reporting it? - Would knowing that this would mean that all of your benefits would also be moved have an influence what you did? Why? - Do you think you might not report the change at all? What about during the renewal period? Would you still renew your claim? <p>Once you've been moved, can you think of any reason for still being in contact with HMRC about your tax credits claim?</p> <ul style="list-style-type: none"> - What reason might you have to do this? - Do you think you would need to terminate your tax credits award or provide HMRC with any information about your tax credits claim? What might they need to know? - How would you react if HMRC asked you to provide income information in order to finalise your tax credits claim? Would you be happy to do this? - Where would you look for information about your old tax credits claim if DWP asked for it? Would you have the letters saved? Would you call the tax credits helpline? How long after stopping your tax credits claim do you think HMRC will hold information about your old tax credits claim? Why do you think that? - If you moved systems during the year, how would you feel if HMRC asked you to repay the money you had received from tax credits so far that year? <p>If you were moved to Universal Credit six months into a tax credits award period would you be able to supply HMRC with your income information for those first six months?</p> <ul style="list-style-type: none"> - How would you go about doing this? What would you need to do? Would you know how to calculate your income for only part of a year? How? Where would you get information about your income from? - How long might this take you? What barriers might you face? 	
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What do you think might happen if you have an outstanding tax credits overpayment when you are moved to Universal Credit?

- How do you think this might be handled?
- Would you still need to repay it? Do you think it might be written off? Do you think it might be moved over to your new Universal Credit claim? What makes you think this?
- If HMRC asked you to repay an overpayment would you be able to? How would you expect this to be done? Would you expect to pay it all off in one lump sum or to pay it back in instalments?
- How would you expect to repay the overpayment? By direct debit each month? By cheque? From your Universal Credit award?
- How would you feel about this?

Would knowing about the changes taking place make you more likely to discuss your claim with someone else?

- Who would you talk to – friends, family, employer, voluntary organisation? Online communities or forums such as mumsnet, MoneySavingExpert.com?
- What would you talk to them about?
- How frequently would you do this?
- What kind of things would you want them to tell you?
- Would moving to Universal Credit make you more or less likely to discuss your claim with someone else? Why?

And how would you feel about claiming Universal Credit instead of tax credits

- Is it any different or is it just a name?
- Would the fact you're claiming something different make you behave differently? How?

Timings	Conclusion and thanks	Notes and Prompts
5 mins	<ul style="list-style-type: none"> - Thinking about everything we've discussed today, what do you think are the most important issues which HMRC should keep in mind when communicating the move from tax credits to Universal Credit to customers? - Is there anything else you think is relevant and wish to discuss? - Thank participants; explain the next steps (e.g. what HMRC will do with the findings). THANK AND CLOSE. Reassure about confidentiality 	<p>Key messages and sums up.</p> <p>Draws interview to a close.</p> <p>Please give the participant the information sheet or easy read leaflet if necessary</p>

Appendix A – Contact with HMRC in last twelve months

Jan 2011

Jan 2012

Appendix B – Information sought in last 12 months

Jan 2011 Jan 2012

1A – New claim

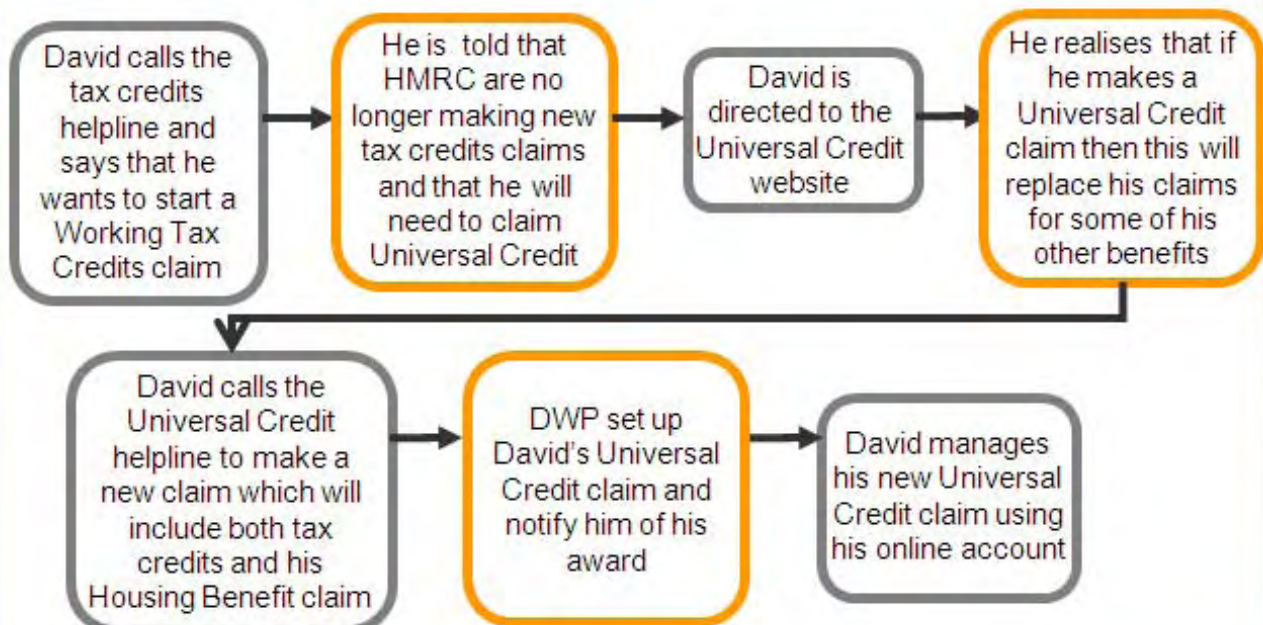
- It's September 2014, David is 25, he graduated from university and was unable to find work. He has been claiming Job Seekers Allowance, Council Tax Benefit and Housing Benefit for the past 4 years.
- He has recently been successful in finding work. His new position is for 30 hours a week, he is very happy to have found his new job. However, the pay is not enough to cover all his outgoings.
- David has spoken to one of his friends who suggested Working Tax Credits might be available to him and he should phone HMRC about it.



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1B – New claim transition



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1A – Joint to single claim transition

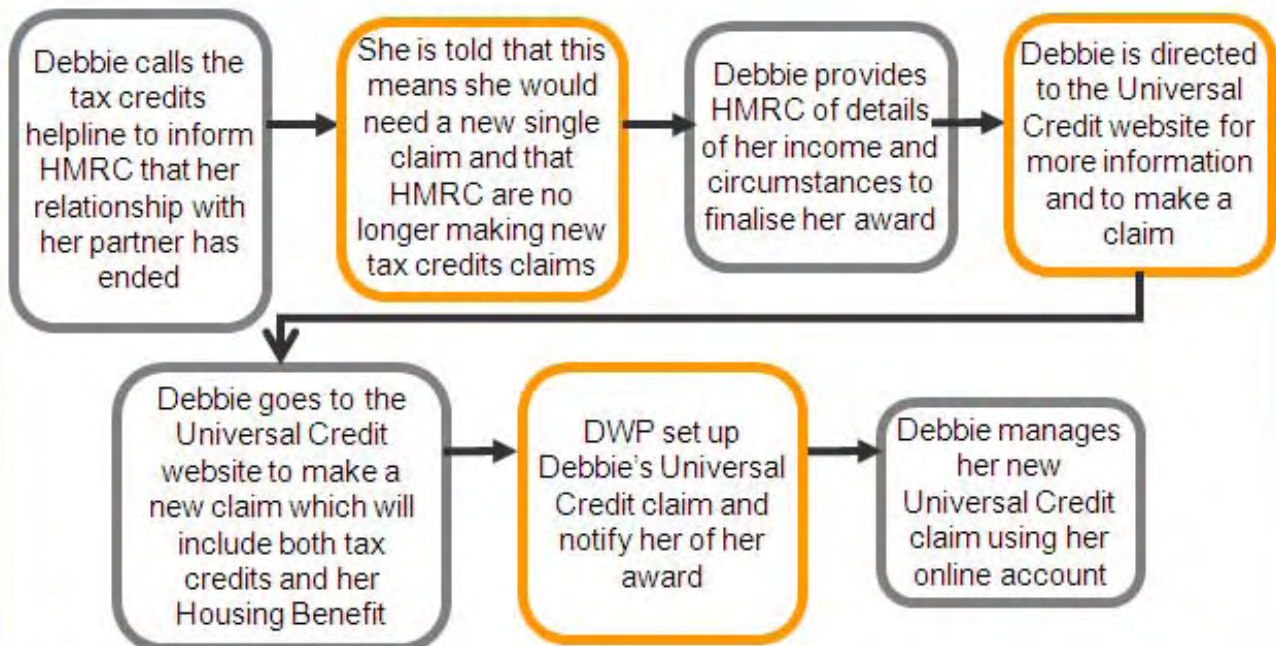
- It's January 2016, Debbie is 36 and she has recently separated from her long term partner of five years. She now lives with her two children aged 5 and 7.
- The family have been claiming Working Tax Credits, Child Tax Credits and Housing Benefit.
- Due to her recent change in circumstance, Debbie needs to end the joint tax credits claim she had with her partner and make a single claim.
- Debbie knows she will need to phone the tax credits helpline to do this.



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1B – Joint to single claim transition



Ipsos MORI



HMRC – Universal Credit Communications Research**Customer In-depth Interviews - Discussion Guide****Group 2 – Natural Migration – FINAL****Background**

The migration of tax credits claims to Universal Credit will take place over four years, between 2013 and 2017. It is proposed that there will be three main ways that people will move onto Universal Credit:

- **New Claims** – These claims will be received from households who would otherwise have claimed tax credits, or existing tax credits customers who make a new claim (for example, when moving from a joint to single claim). This will begin from April 2014. For non-working tax credits claimants, for example those applying for job seekers allowance, this will begin in October 2013. New claims to Universal Credit could be in the region of 500k by April 2014, and 1.9 million by October 2017.
- **Natural Migration** – These claims to Universal Credit will occur when existing tax credits customers undergo a change of circumstance, for example when finding a job or the birth of a first child. As Universal Credit is a household benefit, this would also trigger the closure of any old entitlements for others in the household. The current estimate is that there will be around 500k natural changes by April 2014 and 1.8m over the period to October 2017. Natural migration could occur at any point post Oct 2013.
- **Managed Migration** – Managed changes will occur where there has been no reported change of circumstances by tax credits customers and DWP initiates the transfer of an entire household from tax credits (and other existing benefits) to one Universal Credit entitlement. It is currently planned that this will begin from 2014. There may be around 4m of these households to move from tax credits to Universal Credit before the end of 2017. These claims could be migrated on a regional or national basis.

Objectives:

This study aims to identify the best way to provide information to tax credits customers ahead of their move to Universal Credit.

Specific research questions:

- to explore customers' general awareness of Universal Credit;
- to explore customer's perception and understanding of what Universal Credit will mean for their welfare support; and their attitude towards the change in the welfare system;
- to understand the information required by tax credits customers to support their transition to Universal Credit and minimise confusion;
- to explore the effectiveness of different timing of communications;
- to gain insight into the level of detail required in communications at different points in time;
- to explore the role of who provides the information ('the messenger') and how the messages are framed;

- to understand customers' preference and attitudes towards different communication channels;
- to investigate customers' information seeking behaviour and the key sources of help in relation to government benefits and credits;
- to explore the use of tailored information for vulnerable groups, and;
- to consider the potential impact of communications on how customers manage their tax credits claims.

Audiences

It is not possible for HMRC to predict, for Groups 1 and 2, when they will make a significant change that will trigger migration to UC or they apply for Tax Credits (either for the first time or make a new application) will also trigger migration. For Group 3 we are not able at this stage to say when migration will happen. Instead, sampling has been based upon the group which the customers' circumstances most closely relate to:

Group 1 – New Claims: Includes both existing customers who made a new claim (recent joint to single/ single to joint award claimants) and new claims to tax credits (both within last 12 months).

Group 2 – Natural Changes: Customers who have reported a significant change of circumstances within the last 12 months. Significant changes include: birth of a first child, change in income larger than disregards (including moving into and out of employment). All to have been claiming tax credits for longer than 12 months.

Group 3 – Managed Changes: Customers who have not reported a significant change of circumstances within the last 12 months. All to have been claiming tax credits for longer than 12 months. Also includes auto-renewals customers.

This guide is to be used for interviews with customers in Group 2.

The incentive for a single depth is £30 and for a paired depth, £50.

Using this guide

We use several conventions to explain to you how this guide will be used. These are described below:

Timings	Questions	Notes and Prompts
5 mins	<p><u>Underlined = Title:</u> This provides a heading for a sub-section</p> <p>Bold = Question or read out statement: Questions that will be asked to the participant if relevant. Not all questions are asked during fieldwork based on the moderator's view of progress.</p> <ul style="list-style-type: none"> ▪ Bullet = prompt: Prompts are not questions – they are there to provide guidance to the moderator if required. 	This area is used to summarise what we are discussing, provides informative notes, and some key prompts for the moderator
How long it takes	Typically, the researcher will ask questions and use the prompts to guide where necessary. Not all questions or prompts will necessarily be used in an interview	

Notes	Guide Sections	Guide Timings
1. Introductions and background	Sets the scene, reassures participants about the interview, confidentiality. Discuss the general work and life circumstances of the participant which provide useful background.	10 mins
2. What are customers' perceptions and attitudes towards tax credits and other benefits?	Discusses the participant's approach to financial management and how tax credits and other benefits fit into the household's income. It also explores the customer's understanding of what tax credits are and their experiences of making a claim.	10 mins
3. How far do customers understand their responsibilities in the tax credits system?	Looks at general tax credits management and understanding of the customer's responsibilities. It focuses on understanding of when they need to report changes of circumstances and their experience of doing this.	5 mins
4. Where do customers currently seek information?	Examines the participant's information seeking behaviour over the past twelve months. It looks at the sources and channels of information most used and trusted by the participant. It also discusses the participant's awareness and attitudes towards tax credits media campaigns specifically.	15 mins
5. What are customers' understanding and perceptions of Universal Credit?	Explores the participant's awareness of Universal Credit and their understanding of, attitude towards it. It will also explore what a move to Universal Credit might mean for the participant and their household.	10 mins
6. How should the change from tax credits to Universal Credit be communicated to customers?	Identifies the communications about the changes which the participant may want HMRC, DWP and other sources to provide. It looks at when these communications would be most effective as well as the level of detail and tailoring which might be needed.	20 mins
7. What impact might the communications and changes have on customers' claim management?	Looks at the potential impact that the communications may have on how customers manage their tax credits claims.	10 mins
8. Conclusions	Identifies key messages and sums up.	5 mins

Timings	Key Questions	Notes and Prompts
10 mins	<p><u>Welcome and introduction</u></p> <ul style="list-style-type: none"> - Thank participant for taking part - Introduce self, Ipsos MORI - Confidentiality: reassure that all responses are anonymous and that information about individuals will not be passed on to anyone, including back to HMRC or any other Government Department - Explain outline of the research – HMRC have asked Ipsos MORI to talk to customers about what information they might need both before and during a change to how their tax credits are delivered. - Role of Ipsos MORI – independent research organisation (i.e. independent of GOVERNMENT), gather all opinions: all opinions valid. Remind that there are no right or wrong answers. Commissioned by HMRC to conduct the research. - Reassure that a claim for any current or future tax credits claim will not be affected in any way. - Get permission to digitally record – transcribe for quotes, no detailed attribution <p><u>Personal Background</u></p> <p>I'd like to start by learning a little about you.</p> <ul style="list-style-type: none"> - Can you just tell me a bit about you and your household? PROBE: Where they live, who they live with, how long they have lived there, number of adults in household, whether they have children? How old are they? - Are you working at the moment? What kind of work do you do? PROBE: For employer/s, number of employers, number of hours, how long they have been in each role, regularity of hours and income, sector, skills level, seasonality. - IF APPLICABLE: What about your partner – what kind of work do they do? Do they work full time/ part time? Number of hours? Do they work for more than one employer? 	<p>Welcome: orientates participant, gets them prepared to take part in the interview.</p> <p>Outlines the 'rules' of the interview (including those we are required to tell them about under MRS and Data Protection Act guidelines).</p> <p>NOTE: Fine to mention HMRC at this stage.</p> <p>NOTE: Please do not mention Universal Credit at this stage.</p> <p>If a paired depth, ask these questions to both participants.</p>

Timings	General attitudes to finances and understanding of tax credits	Notes and Prompts
10 mins	<p>I'd like start by talking a little about your finances. Can you tell me who is responsible for managing the household budget?</p> <p>How would you describe your approach to your finances?</p> <ul style="list-style-type: none"> - Can you describe your weekly/ monthly incomings and outgoings? - How do you keep track of these? Do you keep any records? How often do you review your finances? - Where do your tax credits fit into your incomings? Who receives the tax credits money? How regularly do you receive tax credits payments – weekly, monthly? - What do you use your Tax Credits money for? - Does your income vary throughout the year? If so, how? - Can you tell me which other benefits you currently receive (use Showcard A as a prompt) - Do you deal with each benefit differently? If so, why? PROBE: who receives the money from the benefit(s)? How regularly do you receive benefit payments – weekly, monthly? Is it kept separately from the tax credits money? - How does claiming tax credits compare with claiming other benefits? Is it more or less easy to manage? PROBE: awareness that HMRC administer tax credits and DWP administer the other benefits. - How important is the money you receive from tax credits more compared to what you receive from your other benefit(s)? Which would you say is the most important? And the least? Why? <p>Do you have internet access on a PC or laptop at home?</p> <p>If yes:</p> <ul style="list-style-type: none"> - What do you normally use the internet for? Just browsing? Shopping? Can you name some sites that you use? - Do you have internet access on your mobile phone as well? If Yes: How does your use of the internet on your phone differ to when you access the internet on 	<p>This section will be used to understand the participant's approach to financial management. It will also explore the participant's understanding of tax credits, how their tax credits claim and other benefits they receive fit into the household budget and their experience of making a claim.</p> <p>MODERATOR NOTE: Try to obtain a brief description about whether they use a 'common pot', keep individual finances separate, use 'cash pots' or different bank accounts to allocate money for different purposes.</p> <p>MODERATOR NOTE: We need to obtain as much information about how respondents manage their benefit claims, how this differs from tax credits claims and if customers perceive a difference.</p>

	<p>like this? Do you read them fully or not? Why/ why not?</p> <ul style="list-style-type: none"> - What do you normally do when you receive a bill? Do you read it straight away? Or do you file it away? How long would you normally leave a bill unopened? Are there any bills you wouldn't read at all? - And what about bill-paying? Do you make sure you always pay on time, or are you a bit more relaxed about it? PROBE: When do you normally pay most of your bills (immediately? To deadline? Whenever you remember to?) What proportion of bills do you think you pay late? Do you ever get reminders? How do you react to them? - What do you normally do when you receive letters from the government, or government agencies, relating to your finances e.g. benefits, tax credits? Do you read them straight away? Or do you file them away? How long would you normally leave them unopened? - Can you ever tell which government department a letter is from before you open it? Which ones do you recognise? How? Does this have any impact upon when you open the letter? - How do you feel about receiving these kinds of letters? How far do you normally understand what they are telling you? Do you ever need to ask someone to explain anything to you? Who do you ask? How about responding to them? Do you feel confident about what you need to do or not? <p>PROBE (if applicable):</p> <ul style="list-style-type: none"> - Do you respond differently to letters relating to your benefits compared to letters relating to tax credits? If so, how? Why? How do you feel about letters from HMRC compared to those from DWP? - Do you keep all the letters that HMRC send you about your tax credits award? 	<p>MODERATOR: Please make a judgement about whether or not it is appropriate to ask questions about understanding of letters.</p>
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Timings	How far do customers understanding their responsibilities in the tax credits system?	Notes and Prompts
5 mins	<p>I'd now like to talk in a little more detail about managing your tax credits claim.</p> <ul style="list-style-type: none"> - How long you have been claiming tax credits? Can you tell me how much you receive in tax credits? - Has the amount of tax credit you receive ever changed? PROBE: If yes, probe for what the change was. What do you think might have caused it to change? <p>How easy/difficult do you find it to claim tax credits? What do you find particularly easy/difficult?</p> <ul style="list-style-type: none"> - Do you find it easier or more difficult compared to claiming any other types of benefit? Why? Has it always been like this, or was it easier/more difficult when you first made the claim? - Do you understand how much tax credits you can claim? Is it important to you to understand how much you receive? Do you check to see if the amount of tax credits you are receiving is about right? How do you do this? <p>How much contact have you had with HMRC over the course of your claim?</p> <ul style="list-style-type: none"> - PROBE: Ask participant about frequency and channel. PROBE: How often do they access the HMRC website? - Has the amount of contact you have with HMRC changed over the course of your claim? How? GROUP 1: How does it compare with any previous claims you've had? <p>Can you tell me about the contact you have had with HMRC in the past 12 months? Use the timeline in Appendix A.</p> <p>This may be difficult for some participants, but try to get an idea of how often they contacted HMRC and why. Also, did HMRC contact the participant?</p> <p>For each instance ask:</p> <ul style="list-style-type: none"> - When did you contact HMRC? How did you contact HMRC? Probe for contact channel. 	<p>This section aims to gauge the participant's awareness and understanding of their responsibilities as a claimant and their experience of informing HMRC of changes of circumstances.</p> <p>MODERATOR NOTE: allow spontaneous recall of change of circumstances/claim renewal to be reported before prompting.</p>

	<ul style="list-style-type: none"> - What was the reason? - If updating a change of circumstances: how soon did you contact HMRC after the change occurred? Why was this? What, if anything, prompted them to contact HMRC? - If renewing claim: what do you need to do in order to renew your claim? How do you do this? Do you only need to contact HMRC if your circumstances have changed or do you have to contact them each year even if everything is the same? - When has HMRC contacted you? Probe: Was this via a letter or phone call? What was the reason? Did you understand why HMRC were contacting you? <p>How would you describe your experiences of calling the tax credits helpline?</p> <ul style="list-style-type: none"> - For what purposes do you call the helpline? <i>PROBE</i>: Specific information? To update/confirm details? Specifically to speak to someone? For an explanation of a letter they have received from HMRC? - How long do you think an average call lasts? - Is it easy to get through? If no, why do you feel it isn't easy to get through? Do you keep trying? How many times? - Are you always put through to a person or do you need to go through recorded messages/options first? If the latter... - How do you feel about having to key in options/listen to messages? <p>And thinking specifically about the recorded messages (if they have experienced them)...</p> <ul style="list-style-type: none"> - What do you think of them? Do you listen to them carefully? Why/Why not? - Do they provide you with useful information? - Do you trust the messages? - What do you do when you hear the messages? Probe: stay on the line, hang up and call back, hang and don't call back 	<p>MONDERATOR: try to find out whether they are on the reply required or auto-renewals system.</p>
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Timings	Where do customers currently seek information?	Notes and Prompts
15 mins	<p><u>I'd like ask you some questions about the types of media you use.</u></p> <p><u>How much television would you say you watch?</u></p> <ul style="list-style-type: none"> - How many hours a day would you say you watch television? When in the day do you tend to watch television? Morning/ Afternoon/ Evening? Which channels do you tend to watch the most? - Do you tend to watch programmes when they are scheduled or on catch-up/ on demand services? Why? Do you ever watch programmes on the internet rather than on your television? Why/ why not? <p>Do you ever listen to the radio? How often? When do you normally listen to the radio? Which stations do you listen to?</p> <p>Do you read newspapers? Which ones? Do you regularly read newspapers or just sometimes? When? What about magazines? Are there any that you read regularly or have subscriptions to? Which ones?</p> <p>How do you feel about billboards on the street? Would you say you tend to notice them or not? Why/ why not? Can you tell me about a billboard that you've seen recently? What was it advertising?</p> <p>How about other forms of advertising like leaflets, do you ever read them if they're put through your letterbox? Why/ why not? What about leaflets in other places such as doctor's surgeries, would you be more or less likely to read leaflets there?</p>	<p>This section looks at the participants' information seeking behaviour over the last twelve months. It identifies the sources of information which the participant uses or trusts the most and the reasons for this. It also examines the participant's awareness and attitude towards the tax credits media campaign.</p>

	<p><u>Sources of information</u></p> <p>Now I'd like to talk to you about where you normally go to get advice and information.</p> <p>Can you tell me what kinds of things you have needed to find information about or asked for advice on in the last year? For example, have you looked for information about financial products like credit cards, bank accounts or insurance?</p> <p>IF NECESSARY: This might be something to do with your tax credits or another benefits claim..</p> <p>MODERATOR: Use the second timeline in Appendix A and for each instance ask:</p> <ul style="list-style-type: none"> - What did you need information about? Why? - Where did you go to find this information? Why? Did you look for this information anywhere else? - How easy was it to find the information you were looking for? - Were you satisfied with the information you found? Why? <p>And have you needed to seek any information or advice about your tax credits or other benefits in the last year?</p> <p>MODERATOR: Use the second timeline in Appendix A and for each instance ask:</p> <ul style="list-style-type: none"> - What did you need information about? Why? - Where did you go to find this information? Why? Did you look for this information anywhere else? - How easy was it to find the information you were looking for? - Were you satisfied with the information you found? Why? - How did looking for information about your benefits compare to looking for other types of information? More or less easy? <p>Who would you normally go to for information relating to tax credits? What about your other benefits? Why is that?</p> <p>PROBE ON:</p> <ul style="list-style-type: none"> - HMRC? 	<p>MODERATOR: Make sure you distinguish between sources of info for tax credits and sources of info for other benefits</p>
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	<ul style="list-style-type: none"> - DWP? - Other government Department? - Local Authority? - Employer? - Colleagues/friends/family? - Accountant? - Support worker or Community leader? - Independent source e.g. Martin Lewis/MoneySavingExpert, Citizens Advice Bureau or other charities? <p>Who do you trust? Are there any you don't trust? Why? Who would you go to first? Are there any barriers to you accessing information from these sources? Why?</p> <p>PROBE AROUND:</p> <ul style="list-style-type: none"> - Who provides the most accurate information? - Who provides information which is easy to understand? - Who provides information that you trust? - Who is easiest or quickest to contact? - Who do you think has your best interests in mind? <p>What about if the information you received from one source contradicted the information you received from someone else?</p> <ul style="list-style-type: none"> - Has this ever happened to you when looking for information about tax credits or your other benefits? When? Can you talk me through it? <p>And how would you normally prefer to get this information?</p> <p>PROMPT:</p> <ul style="list-style-type: none"> - Face to face? For example in Jobcentre Plus? CAB office? - Telephone? Tax credits helpline? - Post? 	<p>MODERATOR: Try to establish an order of preference and reasons for this.</p>
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	<ul style="list-style-type: none"> - Websites? Which ones? - Social media? Twitter? Facebook? - Email? Who? - The media? How? Newspapers? Television programmes? Which ones? <p>Which of these channels do you prefer? Why? And are these the ones you are most likely to use? Which wouldn't you use? Why?</p> <p>Is there anything which prevents you from being able to get information you need from the source you want to use?</p> <p>Probe around:</p> <ul style="list-style-type: none"> - Internet access? Computer literacy/ confidence? - Time? - Opening hours? - Cost? - Language? - Confidence? - Anything else? <p>How do you feel about finding information about tax credits and other benefits online?</p> <ul style="list-style-type: none"> - Do you feel confident about doing this? - How do you feel about being directed to a website if you ask for information from another source such as a helpline or in a letter? <p>Now, I'd like you to think about the different ways that HMRC provides information to its customers about tax credits.</p> <p>Do you feel there are any differences between the information supplied by HMRC through different channels such as the helpline, letters, website or adverts?</p> <ul style="list-style-type: none"> - Which channel provides the best information? Why? What makes you class this information as the best? 	
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	<ul style="list-style-type: none"> - Which is easiest to understand? Why? - Do you trust one more or less than the others? Which? Why is that? <p>If there was a change made to the tax credits system, what would be the most effective way of communicating this to you?</p> <ul style="list-style-type: none"> - Letter, TV, radio, other? Why? What other ways? - How would you feel about the amount spent on this? Do you think television adverts or leaflets are good value for money for HMRC? <p>What do you think about the letters which HMRC sends you about your tax credits claim? Probe around:</p> <ul style="list-style-type: none"> - Do you tend to read them fully or just some parts of them? Which parts? Why? What makes those parts stand out? - Are they easy or difficult to understand? Why do you say that? - Do they ever prompt you to look for information elsewhere? Where? - Can you think of a time when a letter from HMRC has prompted you to take action in some way? Why/ why not? What did the letter say? What action did you take? - For instance, what do you do with the renewals pack when it arrives? Do you open it straightaway? Then what do you do? <p>Have you ever seen or heard any advertisements about tax credits on the television or radio?</p> <ul style="list-style-type: none"> - Do you pay attention to these adverts or do you tend to ignore them? - Can you tell me what you remember about them? - Can you remember what the voiceover sounds like? What about the music? - What are the messages? - Where did you see or hear it? 	
		<p>MODERATOR: Try to clarify whether they are referring to TV adverts, radio adverts or both in their answers here.</p>

	<ul style="list-style-type: none"> - What time of year are these ads put on? Is this the best time to show them? - Have you ever been prompted to renew your claim by the adverts? Have you ever been prompted to report a change of circumstances by the adverts? - Have you ever been prompted to contact HMRC for any other reason or to look for information by the adverts? - Have you seen any advertising about tax credits online? Where? <p>Have you ever watched any advertising videos on demand through the red button on your TV remote? Why/ why not?</p> <p>If yes:</p> <ul style="list-style-type: none"> - Can you tell me about the adverts you've seen by doing this? What were they for? What made you press the red button? - Have you ever seen HMTC's tax credits renewals advert on Video on Demand? When? What made you watch it? What did you think of it? Was it useful? Why/ why not? Do you like getting information in this way? <p>Do you ever use any government websites to find out about tax credits or other benefits?</p> <ul style="list-style-type: none"> - Which ones? HMRC? DWP? Directgov? Any others? <p>If yes, for each used, ask:</p> <ul style="list-style-type: none"> - What normally prompts you to do this? Other communications? Which ones? - Do you know the website address or do you need to find them somewhere? Where? Other comms (Letters, adverts)? Other websites, which ones? Search engine (e.g. Google)? How easy is it to find the right website when you use a search engine? - What do you normally go to this websites for? What kind of information are you normally looking for? Do you normally look at certain pages or use certain features? Which ones? FAQs? Forums? Contact details? Online advisors available to answer questions? - What do you like about this site? Why? Is there anything you don't like? How could it be improved? Is there anything which you would like to be added? What? Would you like it to be more interactive? How? 	
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	<ul style="list-style-type: none"> - Do you always find the information you are looking for when you visit this site? Have you ever not been able to? Can you remember what it was that you were looking for? Did you go anywhere else to find this information? - What do you think about the HMRC website? What do you think about the tone? Style? Layout? Does it have the right level of information? Why/ why not? What do you like about it? What don't you like about it <p>If more than one is used, ask:</p> <ul style="list-style-type: none"> - Which website do you like the best? Why? And which do you like the least? Why? <p>If they have internet access but don't use the websites:</p> <ul style="list-style-type: none"> - Have you heard of these websites before? - Is there a reason you don't use them? Is there anything which might encourage you to use them? - Are there any websites you use to find information about your tax credits or other benefits? Which ones? <p>Do you ever discuss your tax credits claim with friends or relatives?</p> <p>If yes:</p> <ul style="list-style-type: none"> - Who do you discuss your claim with? - What aspects of your claim would you discuss with friends and family? All of it or only certain parts? Why? - Why do you do this? PROBE: Do you ask for their help if you have tried another source first? - Have you ever found out anything useful about tax credits from friends or family? What? - And what if your friend or relative can't help you with a problem? What would you do? Is there another source of information you would try? Which one? - Do you discuss letters you are sent by HMRC? Has your friend or relative ever received a letter from HMRC that you have not? Or vice versa? - If so, how did you feel about this? Did it prompt either of you to contact HMRC? Why? 	
		<p>MODERATOR: Be sensitive here but try to find out if</p>

	<p>If no:</p> <ul style="list-style-type: none"> - Do you know if any of your friends or relatives claims tax credits? - How do you feel about the idea of discussing your tax credits claim with your friends or family? Is this something you would do? - Are they aware that you are a tax credits customers? 	<p>they avoid talking about their claim – this is more likely to be true of WTC only claimants than those with children. This may be important as word-of-mouth may play an important part in customers becoming aware of changes.</p>
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Timings	What are customers' understanding and perceptions of Universal Credit?	Notes and Prompts
10 mins	<p>Have you ever heard of Universal Credit?</p> <p>If yes:</p> <ul style="list-style-type: none"> - Where did you hear about it? Friends? Family? Newspapers? TV? - Can you tell me what you know about it? What else? - And from what you know, what do you think about Universal Credit? <p>READ OUT</p> <p>As you may already be aware, the government is planning to make changes to benefits system in order to make it simpler. They are going to do this by bringing together all the different kinds of in-work and out of work benefits people may be claiming, including tax credits, into one single benefit called Universal Credit. This will mean that people who currently claim tax credits and other benefits will have just one claim to manage and will receive just one payment each month.</p> <p>[SHOWCARD B – benefits included in UC]</p> <p>Do you have any questions about this?</p> <p>What do you think about the name 'Universal Credit'? What does it make you think of?</p> <p>What do you think about the idea of single benefit system</p> <ul style="list-style-type: none"> - Can you think of any good points about this idea? Probe: simpler? Fairer? 	<p>This section gauges the participant's awareness of Universal Credit and their understanding of it. It then goes on to outline the system and ask the participant what they think about Universal Credit, including possible risks and benefits to them.</p> <p>MODERATOR: If they have heard of it before try to ascertain how much and how well they understand it</p> <p>MODERATOR: Ensure that the participant is happy with this explanation and understands the basics before you move on.</p>

<ul style="list-style-type: none"> - And any bad points? - Why do you think the government might want to do this? - Do you view it as different to tax credits? How? <p>How would you feel about receiving just one benefit payment each month, replacing all those you currently receive?</p> <p>What impact would this have on how you manage your finances? Would it make things easier or harder? Why is that?</p> <p>How would you feel about being moved onto this system?</p> <ul style="list-style-type: none"> - Would you be happy about it? What would you be happy about? Unhappy? What would you be unhappy about? - If you heard that you might be moved onto this system what action do you think you might take? Would you discuss it with anyone? Who? Would you look for more information? Where? <p>Universal Credit will be managed by the Department for Work and Pensions (DWP), which currently manages benefits such as Job Seekers Allowance and Income Support. Instead of dealing with HMRC as you do now; you will deal with DWP which means that instead of calling the tax credits helpline you will need to go to the Universal Credit website run by DWP.</p> <p>What do you think about this?</p> <ul style="list-style-type: none"> - Are you concerned/ unconcerned about this? Why? - If you heard that your claim was about to be managed by DWP rather than HMRC what action do you think you might take? Would you discuss it with anyone? Who? Would you look for more information? Where? - How would you feel about having to deal with DWP rather than HMRC? - How would you feel about having to use a website rather than contacting a helpline as you do now? <p>For those who claim other benefits:</p> <ul style="list-style-type: none"> - How does DWP/JCP compare to HMRC? Who do you prefer? Why is this? - Do you have benefits provided by anyone other than DWP/JCP or HMRC? Local 	<p>MODERATOR: Many who claim JSA might consider Jobcentre Plus to manage this – please ensure they are aware that DWP is responsible but it is</p>
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	<p>Authority for Housing Benefit or Council Tax benefit? How do they compare to HMRC?</p> <ul style="list-style-type: none"> - How do you feel about having one department responsible for all of your benefits? What impact might this have on you? Can you think of any benefits? Drawbacks? PROBE: Do they think this will make it easier to manage their money? Do they think this system will be less open to error and fraud? Do they think this will help them better understand what they are entitled to? <p>For those who only claim tax credits</p> <ul style="list-style-type: none"> - Have you had any previous experiences of dealing with DWP/JCP? Can you tell me about this? - What do you think of DWP/JCP? - How do you feel about being moved from HMRC's tax credits system to one run by DWP? What impact might this have on you? Can you think of any benefits? Drawbacks? - Do you think some people think there is a stigma attached to claiming benefits provided by DWP? Why is this? Is this something you worry about? Would this affect your decision to claim Universal Credit? How? How do you feel about in-work and out-of-work benefits being brought together? Do you think this is a good idea or not? - Do you think DWP will have access to all the details you have provided to HMRC? And what do you think about this? 	<p>administered through JCP.</p> <p>MODERATOR: Try to get a feel for whether they are concerned about perceived stigma of claiming benefits and whether they might feel differently about receiving tax credits money if it came from DWP and was brought together with out-of-work benefits.</p>
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Timings	How should the change from tax credits to Universal Credit be communicated to customers?	Notes and Prompts
25 mins	<p>Tax credits customers are likely to be moved from HMRC's tax credits system to DWP's Universal Credit system between 2013 and 2017. There are three ways that this will happen but I'd like us to discuss just one of these.</p> <p><u>Group 2 – Natural Changes</u></p>	<p>This section identifies the communications which the participant would need from HMRC, DWP and other channels ahead of and during a move to Universal Credit. It examines the timing and level of detail and tailoring needed as well as the most appropriate channel for information.</p>

	<p>I'd like to talk to you about tax credits customers who report significant changes in their personal circumstances having their tax credits claim stopped and being asked to claim Universal Credit instead.</p> <p>I understand that you reported one of these changes [SHOWCARD] to HMRC within the last year, is that correct? Can you tell which change you reported?</p> <p>Can you briefly talk me through your experience of reporting this change to HMRC?</p> <ul style="list-style-type: none"> - What was the change? - Can you remember what triggered you to report it? The change itself (already knowing that you should report it/worry about overpayments)? HMRC? Something else? - Did you report the change when you renewed your claim or was it during the year? - How soon before/after the event did you report it? When in the year did you report it? NOTE: Explore whether they are proactive or reactive in reporting changes. - How did you notify HMRC of the change? Letter? Phone? How do you find these contact details? On recent letter? Online? Somewhere else? Do you have the tax credits helpline number stored in your phone? - Did you call HMRC to report the change? How easy or difficult was it? Why? - IF BY POST: How did you do this? Did you report the change when renewing your tax credits award via the Annual Declaration form or another way? - What do you expect HMRC to do once you have reported a change? Do you expect further contact with them? How? - Did you have contact with anyone other than HMRC? Who? <p>How do you think you would have felt if, when you had contacted HMRC to report the change in your circumstances you had been told that your tax credits claim would end and you would need to contact the Department of Work and Pensions (DWP) to claim another benefit?</p> <ul style="list-style-type: none"> - Confused? Angry? Worried? Unconcerned? Anything else? Do you think it is 	<p>SIGNIFICANT CHANGES OF CIRCUMSTANCE INCLUDE:</p> <ul style="list-style-type: none"> - birth of first child - moving to a new home - Increase/decrease of income by more than £10K - moving into employment - moving out of work due to unemployment or sickness <p>NOTE: This will need to be handled sensitively as some of these participants will have reported changes which they might be upset about and may be unwilling to discuss.</p> <p>MODERATOR: try to talk about the changes in the context of the participant's own circumstances as far as possible but if they are struggling with this or reluctant to discuss it then use the relevant group pen</p>
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	<p>fair?</p> <ul style="list-style-type: none"> - How do you think you might have reacted to this? - How do you think this should be communicated to tax credits customers? - What would be the best way of telling tax credits customers about these changes? Why? - What other ways could be used to tell other tax credits customers about these changes? Who might these be useful for? - Should tax credits customers be told before the changes are introduced or at the time they report a change? Why? - How far in advance do you think tax credits customers would need to know about these changes? Would this depend on the time of year you were moved to Universal Credit? Why/ why not? Can you think of any times of year when you might need more time to prepare? When? - How do you think you might feel if you read about it in the newspaper or heard about it happening to a friend or relative before you had received anything from HMRC/DWP? What would you do? Why? Probe: Would you still report your change in circumstances? Immediately? Wait until renewals? - Who should tell you about the changes? HMRC? DWP? Someone else? Why do you think it is important that the first contact comes from this organisation? What about if you received a letter that came from both HMRC and DWP? How do you think you would be able to tell? How would you feel about that? - <p>Do you think you would be happy to contact DWP yourself to make a Universal Credit claim?</p> <ul style="list-style-type: none"> - How would you want to do this? Online? By Phone? - If you were told to go to a website to make a claim and were not provided with a helpline number how would you feel about that? - Where would you go if you needed help? <p>STIMULUS 2A and 2B</p>	<p>portrait.</p>
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	<p>I have an example here of how this change might affect someone reporting a change of circumstances and the experience they might have of the change. MODERATOR – read through pen portrait and transition with participant and at each stage of transition ask:</p> <ul style="list-style-type: none"> - What information would you need at this point? What information would you have liked before this point? What questions might you have? - In what ways would you want to receive this information? Why? What would be the best way for you? - Who would you want to get this information from? Why? Who else? - Would you delay applying via the Universal Credit website until this information available? What information would you wait for? - Would you have any concerns at this point? Why? <p>Thinking about how you reported your change, how would you have wanted to be told that you would need to claim Universal Credit instead of tax credits?</p> <p>If they reported by phone:</p> <ul style="list-style-type: none"> - Would you have wanted the tax credits helpline staff to explain the changes? Why? How long would you expect this conversation to take? How detailed should the explanation of the changes be? What would be the main things that you would need to know? What else might you want to know? - Do you think you might be able to get the information you needed from an recorded message on the tax credits helpline? Why? What would you think about hearing a message on the helpline which said that you would not be able to make a claim? Do you think you would be likely to listen to this? What do you think you would do? Hang-up? Stay on the line? Go somewhere else for information? Where? - If you stayed on the line, what would you have needed to know from the helpline staff? How much would they have needed to tell you? - What would you have expected to happen after the phone call? Would you have expected more information? What kind? What questions do you think you might have had that you would want this information to cover? And in what form should it be given to you? How long after the initial phone call should this information be 	<p>MODERATOR: Please make it clear that this is an example of how the transition might work for some people and that in reality it may be very different.</p> <p>MODERATOR: from April 2014, when someone contacts HMRC to report a significant change their tax credits award will cease and they will be told to contact DWP to make a new Universal Credit claim.</p>
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	<p>given to you? Why do you say this?</p> <ul style="list-style-type: none"> - Would you be happy to call DWP? Why/ why not? What information might you need or want to know before you called them? Where would you look for this information? What would you do if you couldn't get through the on the Universal Credit helpline? How many times do you think you would try before you looked for help elsewhere? Where else would you go for help? - Whose responsibility would it have been to give you further information after the initial phone conversation with the Universal Credit helpline staff? HMRC or DWP? Both? Why is that? Who would you have preferred to hear from? - Who do you think you would go to for information? Other people you know who claim tax credits? Internet? Charity? Somewhere else? Why? - Do you think your answers here would vary thinking about the different kinds of changes you might report? PROBE on different changes: <ul style="list-style-type: none"> - birth of first child - moving to a new home (Probe for issues with internet access). - Increase/decrease of income by more than £10K - moving into employment - moving out of work due to unemployment or sickness <p>If they reported by post:</p> <ul style="list-style-type: none"> - How would you have expected to hear about these changes? Letter? Phone? Another channel? - Who do you think would have been best placed to contact you about the changes? HMRC or DWP? Why is that? - Who would you have preferred to hear from? - How do you think you might have reacted if you had sent a form to HMRC and DWP replied to you about it? Would that have worried or surprised you? Would you believe it? Do you think you would have been likely to read a letter from DWP if you weren't expecting it? What would you do next? - What information do you think you might have needed? How would you have wanted to receive this information? Any other ways? 	
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	<p>What would you expect to happen after being first informed of the change?</p> <ul style="list-style-type: none"> - Would you be happy to contact DWP? Where do you think you would get their contact details from? - Would you expect HMRC to share the information they had about you with DWP? How would you feel about this? - How would you view the balance of responsibility between HMRC and DWP for moving you to another system? Who would you expect to take responsibility for this? Why is that? Who would you be most likely to listen to? Who would you be most likely to trust? - Again, do you think your expectations depend on the kind of changes that someone might be reporting? Why do you say this? <p>Do you think you would have been likely to seek information or advice from somewhere else? Where?</p> <ul style="list-style-type: none"> - Online, CAB, Friends/ family, support worker, somewhere else? - What kind of information do you think you might have needed from them? What would have been your main concern? <p>Those who claim other benefits:</p> <p>This change will mean that other benefits you currently receive will be brought together into one single claim. With this in mind, who should be responsible to telling you that this is going to happen?</p> <ul style="list-style-type: none"> - Who are you currently in contact with about your benefits? HMRC, DWP, LA, anyone else? Who do you have the most contact with? Why? Who is easiest to contact? Who do you prefer to contact? - Which benefit is most important to you? Why is that? - Who should take responsibility of communicating and managing this change? Would you want to hear from all of them separately or just one? Which one? <p>Universal Credit customers will manage their claim online using a secure account, similar to those used in internet banking</p> <ul style="list-style-type: none"> - How do you feel about this? Would you be able to manage your claim online? Would you be happy to do this? What concerns might you have about doing this? - What support might you need to manage a claim online? Where would you go to 	<p>MODERATOR: Please refer back to sources discussed earlier.</p> <p>MODERATOR: please make sure you probe on each organisation the participant is in contact with based on the benefits they have reported claiming.</p>
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	<p>get this support? If you have a problem with your online account what would you do? For example, if you couldn't remember your log-in details what would you do? Who would you contact? Why</p>	
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Timings	What impact might the communications and changes have on customers' claim management?	Notes and Prompts
10 mins	<p>Moderator to explain that we're now going to move on to discuss what impact, if any, they think these communications will have on the management of their tax credits claim in between the time they find out about the transition and the time they move to Universal Credit.</p> <p>Would knowing that you are going to be moved to another system affect the way you think about your tax credits claim?</p> <ul style="list-style-type: none"> - Why do you say this? - Do you think you might change the way you managed your claim? In what way - what do you think would be different? - Would you change how you contact HMRC about your tax credits claim? Would you continue to report changes in personal circumstances? Why do you say this? - Would you change how often you made contact with HRMC about your tax credits claim? Why do you say this? <p>Imagine that you were aware that once you reported your change in your personal circumstances you would be moved to Universal Credit. Would knowing this affect your reporting of the change?</p> <ul style="list-style-type: none"> - Would it influence what types of changes you reported? Which ones? Why? What about when you reported the change, would this change? Why? Might you 	<p>This section looks at the impact which communications about the move to universal credit might have on the participant's tax credits claim management. This refers to their management between the time they are told about the change and the change itself.</p>

	<p>delay reporting it?</p> <ul style="list-style-type: none"> - What reasons might you have for doing this? Concerns about overpayments? Payments being stopped? Penalties? Hassle of changing systems? For how long do you think you might delay reporting it? When might you be comfortable in reporting it? - Would knowing that this would mean that all of your benefits would also be moved have an influence what you did? Why? - Do you think you might not report the change at all? What about during the renewal period? Would you still renew your claim? <p>Once you've been moved, can you think of any reason for still being in contact with HMRC about your tax credits claim?</p> <ul style="list-style-type: none"> - What reason might you have to do this? - Do you think you would need to terminate your tax credits award or provide HMRC with any information about your tax credits claim? What might they need to know? - How would you react if HMRC asked you to provide income information in order to finalise your tax credits claim? Would you be happy to do this? - Where would you look for information about your old tax credits claim if DWP asked for it? Would you have the letters saved? Would you call the tax credits helpline? How long after stopping your tax credits claim do you think HMRC will hold information about your old tax credits claim? Why do you think that? - If you moved systems during the year, how would you feel if HMRC asked you to repay the money you had received from tax credits so far that year? <p>If you were moved to Universal Credit six months into a tax credits award period would you be able to supply HMRC with your income information for those first six months?</p> <ul style="list-style-type: none"> - How would you go about doing this? What would you need to do? Would you know how to calculate your income for only part of a year? How? Where would you get information about your income from? - How long might this take you? What barriers might you face? <p>What do you think might happen if you have an outstanding tax credits overpayment</p>	
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	<p>when you are moved to Universal Credit?</p> <ul style="list-style-type: none"> - How do you think this might be handled? - Would you still need to repay it? Do you think it might be written off? Do you think it might be moved over to your new Universal Credit claim? What makes you think this? - If HMRC asked you to repay an overpayment would you be able to? How would you expect this to be done? Would you expect to pay it all off in one lump sum or to pay it back in instalments? - How would you expect to repay the overpayment? By direct debit each month? By cheque? From your Universal Credit award? - How would you feel about this? <p>Would knowing about the changes taking place make you more likely to discuss your claim with someone else?</p> <ul style="list-style-type: none"> - Who would you talk to – friends, family, employer, voluntary organisation? Online communities or forums such as mumsnet, MoneySavingExpert.com? - What would you talk to them about? - How frequently would you do this? - What kind of things would you want them to tell you? - Would moving to Universal Credit make you more or less likely to discuss your claim with someone else? Why? <p>And how would you feel about claiming Universal Credit instead of tax credits</p> <ul style="list-style-type: none"> - Is it any different or is it just a name? - Would the fact you're claiming something different make you behave differently? How? 	
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Timings	Conclusion and thanks	Notes and Prompts
5 mins	<ul style="list-style-type: none"> - Thinking about everything we've discussed today, what do you think are the most important issues which HMRC should keep in mind when communicating the move from tax credits to Universal Credit to customers? - Is there anything else you think is relevant and wish to discuss? - Thank participants; explain the next steps (e.g. what HMRC will do with the findings). THANK AND CLOSE. Reassure about confidentiality 	<p>Key messages and sums up.</p> <p>Draws interview to a close.</p> <p>Please give the participant the information sheet or easy read leaflet if necessary</p>

Appendix A – Contact with HMRC in last twelve months

Jan 2011

Jan 2012

Appendix B – Information sought in last 12 months

Jan 2011

Jan 2012

2A – Change reported

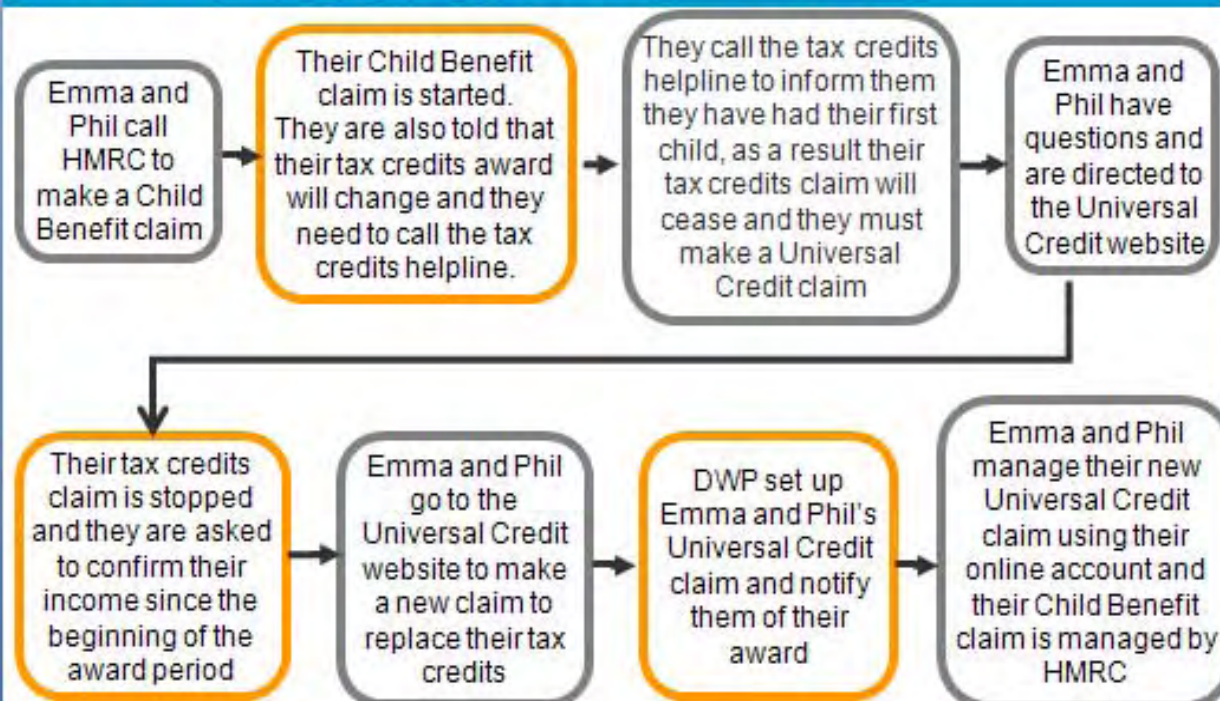
- It's July 2016, Emma (26) and Phil (28) have been claiming Working Tax Credits for the past few years.
- Their circumstances changed recently when they had their first child. They were very pleased with the new arrival, but they realised it would help them financially to look into claiming Child Tax Credits, as well as Working Tax Credits.
- They had also been advised by their health visitor that they should start claiming Child Benefit.



Ipsos MORI



2B – Change reported transition



Ipsos MORI



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HMRC – Universal Credit Communications Research**Customer In-depth Interviews - Discussion Guide****Group 3 – Managed Migration – FINAL****Background**

The migration of tax credits claims to Universal Credit will take place over four years, between 2013 and 2017. It is proposed that there will be three main ways that people will move onto Universal Credit:

- **New Claims** – These claims will be received from households who would otherwise have claimed tax credits, or existing tax credits customers who make a new claim (for example, when moving from a joint to single claim). This will begin from April 2014. For non-working tax credits claimants, for example those applying for job seekers allowance, this will begin in October 2013. New claims to Universal Credit could be in the region of 500k by April 2014, and 1.9 million by October 2017.
- **Natural Migration** – These claims to Universal Credit will occur when existing tax credits customers undergo a change of circumstance, for example when finding a job or the birth of a first child. As Universal Credit is a household benefit, this would also trigger the closure of any old entitlements for others in the household. The current estimate is that there will be around 500k natural changes by April 2014 and 1.8m over the period to October 2017. Natural migration could occur at any point post Oct 2013.
- **Managed Migration** – Managed changes will occur where there has been no reported change of circumstances by tax credits customers and DWP initiates the transfer of an entire household from tax credits (and other existing benefits) to one Universal Credit entitlement. It is currently planned that this will begin from 2014. There may be around 4m of these households to move from tax credits to Universal Credit before the end of 2017. These claims could be migrated on a regional or national basis.

Objectives:

This study aims to identify the best way to provide information to tax credits customers ahead of their move to Universal Credit.

Specific research questions:

- to explore customers' general awareness of Universal Credit;
- to explore customer's perception and understanding of what Universal Credit will mean for their welfare support; and their attitude towards the change in the welfare system;
- to understand the information required by tax credits customers to support their transition to Universal Credit and minimise confusion;
- to explore the effectiveness of different timing of communications;
- to gain insight into the level of detail required in communications at different points in time;

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- to explore the role of who provides the information ('the messenger') and how the messages are framed;
- to understand customers' preference and attitudes towards different communication channels;
- to investigate customers' information seeking behaviour and the key sources of help in relation to government benefits and credits;
- to explore the use of tailored information for vulnerable groups, and;
- to consider the potential impact of communications on how customers manage their tax credits claims.

Audiences

It is not possible for HMRC to predict, for Groups 1 and 2, when they will make a significant change that will trigger migration to UC or they apply for Tax Credits (either for the first time or make a new application) will also trigger migration. For Group 3 we are not able at this stage to say when migration will happen. Instead, sampling has been based upon the group which the customers' circumstances most closely relate to:

Group 1 – New Claims: Includes both existing customers who made a new claim (recent joint to single/ single to joint award claimants) and new claims to tax credits (both within last 12 months).

Group 2 – Natural Changes: Customers who have reported a significant change of circumstances within the last 12 months. Significant changes include: birth of a first child, change in income larger than disregards (including moving into and out of employment). All to have been claiming tax credits for longer than 12 months.

Group 3 – Managed Changes: Customers who have not reported a significant change of circumstances within the last 12 months. All to have been claiming tax credits for longer than 12 months. Also includes auto-renewals customers.

This guide is to be used for interviews with customers in Group 3.

The incentive for a single depth is £30 and for a paired depth, £50.

Using this guide

We use several conventions to explain to you how this guide will be used. These are described below:

Timings	Questions	Notes and Prompts
5 mins	<p><u>Underlined = Title:</u> This provides a heading for a sub-section</p> <p>Bold = Question or read out statement: Questions that will be asked to the participant if relevant. Not all questions are asked during fieldwork based on the moderator's view of progress.</p> <ul style="list-style-type: none"> ▪ Bullet = prompt: Prompts are not questions – they are there to provide guidance to the moderator if required. 	<p>This area is used to summarise what we are discussing, provides informative notes, and some key prompts for the moderator</p>
How long it takes	<p>Typically, the researcher will ask questions and use the prompts to guide where necessary. Not all questions or prompts will necessarily be used in an interview</p>	

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Notes	Guide Sections	Guide Timings
1. Introductions and background	Sets the scene, reassures participants about the interview, confidentiality. Discuss the general work and life circumstances of the participant which provide useful background.	10 mins
2. What are customers' perceptions and attitudes towards tax credits and other benefits?	Discusses the participant's approach to financial management and how tax credits and other benefits fit into the household's income. It also explores the customer's understanding of what tax credits are and their experiences of making a claim.	10 mins
3. How far do customers understand their responsibilities in the tax credits system?	Looks at general tax credits management and understanding of the customer's responsibilities. It focuses on understanding of when they need to report changes of circumstances and their experience of doing this.	5 mins
4. Where do customers currently seek information?	Examines the participant's information seeking behaviour over the past twelve months. It looks at the sources and channels of information most used and trusted by the participant. It also discusses the participant's awareness and attitudes towards tax credits media campaigns specifically.	15 mins
5. What are customers' understanding and perceptions of Universal Credit?	Explores the participant's awareness of Universal Credit and their understanding of, attitude towards it. It will also explore what a move to Universal Credit might mean for the participant and their household.	10 mins
6. How should the change from tax credits to Universal Credit be communicated to customers?	Identifies the communications about the changes which the participant may want HMRC, DWP and other sources to provide. It looks at when these communications would be most effective as well as the level of detail and tailoring which might be needed.	20 mins
7. What impact might the communications and changes have on customers' claim management?	Looks at the potential impact that the communications may have on how customers manage their tax credits claims.	10 mins
8. Conclusions	Identifies key messages and sums up.	5 mins

Timings	Key Questions	Notes and Prompts
10 mins	<p><u>Welcome and introduction</u></p> <ul style="list-style-type: none"> - Thank participant for taking part - Introduce self, Ipsos MORI - Confidentiality: reassure that all responses are anonymous and that information about individuals will not be passed on to anyone, including back to HMRC or any other Government Department - Explain outline of the research – HMRC have asked Ipsos MORI to talk to customers about what information they might need both before and during a change to how their tax credits are delivered. - Role of Ipsos MORI – independent research organisation (i.e. independent of GOVERNMENT), gather all opinions: all opinions valid. Remind that there are no right or wrong answers. Commissioned by HMRC to conduct the research. - Reassure that a claim for any current or future tax credits claim will not be affected in any way. - Get permission to digitally record – transcribe for quotes, no detailed attribution <p><u>Personal Background</u></p> <p>I'd like to start by learning a little about you.</p> <ul style="list-style-type: none"> - Can you just tell me a bit about you and your household? PROBE: Where they live, who they live with, how long they have lived there, number of adults in household, whether they have children? How old are they? - Are you working at the moment? What kind of work do you do? PROBE: For employer/s, number of employers, number of hours, how long they have been in each role, regularity of hours and income, sector, skills level, seasonality. - IF APPLICABLE: What about your partner – what kind of work do they do? Do they work full time/ part time? Number of hours? Do they work for more than one employer? 	<p>Welcome: orientates participant, gets them prepared to take part in the interview.</p> <p>Outlines the 'rules' of the interview (including those we are required to tell them about under MRS and Data Protection Act guidelines).</p> <p>NOTE: Fine to mention HMRC at this stage.</p> <p>NOTE: Please do not mention Universal Credit at this stage.</p> <p>If a paired depth, ask these questions to both participants.</p>

Timings	General attitudes to finances and understanding of tax credits	Notes and Prompts
10 mins	<p>I'd like start by talking a little about your finances. Can you tell me who is responsible for managing the household budget?</p> <p>How would you describe your approach to your finances?</p> <ul style="list-style-type: none"> - Can you describe your weekly/ monthly incomings and outgoings? - How do you keep track of these? Do you keep any records? How often do you review your finances? - Where do your tax credits fit into your incomings? Who receives the tax credits money? How regularly do you receive tax credits payments – weekly, monthly? - What do you use your Tax Credits money for? - Does your income vary throughout the year? If so, how? - Can you tell me which other benefits you currently receive (use Showcard as a prompt) - Do you deal with each benefit differently? If so, why? PROBE: who receives the money from the benefit(s)? How regularly do you receive benefit payments – weekly, monthly? Is it kept separately from the tax credits money? - How does claiming tax credits compare with claiming other benefits? Is it more or less easy to manage? PROBE: awareness that HMRC administer tax credits and DWP administer the other benefits. - How important is the money you receive from tax credits more compared to what you receive from your other benefit(s)? Which would you say is the most important? And the least? Why? <p>Do you have internet access on a PC or laptop at home?</p> <p>If yes:</p> <ul style="list-style-type: none"> - What do you normally use the internet for? Just browsing? Shopping? Can you name some sites that you use? - Do you have internet access on your mobile phone as well? If Yes: How does your use of the internet on your phone differ to when you access the internet on your computer? 	<p>This section will be used to understand the participant's approach to financial management. It will also explore the participant's understanding of tax credits, how their tax credits claim and other benefits they receive fit into the household budget and their experience of making a claim.</p> <p>MODERATOR NOTE: Try to obtain a brief description about whether they use a 'common pot', keep individual finances separate, use 'cash pots' or different bank accounts to allocate money for different purposes.</p> <p>MODERATOR NOTE: We need to obtain as much information about how respondents manage their benefit claims, how this differs from tax credits claims and if customers perceive a difference.</p>

	<ul style="list-style-type: none"> - What do you normally do when you receive a bill? Do you read it straight away? Or do you file it away? How long would you normally leave a bill unopened? Are there any bills you wouldn't read at all? - And what about bill-paying? Do you make sure you always pay on time, or are you a bit more relaxed about it? PROBE: When do you normally pay most of your bills (immediately? To deadline? Whenever you remember to?) What proportion of bills do you think you pay late? Do you ever get reminders? How do you react to them? - What do you normally do when you receive letters from the government, or government agencies, relating to your finances e.g. benefits, tax credits? Do you read them straight away? Or do you file them away? How long would you normally leave them unopened? - Can you ever tell which government department a letter is from before you open it? Which ones do you recognise? How? Does this have any impact upon when you open the letter? - How do you feel about receiving these kinds of letters? How far do you normally understand what they are telling you? Do you ever need to ask someone to explain anything to you? Who do you ask? How about responding to them? Do you feel confident about what you need to do or not? <p>PROBE (if applicable):</p> <ul style="list-style-type: none"> - Do you respond differently to letters relating to your benefits compared to letters relating to tax credits? If so, how? Why? How do you feel about letters from HMRC compared to those from DWP? - Do you keep all the letters that HMRC send you about your tax credits award? 	<p>MODERATOR: Please make a judgement about whether or not it is appropriate to ask questions about understanding of letters.</p>
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Timings	How far do customers understand their responsibilities in the tax credits system?	Notes and Prompts
5 mins	<p>I'd now like to talk in a little more detail about managing your tax credits claim.</p> <ul style="list-style-type: none"> - How long you have been claiming tax credits? Can you tell me how much you receive in tax credits? - Has the amount of tax credit you receive ever changed? PROBE: If yes, probe for what the change was. What do you think might have caused it to change? <p>How easy/difficult do you find it to claim tax credits? What do you find particularly easy/difficult?</p> <ul style="list-style-type: none"> - Do you find it easier or more difficult compared to claiming any other types of benefit? Why? Has it always been like this, or was it easier/more difficult when you first made the claim? - Do you understand how much tax credits you can claim? Is it important to you to understand how much you receive? Do you check to see if the amount of tax credits you are receiving is about right? How do you do this? <p>How much contact have you had with HMRC over the course of your claim?</p> <ul style="list-style-type: none"> - PROBE: Ask participant about frequency and channel. PROBE: How often do they access the HMRC website? - Has the amount of contact you have with HMRC changed over the course of your claim? How? GROUP 1: How does it compare with any previous claims you've had? <p>Can you tell me about the contact you have had with HMRC in the past 12 months? Use the timeline in Appendix A.</p> <p>This may be difficult for some participants, but try to get an idea of how often they contacted HMRC and why. Also, did HMRC contact the participant?</p> <p>For each instance ask:</p> <ul style="list-style-type: none"> - When did you contact HMRC? How did you contact HMRC? Probe for contact channel. - What was the reason? 	<p>This section aims to gauge the participant's awareness and understanding of their responsibilities as a claimant and their experience of informing HMRC of changes of circumstances.</p> <p>MODERATOR NOTE: allow spontaneous recall of change of circumstances/claim renewal to be reported before prompting.</p>

	<ul style="list-style-type: none"> - If updating a change of circumstances: how soon did you contact HMRC after the change occurred? Why was this? What, if anything, prompted them to contact HMRC? - If renewing claim: what do you need to do in order to renew your claim? How do you do this? Do you only need to contact HMRC if your circumstances have changed or do you have to contact them each year even if everything is the same? - When has HMRC contacted you? Probe: Was this via a letter or phone call? What was the reason? Did you understand why HMRC were contacting you? <p>How would you describe your experiences of calling the tax credits helpline?</p> <ul style="list-style-type: none"> - For what purposes do you call the helpline? <i>PROBE</i>: Specific information? To update/confirm details? Specifically to speak to someone? For an explanation of a letter they have received from HMRC? - How long do you think an average call lasts? - Is it easy to get through? If no, why do you feel it isn't easy to get through? Do you keep trying? How many times? - Are you always put through to a person or do you need to go through recorded messages/options first? If the latter... - How do you feel about having to key in options/listen to messages? <p>And thinking specifically about the recorded messages (if they have experienced them)...</p> <ul style="list-style-type: none"> - What do you think of them? Do you listen to them carefully? Why/Why not? - Do they provide you with useful information? - Do you trust the messages? - What do you do when you hear the messages? Probe: stay on the line, hang up and call back, hang and don't call back 	<p>MONDERATOR: try to find out whether they are on the reply required or auto-renewals system.</p>
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Timings	Where do customers currently seek information?	Notes and Prompts
15 mins	<p><u>I'd like ask you some questions about the types of media you use.</u></p> <p><u>How much television would you say you watch?</u></p> <ul style="list-style-type: none"> - How many hours a day would you say you watch television? When in the day do you tend to watch television? Morning/ Afternoon/ Evening? Which channels do you tend to watch the most? - Do you tend to watch programmes when they are scheduled or on catch-up/ on demand services? Why? Do you ever watch programmes on the internet rather than on your television? Why/ why not? <p>Do you ever listen to the radio? How often? When do you normally listen to the radio? Which stations do you listen to?</p> <p>Do you read newspapers? Which ones? Do you regularly read newspapers or just sometimes? When? What about magazines? Are there any that you read regularly or have subscriptions to? Which ones?</p> <p>How do you feel about billboards on the street? Would you say you tend to notice them or not? Why/ why not? Can you tell me about a billboard that you've seen recently? What was it advertising?</p> <p>How about other forms of advertising like leaflets, do you ever read them if they're put through your letterbox? Why/ why not? What about leaflets in other places such as doctor's surgeries, would you be more or less likely to read leaflets there?</p> <p><u>Sources of information</u></p>	<p>This section looks at the participants' information seeking behaviour over the last twelve months. It identifies the sources of information which the participant uses or trusts the most and the reasons for this. It also examines the participant's awareness and attitude towards the tax credits media campaign.</p>

<p>Now I'd like to talk to you about where you normally go to get advice and information.</p> <p>Can you tell me what kinds of things you have needed to find information about or asked for advice on in the last year? For example, have you looked for information about financial products like credit cards, bank accounts or insurance?</p> <p>IF NECESSARY: This might be something to do with your tax credits or another benefits claim..</p> <p>MODERATOR: Use the second timeline in Appendix A and for each instance ask:</p> <ul style="list-style-type: none"> - What did you need information about? Why? - Where did you go to find this information? Why? Did you look for this information anywhere else? - How easy was it to find the information you were looking for? - Were you satisfied with the information you found? Why? <p>And have you needed to seek any information or advice about your tax credits or other benefits in the last year?</p> <p>MODERATOR: Use the second timeline in Appendix A and for each instance ask:</p> <ul style="list-style-type: none"> - What did you need information about? Why? - Where did you go to find this information? Why? Did you look for this information anywhere else? - How easy was it to find the information you were looking for? - Were you satisfied with the information you found? Why? - How did looking for information about your benefits compare to looking for other types of information? More or less easy? <p>Who would you normally go to for information relating to tax credits? What about your other benefits? Why is that?</p> <p>PROBE ON:</p> <ul style="list-style-type: none"> - HMRC? - DWP? - Other government Department? 	<p>MODERATOR: Make sure you distinguish between sources of info for tax credits and sources of info for other benefits</p>
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	<ul style="list-style-type: none"> - Local Authority? - Employer? - Colleagues/friends/family? - Accountant? - Support worker or Community leader? - Independent source e.g. Martin Lewis/MoneySavingExpert, Citizens Advice Bureau or other charities? <p>Who do you trust? Are there any you don't trust? Why? Who would you go to first? Are there any barriers to you accessing information from these sources? Why?</p> <p>PROBE AROUND:</p> <ul style="list-style-type: none"> - Who provides the most accurate information? - Who provides information which is easy to understand? - Who provides information that you trust? - Who is easiest or quickest to contact? - Who do you think has your best interests in mind? <p>What about if the information you received from one source contradicted the information you received from someone else?</p> <ul style="list-style-type: none"> - Has this ever happened to you when looking for information about tax credits or your other benefits? When? Can you talk me through it? <p>And how would you normally prefer to get this information?</p> <p>PROMPT:</p> <ul style="list-style-type: none"> - Face to face? For example in Jobcentre Plus? CAB office? - Telephone? Tax credits helpline? - Post? - Websites? Which ones? - Social media? Twitter? Facebook? - Email? Who? 	<p>MODERATOR: Try to establish an order of preference and reasons for this.</p>
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	<ul style="list-style-type: none"> - The media? How? Newspapers? Television programmes? Which ones? <p>Which of these channels do you prefer? Why? And are these the ones you are most likely to use? Which wouldn't you use? Why?</p> <p>Is there anything which prevents you from being able to get information you need from the source you want to use?</p> <p>Probe around:</p> <ul style="list-style-type: none"> - Internet access? Computer literacy/ confidence? - Time? - Opening hours? - Cost? - Language? - Confidence? - Anything else? <p>How do you feel about finding information about tax credits and other benefits online?</p> <ul style="list-style-type: none"> - Do you feel confident about doing this? - How do you feel about being directed to a website if you ask for information from another source such as a helpline or in a letter? <p>Now, I'd like you to think about the different ways that HMRC provides information to its customers about tax credits.</p> <p>Do you feel there are any differences between the information supplied by HMRC through different channels such as the helpline, letters, website or adverts?</p> <ul style="list-style-type: none"> - Which channel provides the best information? Why? What makes you class this information as the best? - Which is easiest to understand? Why? - Do you trust one more or less than the others? Which? Why is that? <p>If there was a change made to the tax credits system, what would be the most effective way of communicating this to you?</p>	
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	<ul style="list-style-type: none"> - Letter, TV, radio, other? Why? What other ways? - How would you feel about the amount spent on this? Do you think television adverts or leaflets are good value for money for HMRC? <p>What do you think about the letters which HMRC sends you about your tax credits claim? Probe around:</p> <ul style="list-style-type: none"> - Do you tend to read them fully or just some parts of them? Which parts? Why? What makes those parts stand out? - Are they easy or difficult to understand? Why do you say that? - Do they ever prompt you to look for information elsewhere? Where? - Can you think of a time when a letter from HMRC has prompted you to take action in some way? Why/ why not? What did the letter say? What action did you take? - For instance, what do you do with the renewals pack when it arrives? Do you open it straightaway? Then what do you do? <p>Have you ever seen or heard any advertisements about tax credits on the television or radio?</p> <ul style="list-style-type: none"> - Do you pay attention to these adverts or do you tend to ignore them? - Can you tell me what you remember about them? - Can you remember what the voiceover sounds like? What about the music? - What are the messages? - Where did you see or hear it? - What time of year are these ads put on? Is this the best time to show them? - Have you ever been prompted to renew your claim by the adverts? Have you ever been prompted to report a change of circumstances by the adverts? - Have you ever been prompted to contact HMRC for any other reason or to look for information by the adverts? - Have you seen any advertising about tax credits online? Where? 	<p>MODERATOR: Try to clarify whether they are referring to TV adverts, radio adverts or both in their answers here.</p>
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<p>Have you ever watched any advertising videos on demand through the red button on your TV remote? Why/ why not?</p> <p>If yes:</p> <ul style="list-style-type: none"> - Can you tell me about the adverts you've seen by doing this? What were they for? What made you press the red button? - Have you ever seen HMTC's tax credits renewals advert on Video on Demand? When? What made you watch it? What did you think of it? Was it useful? Why/ why not? Do you like getting information in this way? <p>Do you ever use any government websites to find out about tax credits or other benefits?</p> <ul style="list-style-type: none"> - Which ones? HMRC? DWP? Directgov? Any others? <p>If yes, for each used, ask:</p> <ul style="list-style-type: none"> - What normally prompts you to do this? Other communications? Which ones? - Do you know the website address or do you need to find them somewhere? Where? Other comms (Letters, adverts)? Other websites, which ones? Search engine (e.g. Google)? How easy is it to find the right website when you use a search engine? - What do you normally go to this websites for? What kind of information are you normally looking for? Do you normally look at certain pages or use certain features? Which ones? FAQs? Forums? Contact details? Online advisors available to answer questions? - What do you like about this site? Why? Is there anything you don't like? How could it be improved? Is there anything which you would like to be added? What? Would you like it to be more interactive? How? - Do you always find the information you are looking for when you visit this site? Have you ever not been able to? Can you remember what it was that you were looking for? Did you go anywhere else to find this information? - What do you think about the HMRC website? What do you think about the tone? Style? Layout? Does it have the right level of information? Why/ why not? What do you like about it? What don't you like about it <p>If more than one is used, ask:</p>	
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	<ul style="list-style-type: none"> - Which website do you like the best? Why? And which do you like the least? Why? <p>If they have internet access but don't use the websites:</p> <ul style="list-style-type: none"> - Have you heard of these websites before? - Is there a reason you don't use them? Is there anything which might encourage you to use them? - Are there any websites you use to find information about your tax credits or other benefits? Which ones? <p>Do you ever discuss your tax credits claim with friends or relatives?</p> <p>If yes:</p> <ul style="list-style-type: none"> - Who do you discuss your claim with? - What aspects of your claim would you discuss with friends and family? All of it or only certain parts? Why? - Why do you do this? PROBE: Do you ask for their help if you have tried another source first? - Have you ever found out anything useful about tax credits from friends or family? What? - And what if your friend or relative can't help you with a problem? What would you do? Is there another source of information you would try? Which one? - Do you discuss letters you are sent by HMRC? Has your friend or relative ever received a letter from HMRC that you have not? Or vice versa? - If so, how did you feel about this? Did it prompt either of you to contact HMRC? Why? <p>If no:</p> <ul style="list-style-type: none"> - Do you know if any of your friends or relatives claims tax credits? - How do you feel about the idea of discussing your tax credits claim with your friends or family? Is this something you would do? - Are they aware that you are a tax credits customers? 	
		<p>MODERATOR: Be sensitive here but try to find out if they avoid talking about their claim – this is more likely to be true of WTC only claimants than those with children. This may be important as word-of-mouth may play an important part in customers becoming aware of changes.</p>

	<ul style="list-style-type: none"> - Would you be happy about it? What would you be happy about? Unhappy? What would you be unhappy about? - If you heard that you might be moved onto this system what action do you think you might take? Would you discuss it with anyone? Who? Would you look for more information? Where? <p>Universal Credit will be managed by the Department for Work and Pensions (DWP), which currently manages benefits such as Job Seekers Allowance and Income Support. Instead of dealing with HMRC as you do now; you will deal with DWP which means that instead of calling the tax credits helpline you will need to go to the Universal Credit website run by DWP.</p> <p>What do you think about this?</p> <ul style="list-style-type: none"> - Are you concerned/ unconcerned about this? Why? - If you heard that your claim was about to be managed by DWP rather than HMRC what action do you think you might take? Would you discuss it with anyone? Who? Would you look for more information? Where? - How would you feel about having to deal with DWP rather than HMRC? - How would you feel about having to use a website rather than contacting a helpline as you do now? <p>For those who claim other benefits:</p> <ul style="list-style-type: none"> - How does DWP/JCP compare to HMRC? Who do you prefer? Why is this? - Do you have benefits provided by anyone other than DWP/JCP or HMRC? Local Authority for Housing Benefit or Council Tax benefit? How do they compare to HMRC? - How do you feel about having one department responsible for all of your benefits? What impact might this have on you? Can you think of any benefits? Drawbacks? PROBE: Do they think this will make it easier to manage their money? Do they think this system will be less open to error and fraud? Do they think this will help them better understand what they are entitled to? <p>For those who only claim tax credits</p> <ul style="list-style-type: none"> - Have you had any previous experiences of dealing with DWP/JCP? Can you tell me about this? 	<p>MODERATOR: Many who claim JSA might consider Jobcentre Plus to manage this – please ensure they are aware that DWP is responsible but it is administered through JCP.</p>
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	<ul style="list-style-type: none"> - What do you think of DWP/JCP? - How do you feel about being moved from HMRC's tax credits system to one run by DWP? What impact might this have on you? Can you think of any benefits? Drawbacks? - Do you think some people think there is a stigma attached to claiming benefits provided by DWP? Why is this? Is this something you worry about? Would this affect your decision to claim Universal Credit? How? How do you feel about in-work and out-of-work benefits being brought together? Do you think this is a good idea or not? - Do you think DWP will have access to all the details you have provided to HMRC? And what do you think about this? 	<p>MODERATOR: Try to get a feel for whether they are concerned about perceived stigma of claiming benefits and whether they might feel differently about receiving tax credits money if it came from DWP and was brought together with out-of-work benefits.</p>
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Timings	How should the change from tax credits to Universal Credit be communicated to customers?	Notes and Prompts
25 mins	<p>Tax credits customers are likely to be moved from HMRC's tax credits system to DWP's Universal Credit system between 2013 and 2017. There are three ways that this will happen but I'd like us to discuss just one of these.</p> <p><u>Group 3 – Managed Changes</u></p> <p>I'd like to talk to you about tax credits customers who do not report significant changes in their personal circumstances being moved from the tax credits to the Universal Credit system.</p> <p>I understand that you haven't reported a significant change to HMRC in the last 12 months, is that correct? USE SHOWCARD</p> <p>As I mentioned earlier, from the end of 2015, tax credits customers who have not reported a significant change will be moved from the tax credits to Universal Credit system.</p> <p>Do you have any questions about this?</p>	<p>This section identifies the communications which the participant would need from HMRC, DWP and other channels ahead of and during a move to Universal Credit. It examines the timing and level of detail and tailoring needed as well as the most appropriate channel for information.</p> <p>Moderator: The basic principle for this transition will be that HMRC contacts the customer in advance to let them know their Tax Credit claim will be closed down and that they must claim UC. HMRC will then close the TC claim and pass on final payment details to UC. They will not have to make the claim themselves.</p>

	<p>How do you think you would feel if you were told that you were being moved from tax credits to another benefits system?</p> <ul style="list-style-type: none"> - Confused? Angry? Worried? Unconcerned? Do you think it's fair? - How do you think you might react to this? - How would you like to have been told that you were moving to a new benefits system? - What would be the best way of telling other tax credits customers about these changes? Why? - What other ways could be used to tell tax credits customers about these changes? Who might these be useful for? - Should tax credits customers be told before the changes are introduced or only at the time they are about to move to a new system? Why? - How far in advance do you think tax credits customers would need to know about these changes? Remind participants that this may not happen to 2017 – so for them to think realistically about how far in advance they would need to know. - How do you think you might feel if you read about it in the newspaper or heard about it happening to a friend or relative before you had received anything from HMRC/DWP? What would you do? Why? - Who should tell you about the changes? HMRC? DWP? Someone else? Why do you think it is important that the first contact comes from this organisation? What about if you received a letter that came from both HMRC and DWP? How do you think you would be able to tell who letter had come from? How would you feel about that? - How would you view the balance of responsibility between HMRC and DWP for moving you to another system? Who would you expect to take responsibility for this? Why is that? <p>Do you think you would be happy to contact DWP yourself to make a Universal Credit claim?</p> <ul style="list-style-type: none"> - How would you want to do this? Online? By Phone? - If you were told to go to a website to make a claim and were not provided with a 	<p>MODERATOR: please make sure you probe on each organisation the participant is in contact with based on the benefits they have reported claiming.</p>
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helpline number how would you feel about that?

- Where would you go if you needed help?

STIMULUS 3A and 3B

I have an example here of how this change might affect someone who has not reported a significant change and the experience they might have of being moved to a different system

MODERATOR – read through pen portrait and transition with participant and at each stage of transition ask:

- What information would you need at this point? What information would you have liked before this point? What questions might you have?
- In what ways would you want to receive this information? Why? What would be the best way for you?
- Who would you want to get this information from? Why? Who else?
- Would you delay applying via the Universal Credit website until this information available? What information would you wait for?
- Would you have any concerns at this point? Why?

If you were sent a letter being told that you were being moved to Universal Credit, how far in advance of the move would you want to receive it? A year? Six months? A Month? Just before? Why?

- Who should send you this letter? DWP or HMRC? Why is that? Would you be likely to open and read a letter from them? Why? Who would you be most likely to listen to? Who would you be most likely to trust?
- What about if you received a letter that came from both HMRC and DWP? How do you think you would be able to tell who it was from? How would you feel about that?
- Would being sent one letter be enough to inform you of the change or would you need more information? What other information would you need? Where would you get this from?
- Is there anyone else apart from DWP and HMRC who should communicate the

MODERATOR: Please make it clear that this is an example of how the transition might work for some people and that in reality it may be very different.

MODERATOR: This will happen over 2 years, between 2015 and 2017, which means that some of these customers will move to Universal Credit up to 3 years later than other tax credits customers.

	<p>change? Who? LA? How should they do this?</p> <p>Imagine that you were one of the last customers who are moved to Universal Credit in 2017.</p> <ul style="list-style-type: none"> - If you knew other tax credits customers who had already been moved and you had not, how do you think you might feel about that? Why? - Would you be happy that you had not needed to deal with the change or might you be anxious about it? Would you be likely to ask for information? What would you want to know? Who would you ask? <p>Those who claim other benefits:</p> <p>This change will mean that other benefits you currently receive will be brought together into one single claim. With this in mind, who should be responsible to telling you that this is going to happen?</p> <ul style="list-style-type: none"> - Who are you currently in contact with about your benefits? HMRC, DWP, LA, anyone else? Who do you have the most contact with? Why? Who is easiest to contact? Who do you prefer to contact? - Which benefit is most important to you? Why is that? - Who should take responsibility of communicating and managing this change? Would you want to hear from all of them separately or just one? Which one? <p>Do you think you would be likely to seek information or advice from somewhere else? Where?</p> <ul style="list-style-type: none"> - Online, CAB, Friends/ family, support worker, somewhere else? <p>What kind of information do you think you might need from them? What would be your main concern?</p> <p>Universal Credit customers will manage their claim online using a secure account, similar to those used in internet banking</p> <p>How do you feel about this? Would you be able to manage your claim online? Would you be happy to do this? What concerns might you have about doing this? What support might you need to manage a claim online? Where would you go to get this support? If you have a problem with your online account what would you do? For example, if you couldn't remember your log-in details what would you do? Who would you contact? Why?</p>	
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MODERATOR: Please refer back to sources discussed earlier.

Timings	What impact might the communications and changes have on customers' claim	Notes and Prompts
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	management?	
10 mins	<p>Moderator to explain that we're now going to move on to discuss what impact, if any, they think these communications will have on the management of their tax credits claim in between the time they find out about the transition and the time they move to Universal Credit.</p> <p>Would knowing that you are going to be moved to another system affect the way you think about your tax credits claim?</p> <ul style="list-style-type: none"> - Why do you say this? - Do you think you might change the way you managed your claim? In what way - what do you think would be different? - Would you change how you contact HMRC about your tax credits claim? Would you continue to report changes in personal circumstances? Why do you say this? - Would you change how often you made contact with HRMC about your tax credits claim? Why do you say this? <p>Imagine that you were aware that once you reported your change in your personal circumstances you would be moved to Universal Credit. Would knowing this affect your reporting of the change?</p> <ul style="list-style-type: none"> - Would it influence what types of changes you reported? Which ones? Why? What about when you reported the change, would this change? Why? Might you delay reporting it? - What reasons might you have for doing this? Concerns about overpayments? Payments being stopped? Penalties? Hassle of changing systems? For how long do you think you might delay reporting it? When might you be comfortable in reporting it? - Would knowing that this would mean that all of your benefits would also be moved have an influence what you did? Why? - Do you think you might not report the change at all? What about during the renewal period? Would you still renew your claim? <p>Once you've been moved, can you think of any reason for still being in contact with</p>	<p>This section looks at the impact which communications about the move to universal credit might have on the participant's tax credits claim management. This refers to their management between the time they are told about the change and the change itself.</p>

	<p>HMRC about your tax credits claim?</p> <ul style="list-style-type: none"> - What reason might you have to do this? - Do you think you would need to terminate your tax credits award or provide HMRC with any information about your tax credits claim? What might they need to know? - How would you react if HMRC asked you to provide income information in order to finalise your tax credits claim? Would you be happy to do this? - Where would you look for information about your old tax credits claim if DWP asked for it? Would you have the letters saved? Would you call the tax credits helpline? How long after stopping your tax credits claim do you think HMRC will hold information about your old tax credits claim? Why do you think that? - If you moved systems during the year, how would you feel if HMRC asked you to repay the money you had received from tax credits so far that year? <p>If you were moved to Universal Credit six months into a tax credits award period would you be able to supply HMRC with your income information for those first six months?</p> <ul style="list-style-type: none"> - How would you go about doing this? What would you need to do? Would you know how to calculate your income for only part of a year? How? Where would you get information about your income from? - How long might this take you? What barriers might you face? <p>What do you think might happen if you have an outstanding tax credits overpayment when you are moved to Universal Credit?</p> <ul style="list-style-type: none"> - How do you think this might be handled? - Would you still need to repay it? Do you think it might be written off? Do you think it might be moved over to your new Universal Credit claim? What makes you think this? - If HMRC asked you to repay an overpayment would you be able to? How would you expect this to be done? Would you expect to pay it all off in one lump sum or to pay it back in instalments? - How would you expect to repay the overpayment? By direct debit each month? By cheque? From your Universal Credit award? - How would you feel about this? 	
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	<p>Would knowing about the changes taking place make you more likely to discuss your claim with someone else?</p> <ul style="list-style-type: none"> - Who would you talk to – friends, family, employer, voluntary organisation? Online communities or forums such as mumsnet, MoneySavingExpert.com? - What would you talk to them about? - How frequently would you do this? - What kind of things would you want them to tell you? - Would moving to Universal Credit make you more or less likely to discuss your claim with someone else? Why? <p>And how would you feel about claiming Universal Credit instead of tax credits</p> <ul style="list-style-type: none"> - Is it any different or is it just a name? - Would the fact you're claiming something different make you behave differently? How? 	
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Timings	Conclusion and thanks	Notes and Prompts
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<p>5 mins</p>	<ul style="list-style-type: none"> - Thinking about everything we've discussed today, what do you think are the most important issues which HMRC should keep in mind when communicating the move from tax credits to Universal Credit to customers? - Is there anything else you think is relevant and wish to discuss? - Thank participants; explain the next steps (e.g. what HMRC will do with the findings). THANK AND CLOSE. Reassure about confidentiality 	<p>Key messages and sums up.</p> <p>Draws interview to a close.</p> <p>Please give the participant the information sheet or easy read leaflet if necessary</p>
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Appendix A – Contact with HMRC in last twelve months

Jan 2011

Jan 2012

Appendix B – Information sought in last 12 months

Jan 2011

Jan 2012

3A – No change reported

Internal Use Only

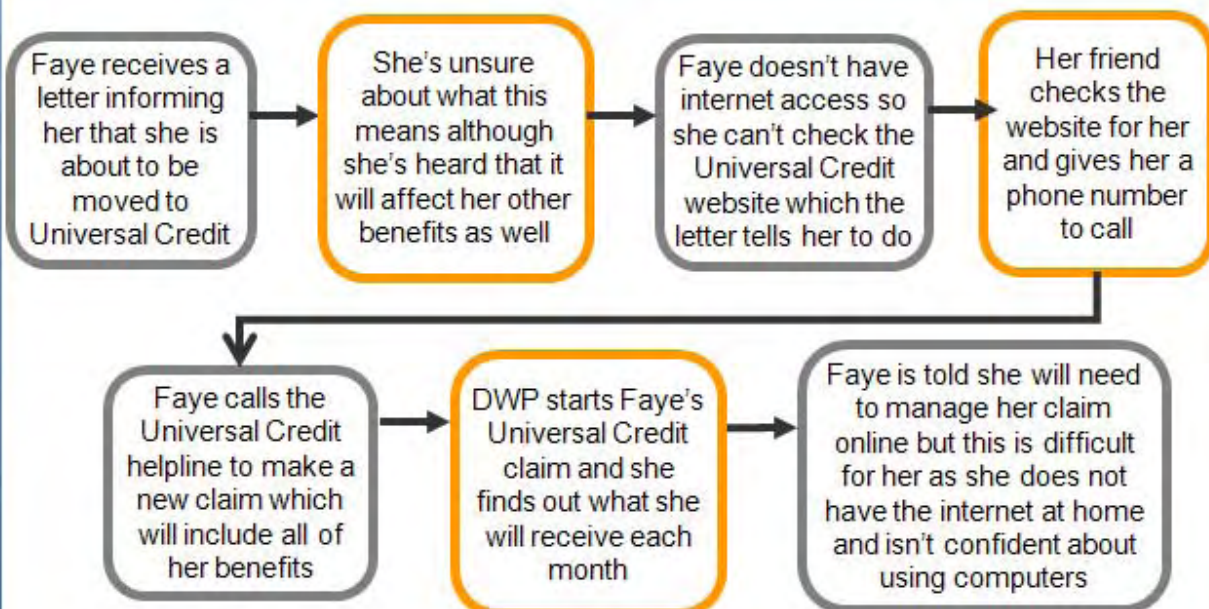
- It's October 2017, Faye is 35 and is a lone parent with 2 children. She currently claims Income Support and Housing Benefit.
- Faye has not been employed since the birth of her youngest child Michael, who has just turned 3.
- Her circumstances are very stable, so she has had very little contact with HMRC.
- The only time she has spoken with HMRC is to renew her claim each year, which she always does over the telephone.



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3B – No change reported transition



Ipsos MORI



Appendix B – Third Party Depths

Contents

B1 Third Party discussion guide

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HMRC – Universal Credit Communications Research Third Party In-depth Interview - Discussion Guide

FINAL

Objectives:

This study aims to identify the best way to provide information to tax credits customers ahead of their move to Universal Credit.

Specific research questions:

- to explore customers' general awareness of Universal Credit;
- to explore customer's perception and understanding of what Universal Credit will mean for their welfare support; and their attitude towards the change in the welfare system;
- to understand the information required by tax credits customers to support their transition to Universal Credit and minimise confusion;
- to explore the effectiveness of **different timing of communications**;
- to gain insight into the **level of detail required** in communications at different points in time;
- to explore the **role of who provides the information** ('the messenger') and how the messages are framed;
- to understand customers' preference and attitudes towards **different communication channels**;
- to investigate customers' information seeking behaviour and the key sources of help in relation to government benefits and credits;
- to explore the use of tailored information for vulnerable groups, and;
- to consider the potential impact of communications on how customers manage their tax credits claims.

Role of the Third Sector:

Tax credits recipients may seek help with claiming tax credits from third sector organisations such as the Citizens Advice Bureau. The help could include general advice about tax credits, help with understanding and filling out the forms and so on.

Representatives from third sector organisations will be interviewed to test hypotheses developed from the fieldwork with tax credits customers.

Notes	Guide Sections	Guide Timings
1. Introduction	Sets the scene, outlines the purpose of the research, reassures participants about the interview, and the level of confidentiality.	5 mins
2. Background on participant	Discusses the participant's role within their organisation and how their organisation supports tax credits customers. It also looks at the participants professional and personal experiences of the tax credits system.	5 mins
3. Background on role and organisations' services offered to tax credits (and benefits) customers	Looks in more detail at how the organisation supports tax credits customers.	5 mins
4. Awareness, understanding and perceptions of Universal Credit	Explores the participant's awareness of Universal Credit and their understanding of, attitude towards it. It will also explore what a move to Universal Credit might mean for tax credits customers and the participant's view on the findings from customer interviews	10 mins
5. KEY SECTION – Findings from interviews with tax credits customers	This section presents findings about communication needs from the customer depths and asks the participant for their views on these	15 mins
6. Impact of Communications on tax credits claim management	Looks at the potential impact that the reforms and communications may have on how customers manage their tax credits claims.	5 mins
7. Future work programmes - Organisation's planned work in relation to the transition	This section explores any plans or programmes which the organisation may have in place to help customers through the transition	5 mins
8. Conclusions	Identifies key messages and sums up.	2 mins

<p>1. Introduction</p>	<p>5 mins</p>
<ul style="list-style-type: none"> • Thank participants for taking part. • Interviewer to introduce self and Ipsos MORI – independent research organisation, gather all views: all opinions valid. Remind that there are no right or wrong answers. Commissioned by HMRC to conduct the research. • Confidentiality: reassure participant that all responses are anonymous and that their name will not be connected to any verbatim comments in the report but advise them that as we are conducting only five interviews and as their names have been supplied to us by HMRC, it may be possible for their colleagues and HMRC to identify them through their comments. • Purpose of interview: Commissioned by HMRC to conduct the research. We would like to discuss their views on information and support which tax credits customers might need during their transition from the tax credits into the Universal Credit system. Emphasis that we would like to discuss communicating the reforms rather than the reforms more generally. • The interview will take approximately 45-60 minutes. • Get permission to tape record – transcribe for quotes, no detailed attribution. 	<p>Welcome: orientates participant, gets them prepared to take part in the interview.</p> <p>Outlines the ‘rules’ of the interview (including those we are required to tell them about under MRS and Data Protection Act guidelines).</p> <p>NOTE: Fine to mention HMRC and Universal Credit at this stage.</p>
<p>2. Background on participant</p>	<p>5 mins</p>
<p>Can you start by telling me a little bit about your role and how long you have been with your organisation?</p> <p>Can you tell me what your organisations core aims and objectives are? And could you briefly describe your role in relation to tax credits?</p> <p>Do you have much contact with HMRC? What contact do you have with them?</p> <p>PROBE IF HAVE SOME CONTACT:</p> <ul style="list-style-type: none"> ○ How long have you personally been in contact with HMRC? ○ What type of contact do you mainly have? Phone? Letters? Face-to-face? ○ How would you describe your relationship with HMRC? Professionally and personally? <p>What do you think of the tax credits system? And what about HMRC more generally?</p> <p>And what do you think about communications and information sent to tax credits customers by HMRC? What is good/ bad about them?</p> <ul style="list-style-type: none"> ○ Are they providing the right sort of information? ○ Are there any gaps? 	<p>NOTE: this section explores participants’ role and their experiences of dealing with HMRC to provide context for the interview. This section will explore their experiences from both a professional and personal background which will enable us to ascertain whether there are any differences in how they deal with and view HMRC.</p> <p>NOTE: if the participant claims tax credits, please reassure that their claim will not be affected in any way.</p>

<p>3. Background on role and organisations’ services offered to tax credits (and benefits) customers</p>	<p>5 mins</p>
<p>Now I’d like to talk to you about how you and your organisation support tax credits customers.</p> <p>Can you tell me what your organisation’s strategy is to engage with and support tax credits customers?</p> <p>PROBE:</p> <ul style="list-style-type: none"> ○ Do you target specific types of customers? Who? ○ How do you engage with them and promote your services? Is this any different to how you engage with your customers more generally? ○ How do they contact you? ○ What services do you provide in relation to tax credits? General information or tailored advice? ○ How popular are these services? What proportion of your business would they say they make up? ○ Do you provide similar support for other benefits such as Housing Benefit and out of work benefits like JSA and Income Support? <p>If you were to describe a typical experience of supporting a tax credits customer what would it be like?</p> <p>PROBE:</p> <ul style="list-style-type: none"> ○ What are the customers you support like? Gender, Age, Household status, Ethnicity of customer. ○ How capable are they of managing their tax credits claim? Are they able to read and understand letters from HMRC or do they need support? ○ Are they normally claiming other benefits besides tax credits? ○ How would they contact you? ○ What would they be contacting you about? What types of things do most people need help with? Why is this? ○ How easy is it to solve the problems they have? How often do you get a successful resolution? <p>Do you know of any barriers which tax credits customers might experience in using your services? (e.g. being able to get an appointment, internet access etc.)</p>	<p>NOTE: this section explores participants’ experiences in supporting tax credits customers</p>
<p>4. Awareness, understanding and perceptions of Universal Credit</p>	<p>10 mins</p>
<p>Now I’d like to talk to you about the reforms being made to the welfare system.</p> <p>Can you briefly tell me what you know about the reforms?</p> <p>PROBE:</p> <ul style="list-style-type: none"> ○ Where did you hear about this? Media, consultation, strategy document, somewhere else? <p><i>If they are not aware of the reforms briefly outline Universal Credit to them, including the following:</i></p>	<p>NOTE: This section looks at their awareness and attitudes towards the reforms and also introduces some findings from the customer interviews.</p>

- combined benefits and credits system (Income Support, JSA, Employment Support Allowance, Housing Benefit, WTC and CTC)

- managed by DWP

- a single monthly payment

- an online claim management system

What are their immediate reactions to this? Any questions?

What do you think about these changes?

PROBE:

- What do you think are the key benefits and drawbacks of this system?
- What impact do you think this will have on tax credits customers?
- What impact might it have on households who claim benefits generally?

Are you aware of how the transition from tax credits to Universal Credit is going to be managed?

PROBE:

- How do you know about this? **If they don't – explain it briefly and refer to example transitions if necessary**
- Do you/ your organisation have any concerns about the transition customers will experience? What are these?
- Have you/ your organisation developed any strategies for dealing with queries or providing information for tax credits customers during this change?

NOTE: please make it clear that this is an example of how the transition might work and that in reality it may be very different.

We have just finished interviewing 55 tax credits customers about these changes and the information they might need during the transition. I'd like to talk to you about some of the views our participants have on the changes.

Explain:

- Very few customers are aware of the changes or have heard of Universal Credit.
- Many are concerned that they or others will struggle with budgeting a single monthly payment as they tend to use their different income streams for different costs.
- Many are also concerned that they or others will struggle with managing their claim online, especially older customers, or those with language or other support needs.
- Some believe that these changes are a veil for cuts to their support.
- There are concerns that during the transition people will miss payments due to delays in their new claims being processed.

What do think about this?

PROBE:

- Does any of this surprise you?
- Are customers right to be concerned about these kinds of things?
- Are there any other issues you can think of with regard to the transition to Universal Credit that aren't mentioned here?
-

5. KEY SECTION – Findings from interviews with tax credits customers	15 mins
<p>Now I'd like to talk to you about how the transition from tax credits to Universal Credit should be communicated to customers and the information they might need.</p> <p>If you were in charge of developing communications about this change how would you do it?</p> <p>PROBE:</p> <ul style="list-style-type: none"> ○ Who should communicate the change? HMRC? DWP? Someone else? ○ When should they do it? ○ What channels should they use? ○ What should they say? What are the key messages customers need to know? <p>I'd like to discuss your views on what tax credits customers have told us they would need to know during their transition from the tax credits to Universal Credit system.</p> <p><u>Timings</u> – customers have told us that they would expect a general awareness campaign before anyone was moved to the new system and they would expect to have at least 3 month's notice before they were personally affected</p> <p>ASK:</p> <ul style="list-style-type: none"> ○ What do you think of this? ○ Based on your experiences of supporting tax credits customers, does this sound right? ○ When do you think the general awareness campaign would need to begin? What information should it provide? How frequently should this information be provided? ○ When do you think more tailored information needs to be provided? Is this long enough for customers to prepare? What do you think they will need to do in order to prepare? ○ Do you think there are any particular times when a longer or shorter notice period of an individual being moved would be preferable? ○ Will this work for everyone? <p><u>Level of detail</u> – customers have told us that would like communications to begin with a general awareness campaign outlining the key points of the change, then for information to become more detailed throughout the transition period, ending with personalised comms which tell them exactly how and when it will affect them</p> <p>ASK:</p> <ul style="list-style-type: none"> ○ What do you think of this? ○ Based on your experiences of supporting tax credits customers, does this sound right? ○ What level of detail do you think customers will want or need at different points during this change? ○ What should be included in a general awareness campaign? And what about more personalised information? ○ How should the more personalised information be delivered? 	<p>NOTE: This section presents findings from the customer depths and asks the participant for their views on these</p>

- Will this work for everyone?

Channels – customers have told us that they think advertising on TV and radio would work well to raise awareness and that tax credits customers can be sent targeted information in the form of a letter which could be included in current comms such as the renewals pack

ASK:

- What do you think of this?
- Based on your experiences of supporting tax credits customers, does this sound right?
- Which channels do you think should be used to communicate the change? Are there any more cost effective alternatives to radio and TV advertising?
- Where could customers be directed to for further information? Would providing information on websites like HMRC or Directgov be enough? Where else could information be provided?
- Will this work for everyone?

Explaining changes in existing comms – customers are fairly unconcerned about who takes overall responsibility for communicating the changes but they would expect to hear from each department they are customers of and told how and when the changes will affect each of their claims.

ASK:

- What do you think of this?
- Based on your experiences of supporting tax credits customers, does this sound right?
- Who do you think should be responsible for raising awareness of the changes? And who should take responsibility for more personalised communications?
- Is branding important? Is there a risk of duplication here? What might the impact of this be?
- Should one organisation take responsibility or should it be a combination of several? In an ideal world, how would this work?
-

Responsibility – customers are sensitive to any language or tone which makes them feel that HMRC no longer care about them or that they are going to be left on their own at any point during the transition. They are also panicked when they see messages saying that their tax credits will stop.

ASK:

- What do you think of this?
- Based on your experiences of supporting tax credits customers, does this sound right?
- What tone and language do you think needs to be used when designing communications for this change?
- How else can these customers be reassured that their claim will continue?

Is there anything you think needs to be considered?

PROBE:

<ul style="list-style-type: none"> ○ Will certain groups need more support or tailored information? ○ Who are you most concerned about? ○ What do you think the main barriers are in reaching tax credits customers? ○ Who do you think customers are going to go to if they are unsure about the changes or have concerns? <p>Generally, what do you think about the communications campaigns made by government departments?</p> <p>PROBE:</p> <ul style="list-style-type: none"> ○ Can you think of any communication campaigns you thought were particularly good or particularly bad? ○ How does DWP's approach to communications differ from that of HMRC's? Which, in your view is better at communicating with their customers? 	
<p>6. Impact of Communications on tax credits claim management</p>	<p>5 mins</p>
<p>How, if at all, do you think these changes and any communications might influence how customers manage their tax credits claim?</p> <p>PROBE:</p> <ul style="list-style-type: none"> ○ Do you think it might affect levels of engagement with the system? Probe on reporting changes, renewing. ○ Do you think that if customers are aware that reporting a change of circumstances could trigger their transition then they might delay or fail to report it? ○ What issues might customers have in finalising their tax credits claims? ○ Is there anything which you think HMRC should be concerned or thinking about in particular? 	<p>This section explores the impact which the changes might have on tax credits claim management</p>
<p>7. Future work programmes - Organisation's planned work in relation to the transition</p>	<p>5 mins</p>
<p>Do you know if your organisation has planned any activities or programmes to support customers through the transition?</p> <p>IF YES:</p> <ul style="list-style-type: none"> ○ You can tell me what these plans are? ○ Do you intend to engage with DWP or HMRC in doing this? ○ What are the timetables for these plans? ○ Do you know how they are being funded? <p>IF NO:</p> <ul style="list-style-type: none"> ○ Do you think your organisation is likely to develop plans for this in the future or not? 	<p>This section explores any plans or programmes in place to help customers through the transition</p>
<p>8. Conclusions</p>	<p>2 mins</p>
<p>In your opinion, what are the most important issues regarding the information and support tax credits customers are likely to need which you want us to take away from this interview?</p> <p>Is there anything else you think is relevant and want to discuss?</p> <p>THANK AND CLOSE</p>	<p>Sums up key points and closes interview</p>

Appendix C – Follow up Depths

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HMRC – Universal Credit Communications Research
Follow up depth discussion guide – Group 2 customers – Natural Migration
Final

Objectives:

This study aims to identify the best way to provide information to tax credits customers ahead of their move to Universal Credit.

Specific research questions:

- to explore customers' general awareness of Universal Credit;
- to explore customers' perception and understanding of what Universal Credit will mean for their welfare support; and their attitude towards the change in the welfare system;
- to understand the information required by tax credits customers to support their transition to Universal Credit and minimise confusion;
- to explore the effectiveness of **different timing of communications**;
- to gain insight into the **level of detail required** in communications at different points in time;
- to explore the **role of who provides the information** ('the messenger') and how the messages are framed;
- to understand customers' preference and attitudes towards **different communication channels**;
- to investigate customers' information seeking behaviour and the key sources of help in relation to government benefits and credits;
- to explore the use of tailored information for vulnerable groups, and;
- to consider the potential impact of communications on how customers manage their tax credits claims.

Purpose of the follow up depths

The follow up depths will help to further develop key issues raised by participants and third sector representatives in the earlier depth interviews. We will find out if participant's views have changed since the first depth seek to establish how the transition journey can be refined and honed and what customers will need at each stage. We will also test example letters and further explore the questions around branding.

Notes	Guide Sections	Guide Timings
1. Introductions and background	Orientates and reassures participants about the discussion and confidentiality. Outlines the ground rules and expectations for the interview	5 mins
2. Recapping from the depth interview	Acts as a warm-up and gets them thinking about the issues. It is also an opportunity to find out what thoughts participants have had since the interview, whether they have discussed the issues with friends or family and what impact this has had on their views.	10 mins
3. The transition journey	This takes the participants through a journey from today to the day when they move to Universal Credit. It is designed to gain detail on what information they need at each stage, how they want to receive this information and who they want it from	25 mins
4. Communications around Universal Credit	Looks more in depth at who should be responsible for providing information to customers and includes views on example communications which explores content, tone, language and layout as well as the best messenger for such information.	25 mins
5. Concerns around Universal Credit	Looks at the key concerns which participants have about moving onto Universal Credit which they may need information or reassurance about.	15 mins
8. Conclusions	Identifies key messages and sums up.	5 mins

Timings	1. Introductions and background	Notes and prompts
5 mins	<ul style="list-style-type: none"> • Thank participants for taking part in an additional interview. • Interviewer to introduce self and Ipsos MORI – independent research organisation. Commissioned by HMRC to conduct the research. • Confidentiality: reassure participant that all responses are anonymous and that their name or will not be connected to any verbatim comments in the report. • Reassure that a claim for any current or future tax credits claim will not be affected in any way. • Purpose of the interview: As you'll remember, we conducted a depth interview with you recently about changes to the tax credits and benefits system. This interview is to build on some of the things we discussed, so when you do move to a new system your needs are taken into account. • The interview will last between an hour and an hour and a half. • Get permission to tape record – transcribe for quotes, no detailed attribution. <p>If depth is being conducted by the same interviewer:</p> <ul style="list-style-type: none"> • How have things been since we last spoke? <ul style="list-style-type: none"> ○ Has anything changed at all? Probe: <i>working status, working hours, household status</i>. If Yes: what impact has this had? Has this had an impact on your tax credits claim? What about other benefits? <p>If depth is being conducted by a different interviewer:</p> <ul style="list-style-type: none"> ○ Can you just tell me a bit about yourself, and your household? Has anything changed since the last interview? Probe: <i>working status, working hours, household status</i>. If Yes: what impact has this had? Has this had an impact on your tax credits claim? What about other benefits? 	<p>Welcome: orientates participant, gets them prepared to take part in the interview</p> <p>Outlines the 'rules' of the interview (including those we are required to tell them about under MRS and Data Protection Act guidelines).</p> <p>Moderator: Don't mention Universal Credit at this stage</p> <p>Moderator: find out if any of the participant's circumstances have changed since the last interview and if so, what impact this has had on their benefits claims.</p>
Timings	2. Recapping from the depth interview	Notes and prompts
10 mins	<p>I just want to start by recapping on the interview you took part in a few weeks ago:</p> <ul style="list-style-type: none"> ○ What was the key thing you took from that interview? <ul style="list-style-type: none"> ▪ How did you feel after the last interview? ○ What did you remember about it? What else? Probe around recall of name 'Universal Credit' as well as the different features discussed in the first interview 	<p>This section is really to warm participants and get them thinking about the issues again. It will also serve to recap on the depth interview and will explore the impact of any information or word of mouth communications by</p>

	<ul style="list-style-type: none"> ○ Have you heard or seen anything about Universal Credit since we last spoke? <ul style="list-style-type: none"> ▪ What have you seen/heard? ▪ Where did you see/hear this? ▪ What did this make you think? Did it change any of views on Universal Credit? Why/ why not? ▪ Did you actively look for this information or did you just come across it? ○ Have you thought any more about what we discussed in the interview? <ul style="list-style-type: none"> ▪ What things have you thought about? Why? ○ Have you looked for more information about Universal Credit? <ul style="list-style-type: none"> ▪ What made you do this? ▪ Where did you look? What made you look there? , Do you use this source for information about your tax credits claim as well? ▪ What did you find? Was this what you were looking for? ▪ Did you trust the information you found? ○ Have you talked about the last interview with anyone? <ul style="list-style-type: none"> ▪ Who? Do they claim tax credits? Other benefits? ▪ What kind of things did you discuss? ▪ Had they heard about Universal Credit before or not? <p>If yes: Where had they heard about it?</p> <p>If no: How did you explain Universal Credit to them?</p> <ul style="list-style-type: none"> ▪ How did they feel about Universal Credit? Did they have any concerns or questions that you hadn't thought about? ○ Have you changed your mind on anything since the last interview? <ul style="list-style-type: none"> ▪ Why – what prompted this? ▪ What do you think about Universal Credit now? 	<p>seeing if they have sought or heard or more information, discussed the depth with anyone and whether this has affected what they think.</p>
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Timings	3. Transition journey	Notes and prompts
25 mins	<p>Now I'd like us to move on and talk a bit more about the changes to the benefits and tax credits system.</p> <p>As you may remember, we told you that the government is planning to make changes to benefits system in order to make it simpler. They are going to do this by bringing together all the different kinds of in-work and out of work benefits people may be claiming, including tax credits, into one single benefit called Universal Credit. This will mean that people who currently claim tax credits and other benefits will have just one claim to manage and will receive just one payment each month.</p> <p><i>Moderator hand participant stimulus with the key details of UC on it.</i></p> <ul style="list-style-type: none"> ○ Is there anything you want clarifying, or are there any questions you want to ask? <p>In the last interview we discussed what kind of information you might need before and during your move from tax credits to Universal Credit and you said....</p> <p><i>Moderator: Briefly recap on the main communications needs discussed in the first interview</i></p> <p>I would like to discuss this a bit further in case any of your views have changed and to find out how we can make sure that the transition to this new system is as smooth as possible, and that it works for people like you.</p> <p>Here's a timeline which starts today and ends when all tax credits customers have moved to Universal Credit. I'd like you to speak about how you would think, feel and act if it were you on this journey.</p> <p><i>Moderator: Check that the participant is happy with this and answer any questions they have</i></p> <p>First of all, let's talk about the immediate future. As you can see from the chart, tax credits customers don't start to move onto Universal Credit until late 2013 (late next year).</p> <ul style="list-style-type: none"> ○ What do you think is the most important thing that tax credits customers should be told between now and when they start to move customers onto Universal Credit? How do you think you will feel at this time? Why do you think you will feel like this? Do you think other customers will feel the same? ○ What information would you need at this stage? 	<p>This section explores in further detail the information needs of customers throughout the transition period, how they would like to receive information and how they think they may feel at each stage.</p>

- Why is this important to you? Do you think it matters for other people as well?
- Which pieces of information are most important? Why?
- How will the messages you have suggested affect how you feel – will they make you feel better/worse?
- Do you think you would want information about Universal Credit between now and when the transition starts? Would receiving no information in advance be acceptable? Why/ why not?
- How might you feel if you did not receive any information before the transition started and heard about the change from somewhere else like newspapers?

Thinking about this time in a bit more detail...

- Who would you want to hear this information from? Probe for DWP and HMRC in particular. Anyone else? Who do you think you would trust? Is there anyone that you wouldn't trust?
- How should you be told? Probe for different channels.
- What might you do on getting this information? Probe on whether they would talk to friends/family/ or seek support from /third sector – if third sector, which ones organisations?
- For those who work: Would you talk to your employer about this? Why/ why not? Would you expect your employer to know anything about these changes? Should they take any responsibility for providing you with information or support? Why/ why not?
- Is there anything tax credits customers shouldn't be told? Why do you say this?

FOR THOSE WHO CLAIM OTHER BENEFITS:

At this stage, would the information you would want about your other benefits be different or the same as the information you'd need about your tax credits claim?

- How might the information you needed about your other benefits be different? Probe around each relevant benefit the participant claims (Housing Benefit, JSA, ESA, Income Support)
- Would you want to hear about each of your benefits separately or not? Why?
- How would you feel about HMRC referring to your other benefits in letters they sent you? Would this be reassuring or worrying?
- Would it be enough to just get information from one place at this stage? Who would be in the best position to do this?

Now moving on, you'll see from the chart that customers will move onto Universal Credit from late 2013 until 2017 so some customers may be claiming tax credits up to 4 years after the first customers have

	<p>moved to Universal Credit.</p> <p>I'd like you to have a think about what kind of customers you think should be asked to start claiming Universal Credit first.</p> <ul style="list-style-type: none"> ○ Probe for length/size/type of claim. ○ Why do you think these customers should be moved first? ○ And what kind of customers should be moved last? Why do you say this? ○ Do you think these customers will need more information or support than those who move later or the same? Why do you say that? ○ Where do you fit in – when do you think you should be moved? ○ How would you feel if other customers were moving to Universal Credit before you were? <p>What would you need to know in the time between when customers first start to move onto Universal Credit until the point where YOU have to start claiming Universal Credit?</p> <ul style="list-style-type: none"> ○ What might you want to know? Why is it important that you know this? ○ Why do you want to hear this at this time? Why not earlier/later? ○ Why is it important to be told this? Probe to find out whether it would affect their behaviour or attitudes. ○ How will the messages you have suggested affect how you feel – will they make you feel better/worse? How would you feel if you did not receive this information? ○ Would you need any of the information you've received previously repeated? What? Would this depend on how much time has passed? How frequently do you think these messages need to be repeated? ○ Who would you want to hear this from? Probe for DWP and HMRC in particular. Anyone else? ○ Would you want information from charities or community organisations? Why/ why not? Where do you think they would get their information from? ○ Would you be likely to look for information from charities or community organisations? Were you aware some charities or community organisations provide support with tax credits claims? <ul style="list-style-type: none"> ▪ If yes, which ones? Why these ones? ▪ If no, why wouldn't you use charities or other community organisations? <p>Would you trust their information? Are there any which you would trust more than others? Which ones?</p> ○ Where else would you be likely to look for information? Why? How should you be told? Probe for different channels. If HMRC provides the information should this be given to you in the letters they already 	<p>These questions are designed to uncover any uneasiness about being the first to move and whether this might mean they need additional or different comms.</p>
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	<p>send you or should it be provided separately? Why?</p> <ul style="list-style-type: none"> ○ What might you do on getting this information? Probe on whether they would call the tax credits helpline or talk to friends/family/employers/third sector. ○ When in the process do you think you might start looking for information? How far ahead would you want to plan? How much time would you need to prepare for the change? ○ Is there anything tax credits customers shouldn't be told? Why do you say this? <p>Thinking about this transition in more detail...</p> <ul style="list-style-type: none"> ○ Would you need different information the closer you get to when you move? Why is this? <ul style="list-style-type: none"> ▪ How about the amount of information you would want? Would this change? Would you need more or less information than before? Why? ▪ Would you want to be receiving information from someone else from at this stage? Why/ why not? Probe for DWP and HMRC, friends and family, employers and third sector. ▪ How about the way you receive this information? Probe around channels: <i>f2f, telephone, post, websites, the media, CAB, Jobcentre, leaflets</i> ▪ What kind of information do you trust? Probe around: <i>f2f, telephone, general letters, personalised letters, adverts, leaflets, websites</i>. Any which do you trust least? Why is that? <p>How willing would you be to go to a website for further information?</p> <ul style="list-style-type: none"> ○ Do you look up information about tax credits on websites currently? Which sites do you look at? What kind of information are you normally looking for? What about for your other benefits? ○ If you received a letter which said you could find further information on a website do you think you would go online to look at it? Why/ why not? What about if HMRC sent you a letter directing you to a DWP website, would that make any difference? <ul style="list-style-type: none"> ▪ What about if you were directed to a website by; (discuss each fully) an advert? A recorded message on the tax credits helpline? An advisor on the tax credits helpline? A charity? Your local authority? DWP? ○ How much notice do you need about how the changes will affect you? ○ Why do you say this – what will you need to do to get ready for Universal Credit? ○ How long would it take you to prepare to move to Universal Credit? What would you be doing in this time? 	<p>Moderator: discuss each in turn and explore fully.</p>
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- What things might mean you need more or less time to prepare for the change? Probe around: Time of year, UC claim processing time. Anything else?

Thinking a bit more about receiving information from HMRC, would it be helpful for them to include recorded messages on their helpline about the changes?

- Have you heard these kinds of messages before?
- What do you think of them? Are they helpful or not?
- Have you ever been prompted to look for further information by one of these messages?
- If you heard a message about these changes on the helpline what might you do? Hang-up? Look for more information? Where? Ask the helpline advisor?

FOR THOSE WHO CLAIM OTHER BENEFITS:

At this stage, would the information you would want about your other benefits be different or the same as the information you'd need about your tax credits claim?

- How might the information you needed about your other benefits be different? Probe around all relevant benefits claims: Housing Benefit, JSA, ESA, Income Support
- Would you want to hear about each of your benefits separately or not? Why?
- Would it be enough to just get information from one place at this stage? Who would be in the best position to do this?

As you can see from the timeline, if you report a significant change of circumstances to HMRC, then you'll be asked to start claiming Universal Credit.

- What are the advantages of this?
- And what are the disadvantages?

What do you think counts as a significant change of circumstances?

- Probe for moving house, an increase/decrease in income of £10K+, having a baby, going in/out of work.
- Is there anything else that you think should be included? Why do you say this?
- Are there any changes of circumstance that shouldn't be included? Why do you say this?

For those claiming other benefits:

- Do you know if any of these changes would affect your eligibility or the amount you get from

	<p>your other benefits as well? Which ones?</p> <p>And what information do you think you would need at the point when you report a change of circumstances and are told by HMRC that you will stop receiving tax credits and will need to start claiming Universal Credit?</p> <ul style="list-style-type: none"> ○ What should happen here – what will you need to know? Probe for information needs around: <ul style="list-style-type: none"> ▪ How to claim Universal Credit, ▪ ‘Stopping your tax credits claim’ – probe for understanding of what this might mean? ▪ Dealing with overpayments how do you think overpayments might be dealt with? ○ How much information would you want to receive on this? Just some key points or lots of detail? What level is most helpful? ○ Who should you get this information from? Probe for DWP and HMRC in particular. Anyone else? ○ If HMRC provides the information, when and how should they do this? Would you want to be told everything while on the phone to the tax credits helpline, sent the information afterwards or directed to another helpline or source of information? Or all of these things? ○ How should you receive this information? ○ Why is it important to be told this? Probe to find out whether it would affect their behaviour or attitudes. ○ What might you do on getting this information? <ul style="list-style-type: none"> ▪ Who might you talk to if you were unsure of any of the information you received or were unclear about what you needed to do? Probe around HMRC, DWP, charities, employers, friends or family. Anyone else? ▪ Would you look online or not? Why/ why not? Which sites would you look at? ○ Would you talk to anyone about this change? Who would you tell? What would you say? <p>FOR THOSE WHO CLAIM OTHER BENEFITS:</p> <p>At this stage, would the information you would want about your other benefits be different or the same as the information you’d need about your tax credits claim?</p> <ul style="list-style-type: none"> ○ How might the information you needed about your other benefits be different? Probe around all relevant benefits claims: Housing Benefit, JSA, ESA, Income Support ○ Would you want to hear about each of your benefits separately or not? Why? ○ Would it be enough to just get information from one place at this stage? Who would be in the best position to do this? 	<p>Note: Significant changes are:</p> <ul style="list-style-type: none"> - birth of first child - moving to a new home - Increase/decrease of income by more than £10K - moving into employment - moving out of work due to unemployment or sickness <p>‘Stopping a tax credits claim’ refers to the finalisation process which will end payments and require the claimant to validate the payments they have received to date by provided info such as income.</p>
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- How would you feel about HMRC telling you what was happening with your other benefits? Would you trust them to give you the right information or not?
- Would you expect HMRC and DWP/ Local Councils to be in contact with each other about your different claims or do you think they will all work separately? What would you like to happen?
- What, if anything do you think you would expect to do at this point? Would you contact HMRC/ DWP/ Local council yourself or wait for them to contact you? Why?

Would you seek further advice before claiming UC?

- Why? Who would you seek advice from? Probe around third sector organisations, friends/ family, anyone else?
- Which charities might you be most likely to talk to? Why? How would you be likely to contact them?

After you have started claiming Universal Credit can you think of any reason for you to be in contact with HMRC about your tax credits claim?

- What might you need to contact them about? Find out whether contact would be about tax credits for Universal Credit.
- Might they need to contact you for anything? What? Prompt if necessary: stopping your claim, dealing with outstanding overpayments
- Can you think of any information HMRC might ask you relating to your old tax credits claim? Why might they want this information? Would you be able to give it to them or not?
- What, if anything, would you expect to receive from HMRC when your tax credits claim has been stopped? Why? What would be useful to receive?
- Do you think the tax credits helpline will be closed at some point? When? Why then?
- How do you feel about this?

As you can see from this journey, there will be people who continue to get moved onto Universal Credit after you. It won't be until 2017 that everyone is moved.

- What do you think about this?
- What are the advantages/disadvantages are being moved before other people are?
- Who do you think should be moved over last?

	<p>Thinking generally, what are the main things the government needs to bear in mind when managing customers' transition from tax credits to Universal Credit?</p> <ul style="list-style-type: none"> ○ Why do you say this? ○ What would improve this process? ○ What about HMRC specifically? 	
Timings	4. Communications around Universal Credit	Notes and prompts
<p>25 mins</p>	<p>We've talked a bit about the kind of messages you want to get when you move onto Universal Credit – I now what to have a think in more detail about who you get these messages from:</p> <p>When I say HMRC....</p> <ul style="list-style-type: none"> ○ What kind of words/phrases come to mind? ○ Why do you say this? <p><i>Moderator, pass the participant a copy of the HMRC logo</i></p> <ul style="list-style-type: none"> ○ Do you recognise this logo? Where from? <p>And when I say DWP....</p> <ul style="list-style-type: none"> ○ What kind of words/phrases come to mind? ○ Why do you say this? <p><i>Moderator, pass the participant a copy of the DWP logo</i></p> <ul style="list-style-type: none"> ○ Do you recognise this logo? Where from? ○ How about Jobcentre Plus specifically? Do you view it differently from DWP? How? Probe for awareness that DWP runs JCP ○ If applicable – why is this different to how you describe HMRC? <p>Does it matter who you get your messages about the transition to Universal Credit from?</p> <ul style="list-style-type: none"> ○ What would you think if you got messages from DWP? <ul style="list-style-type: none"> ▪ Would you be happy for DWP to take responsibility for all the information you receive from the government or not? 	<p>This section picks up some of the issues raised around the communications of Universal Credit in more detail and in particular focuses on the issues of the joint branding of communications. It also examines how these communications might affect how someone manages a claim.</p>

- Should they be responsible for sending certain pieces of information? Which parts?
- At what point in the transition would you be happy to start receiving information from DWP? And when would you be happy to stop receiving information from DWP?
- And what might you think if you got messages from HMRC?
- Would you be happy for HMRC to take responsibility for all the information you receive from the government or not?
- Should they be responsible for sending certain pieces of information? Which parts?
- At what point in the transition would you be happy to start receiving information from HMRC? And when would you be happy to stop receiving information from HMRC?

What if they sent information to you jointly?

- How would you feel about that? Do you think you would notice?
- Does it matter to you who takes responsibility for providing information? Why? Why not?
- Overall, what makes the most sense to you, for one department to take responsibility for providing information, for them both to do it separately or for them to provide information jointly? Why?

Moderator to pass the example letter with HMRC logo only to the participant

This is an example of a letter which might be sent to tax credits customers.

Check that the participant is happy and able to read the letter and if they are ask them to do so, otherwise read through it with them. Allow them a few minutes for this and check that they have read it fully before you continue.

If this was sent to you in the post do you think you would be likely to read it?

- How soon after it arrived in the post would you be likely to open the letter and read it? That day? That week? Later?
- Would you expect to receive a letter after reporting the change in circumstances?
- If you reported a change by phone should the helpline advisor tell you that you will be sent a letter? Would you be likely to read it sooner or later if you were told it was being sent to you? Why?
- How soon after reporting the change would you expect to receive the letter?

What is this letter telling you?

	<p>PROBE FOR UNDERSTANDING OF KEY MESSAGES</p> <ul style="list-style-type: none"> ○ Can you explain it to me? <p>What do you think about the language used in the letter?</p> <ul style="list-style-type: none"> ○ Is it clear enough? ○ Is there anything in this letter which you think could be made clearer or easier to understand? Can you show me? <p>And what about the tone of the letter?</p> <ul style="list-style-type: none"> ○ What impression does it give you? ○ How does it make you feel when you read it? <p>What about the length and the layout of the letter?</p> <ul style="list-style-type: none"> ○ Is it too short or too long or about right? Why do you say that? ○ What about how it looks, is it easy to follow and read? ○ How would you change it? <p>What do you think about what the letter is telling you?</p> <ul style="list-style-type: none"> ○ Is there anything in the letter which might make you feel worried or anxious? Which parts? Why? ○ How would you feel if you received a letter like this? <p>What action might you take if you received this letter?</p> <ul style="list-style-type: none"> ○ What would you do? ○ What questions might you have? ○ Would you look for more information? Where from? ○ Would you look for support or advice? Who from? DWP? HMRC? Charity? Friends/ Family? Would you want to show the letter to someone or just tell them what it says? Why? <p>Would you look on the websites listed in the letter?</p> <ul style="list-style-type: none"> ○ Why/ why not? If yes, which one would you look at? Why? ○ What sort of information do you think these websites might have? Do you think they might have different 	
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information? Why?

- o Would you find this information useful? Why/ why not?

Moderator to pass the example letter with HMRC and DWP logo to the participant

This is another example of a letter which might be sent to tax credits customers.

Allow them a few minutes to read the letter.

Can you tell me how this letter differs from the last one I showed you?

Probe for awareness that it is the same apart from the addition of the DWP logo.

Do you tend to notice the logos on letters you receive or not?

- o How do you normally identify the sender of letters you receive?
- o Does it matter to you who sends you letters like this?
- o Does it matter how many logos are on the letter? How many is too many? Why?

What might you think if you got this letter from DWP and HMRC as opposed to just one of them?

- o Would you be bothered at all? Why? Why not?
- o Does having both logos on this one change the impression the letter gives you? Would it change how you felt about it? Would it change how you acted on it? How?

FOR THOSE WHO CLAIM OTHER BENEFITS:

At what point during the transition, if at all, would you want to receive communications which included information about all your benefits together?

- o What might be the advantages or disadvantages of this?
- o Should any one department bring together all this information about you and explain this change to you or would you prefer to hear from all the departments separately? Why is that?
- o If one department takes responsibility for explaining how this affects all of your benefits which one

	<p>should do it? Why do you say that?</p> <p>Thinking about all the different ways of receiving information which we've discussed...</p> <ul style="list-style-type: none"> ○ Which of these will be most effective do you think in getting the message across? ○ Why do you say this? ○ How important is it that the messages about your transition to Universal Credit are communicated via different channels? Should this change at different stages of the transition or not? ○ Why do you say this? <p>More generally, would knowing you were going to move onto Universal Credit affect how people manage their tax credits claims?</p> <ul style="list-style-type: none"> ○ What might they do/not do? ○ For instance, do you think they would still continue to report changes in circumstance? ○ Would you continue to do this? ○ Why do you say this? ○ What could HMRC do to encourage tax credits customers to continue to manage their claims correctly while this change is happening? 	
<p>Timings</p>	<p>5. Concerns around Universal Credit</p>	<p>Notes and prompts</p>
<p>15 mins</p>	<p>I'd now like to move on to talk about what concerns you have about Universal Credit.</p> <p><i>Moderator to write their responses on a flipchart...</i></p> <p>What are the things you're most worried about?</p> <ul style="list-style-type: none"> ○ Why does this concern you? ○ Do you think this will be a concern for everybody? ○ Can this concern be lessened? How? 	<p>This section offers participants a chance to express any concerns that they might have around Universal Credit. It will also allow us to explore in more depth issues that have been raised in the depths with customers and 3rd party representatives.</p>

To what extent do you think that the things you're concerned about will change the closer you come to moving onto Universal Credit?

- What are you concerned about now?
- And what might you be concerned about when you come to move onto Universal Credit? Why do you say this?
- What might you do if you were concerned? Would you seek more information or not? Where would you look for information?
- If you received the communications you have stated you want, would this lessen your concerns at all? Why is this?

If not already mentioned probe on...

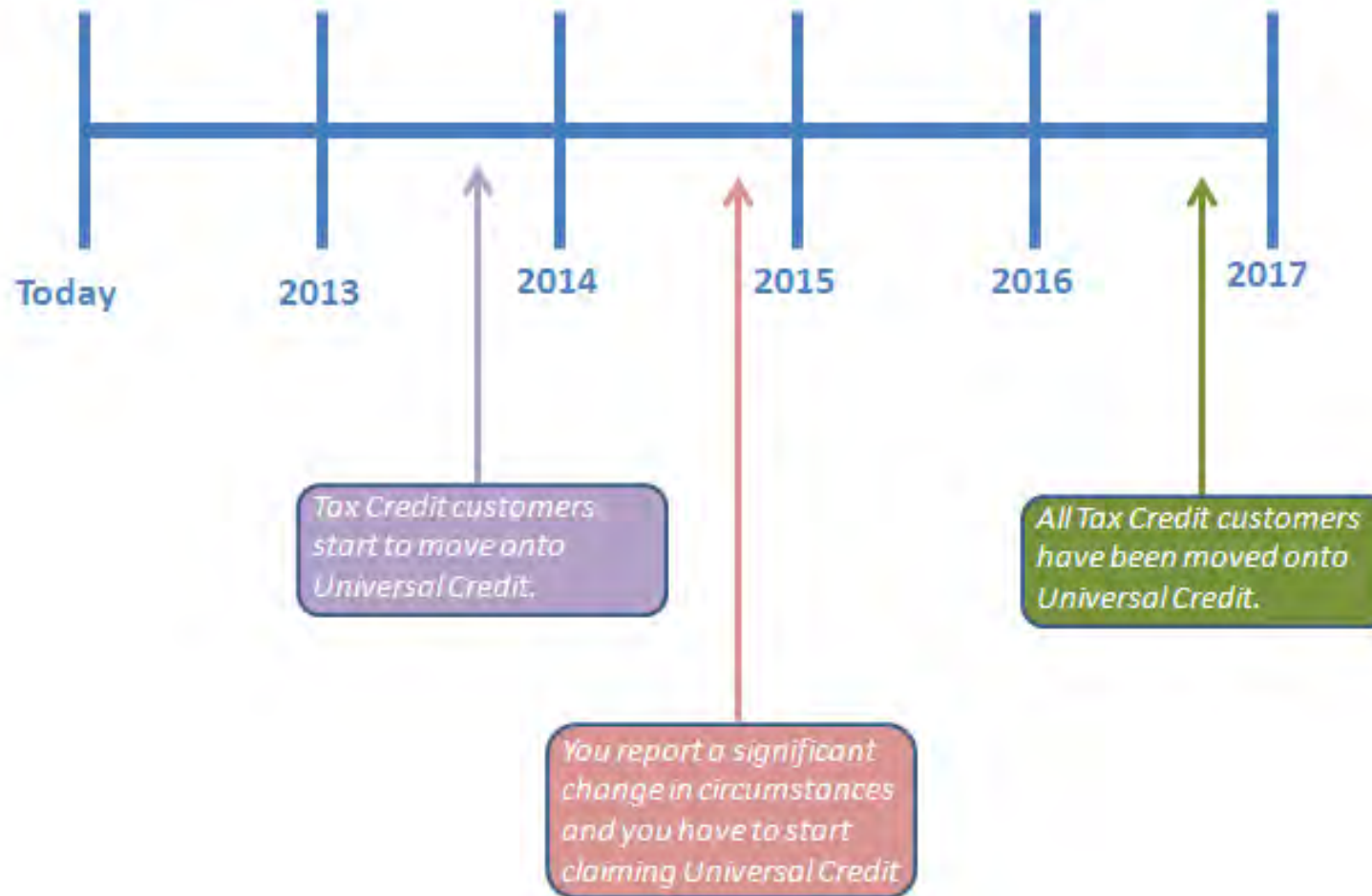
Other people have mentioned that they're worried about:

- Being able to budget when they only receive one monthly payment
- Managing their claim online
- Stopping their tax credits award in year
- Paying back overpayments
- There being a gap in between their tax credits claim stopping and their Universal Credit claim starting

To what extent are you worried about these issues?

- Why do you say this?
- Can these concerns be lessened? How?
- How can communications alleviate some of these concerns?
- What should these communications say?
- Who should they be from?
- Why do you say this?

Timings	6. Conclusions	Notes and prompts
5 mins	<p>Thinking about all the things we have discussed today, what do you think the key messages are?</p> <ul style="list-style-type: none"> ○ What's the one thing you would like HMRC to take from our discussion? ○ And what would you like DWP to take from it? <p>What's the main thing DWP/HMRC need to bear in mind when thinking about your transition to Universal Credit?</p> <ul style="list-style-type: none"> ○ Why do you say this? ○ What difference would this make? To you? Others? <p>Is there anything else you'd like to discuss?</p> <ul style="list-style-type: none"> ○ THANK AND CLOSE. 	<p>This section draws the interview to a close and gathers the key messages together.</p>



St Mary's House
St Mary's Road
Preston
Lancs

Phone

Web www.hmrc.gov.uk

Date 25th April 2014
Our ref XX/1234/ABCD
Your ref

Dear

Changes to tax credits and how this affects you

Thank you for telling us about your change of circumstances on 25th April 2014. This means that your tax credits payments will stop and you must now claim Universal Credit. Universal Credit is a new benefit which will be paid by the Department for Work and Pensions (DWP).

What you need to do now

We have stopped your tax credits payments from 25th April 2014 and will aim to send you a tax credits notice in the next four weeks. This will include all the information we have used to pay your tax credits.

Please check that the personal circumstances on your tax credits notice are correct. If they are not correct please contact us straight away on 0345 300 3900. If they are correct, complete the notice and return to us by 30th June 2014. Make sure you sign the declaration on the notice before returning it to us. If you prefer, you can phone us with the information on 0345 300 3900.

What happens next?

When you return your notice or phone us with the information, we will work out your final position for tax credits entitlement. We will pay any amount due to you. If we have paid you too much, we will ask you to pay it back.

For information or queries about **tax credits**, go to our website on www.hmrc.gov.uk/taxcredits or contact us on 0345 300 3900

For more information about **Universal Credit** and how to claim, go to www.data.gov.uk/universalcredit

Information is available in large print, audio and Braille formats.
Text Relay service prefix number – 18001



St Mary's House
St Mary's Road
Preston
Lancs

Phone

Web www.hmrc.gov.uk

Date 25th April 2014
Our ref XX/1234/ABCD
Your ref

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For more information about **Universal Credit** and how to claim, go to www.data.gov.uk/universalcredit

Information is available in large print, audio and Braille formats.
Text Relay service prefix number – 18001



HMRC – Universal Credit Communications Research
Follow up depth discussion guide – Group 3 customers – Managed Migration
FINAL

Objectives:

This study aims to identify the best way to provide information to tax credits customers ahead of their move to Universal Credit.

Specific research questions:

- to explore customers' general awareness of Universal Credit;
- to explore customers' perception and understanding of what Universal Credit will mean for their welfare support; and their attitude towards the change in the welfare system;
- to understand the information required by tax credits customers to support their transition to Universal Credit and minimise confusion;
- to explore the effectiveness of **different timing of communications**;
- to gain insight into the **level of detail required** in communications at different points in time;
- to explore the **role of who provides the information** ('the messenger') and how the messages are framed;
- to understand customers' preference and attitudes towards **different communication channels**;
- to investigate customers' information seeking behaviour and the key sources of help in relation to government benefits and credits;
- to explore the use of tailored information for vulnerable groups, and;
- to consider the potential impact of communications on how customers manage their tax credits claims.

Purpose of the follow up depths

The follow up depths will help to further develop key issues raised by participants and third sector representatives in the earlier depth interviews. We will find out if participant's views have changed since the first depth seek to establish how the transition journey can be refined and honed and what customers will need at each stage. We will also test example letters and further explore the questions around branding.

Notes	Guide Sections	Guide Timings
1. Introductions and background	Orientates and reassures participants about the discussion and confidentiality. Outlines the ground rules and expectations for the interview	5 mins
2. Recapping from the depth interview	Acts as a warm-up and gets them thinking about the issues. It is also an opportunity to find out what thoughts participants have had since the interview, whether they have discussed the issues with friends or family and what impact this has had on their views.	10 mins
3. The transition journey	This takes the participants through a journey from today to the day when they move to Universal Credit. It is designed to gain detail on what information they need at each stage, how they want to receive this information and who they want it from	25 mins
4. Communications around Universal Credit	Looks more in depth at who should be responsible for providing information to customers and includes views on example communications which explores content, tone, language and layout as well as the best messenger for such information.	25 mins
5. Concerns around Universal Credit	Looks at the key concerns which participants have about moving onto Universal Credit which they may need information or reassurance about.	15 mins
8. Conclusions	Identifies key messages and sums up.	5 mins

Timings	1. Introductions and background	Notes and prompts
5 mins	<ul style="list-style-type: none"> • Thank participants for taking part in an additional interview. • Interviewer to introduce self and Ipsos MORI – independent research organisation. Commissioned by HMRC to conduct the research. • Confidentiality: reassure participant that all responses are anonymous and that their name or will not be connected to any verbatim comments in the report. • Reassure that a claim for any current or future tax credits claim will not be affected in any way. • Purpose of the interview: As you'll remember, we conducted a depth interview with you recently about changes to the tax credits and benefits system. This interview is to build on some of the things we discussed, so when you do move to a new system your needs are taken into account. • The interview will last between an hour and an hour and a half. • Get permission to tape record – transcribe for quotes, no detailed attribution. <p>If depth is being conducted by the same interviewer:</p> <ul style="list-style-type: none"> • How have things been since we last spoke? <ul style="list-style-type: none"> ○ Has anything changed at all? Probe: <i>working status, working hours, household status</i>. If Yes: what impact has this had? Has this had an impact on your tax credits claim? What about other benefits? <p>If depth is being conducted by a different interviewer:</p> <ul style="list-style-type: none"> ○ Can you just tell me a bit about yourself, and your household? Has anything changed since the last interview? Probe: <i>working status, working hours, household status</i>. If Yes: what impact has this had? Has this had an impact on your tax credits claim? What about other benefits? 	<p>Welcome: orientates participant, gets them prepared to take part in the interview</p> <p>Outlines the 'rules' of the interview (including those we are required to tell them about under MRS and Data Protection Act guidelines).</p> <p>Moderator: Don't mention Universal Credit at this stage</p> <p>Moderator: find out if any of the participant's circumstances have changed since the last interview and if so, what impact this has had on their benefits claims.</p>
Timings	2. Recapping from the depth interview	Notes and prompts
10 mins	<p>I just want to start by recapping on the interview you took part in a few weeks ago:</p> <ul style="list-style-type: none"> ○ What was the key thing you took from that interview? <ul style="list-style-type: none"> ▪ How did you feel after the last interview? ○ What did you remember about it? What else? Probe around recall of name 'Universal Credit' as well as the different features discussed in the first interview 	<p>This section is really to warm participants and get them thinking about the issues again. It will also serve to recap on the depth interview and will explore the impact of any information or word of</p>

	<ul style="list-style-type: none"> ○ Have you heard or seen anything about Universal Credit since we last spoke? <ul style="list-style-type: none"> ▪ What have you seen/heard? ▪ Where did you see/hear this? ▪ What did this make you think? Did it change any of views on Universal Credit? Why/ why not? ▪ Did you actively look for this information or did you just come across it? ○ Have you thought any more about what we discussed in the interview? <ul style="list-style-type: none"> ▪ What things have you thought about? Why? ○ Have you looked for more information about Universal Credit? <ul style="list-style-type: none"> ▪ What made you do this? ▪ Where did you look? What made you look there? , Do you use this source for information about your tax credits claim as well? ▪ What did you find? Was this what you were looking for? ▪ Did you trust the information you found? ○ Have you talked about the last interview with anyone? <ul style="list-style-type: none"> ▪ Who? Do they claim tax credits? Other benefits? ▪ What kind of things did you discuss? ▪ Had they heard about Universal Credit before or not? <p>If yes: Where had they heard about it?</p> <p>If no: How did you explain Universal Credit to them?</p> <ul style="list-style-type: none"> ▪ How did they feel about Universal Credit? Did they have any concerns or questions that you hadn't thought about? ○ Have you changed your mind on anything since the last interview? <ul style="list-style-type: none"> ▪ Why – what prompted this? ▪ What do you think about Universal Credit now? ▪ 	<p>mouth communications by seeing if they have sought or heard or more information, discussed the depth with anyone and whether this has affected what they think.</p>
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Timings	3. Transition journey	Notes and prompts
25 mins	<p>Now I'd like us to move on and talk a bit more about the changes to the benefits and tax credits system.</p> <p>As you may remember, we told you that the government is planning to make changes to benefits system in order to make it simpler. They are going to do this by bringing together all the different kinds of in-work and out of work benefits people may be claiming, including tax credits, into one single benefit called Universal Credit. This will mean that people who currently claim tax credits and other benefits will have just one claim to manage and will receive just one payment each month.</p> <p><i>Moderator hand participant stimulus with the key details of UC on it.</i></p> <ul style="list-style-type: none"> ○ Is there anything you want clarifying, or are there any questions you want to ask? <p>In the last interview we discussed what kind of information you might need before and during your move from tax credits to Universal Credit and you said....</p> <p><i>Moderator: Briefly recap on the main communications needs discussed in the first interview</i></p> <p>I would like to discuss this a bit further in case any of your views have changed and to find out how we can make sure that the transition to this new system is as smooth as possible, and that it works for people like you.</p> <p>Here's a timeline which starts today and ends when all tax credits customers have moved to Universal Credit. I'd like you to speak about how you would think, feel and act if it were you on this journey.</p> <p><i>Moderator: Check that the participant is happy with this and answer any questions they have</i></p> <p>First of all, let's talk about the immediate future. As you can see from the chart, tax credits customers don't start to move onto Universal Credit until late 2013 (late next year).</p> <ul style="list-style-type: none"> ○ What do you think is the most important thing that tax credits customers should be told between now and when they start to move customers onto Universal Credit? How do you think you will feel at this time? Why do you think you will feel like this? Do you think other customers will feel the same? 	<p>This section explores in further detail the information needs of customers throughout the transition period, how they would like to receive information and how they think they may feel at each stage.</p>

	<ul style="list-style-type: none"> ○ What information would you need at this stage? ○ Why is this important to you? Do you think it matters for other people as well? ○ Which pieces of information are most important? Why? ○ How will the messages you have suggested affect how you feel – will they make you feel better/worse? ○ Do you think you would want information about Universal Credit between now and when the transition starts? Would receiving no information in advance be acceptable? Why/ why not? ○ How might you feel if you did not receive any information before the transition started and heard about the change from somewhere else like newspapers? <p>Thinking about this time in a bit more detail...</p> <ul style="list-style-type: none"> ○ Who would you want to hear this information from? Probe for DWP and HMRC in particular. Anyone else? Who do you think you would trust? Is there anyone that you wouldn't trust? ○ How should you be told? Probe for different channels. ○ What might you do on getting this information? Probe on whether they would talk to friends/family/ or seek support from /third sector – if third sector, which ones organisations? ○ For those who work: Would you talk to your employer about this? Why/ why not? Would you expect your employer to know anything about these changes? Should they take any responsibility for providing you with information or support? Why/ why not? ○ Is there anything tax credits customers shouldn't be told? Why do you say this? <p>FOR THOSE WHO CLAIM OTHER BENEFITS:</p> <p>At this stage, would the information you would want about your other benefits be different or the same as the information you'd need about your tax credits claim?</p> <ul style="list-style-type: none"> ○ How might the information you needed about your other benefits be different? Probe around each relevant benefit the participant claims (Housing Benefit, JSA, ESA, Income Support) ○ Would you want to hear about each of your benefits separately or not? Why? ○ How would you feel about HMRC referring to your other benefits in letters they sent you? Would this be reassuring or worrying? ○ Would it be enough to just get information from one place at this stage? Who would be in the best position to do this? 	
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	<p>Now moving on, you'll see from the chart that customers will move onto Universal Credit from late 2013 until 2017 so some customers may be claiming tax credits up to 4 years after the first customers have moved to Universal Credit.</p> <p>I'd like you to have a think about what kind of customers you think should be asked to start claiming Universal Credit first.</p> <ul style="list-style-type: none"> o Probe for length/size/type of claim. o Why do you think these customers should be moved first? o And what kind of customers should be moved last? Why do you say this? o Do you think these customers will need more information or support than those who move later or the same? Why do you say that? o Where do you fit in – when do you think you should be moved? o How would you feel if other customers were moving to Universal Credit before you were? Would you want to know the reasons for other customers being moved before you or not? Why? <p>How would you feel if you reported a significant change of circumstances, like moving in or out of work to HMRC and were told that because of this you had to move to Universal Credit?</p> <ul style="list-style-type: none"> o Why do you think HMRC might do this? o Who do you think should move to Universal Credit first, customers who have stable claims and don't experience many changes or those who experiences changes quite often? Why do you say that? How would you describe your claim? o How would you feel if this happened to you? <p>What would you need to know in the time between when customers first start to move onto Universal Credit until the point where YOU have to start claiming Universal Credit?</p> <ul style="list-style-type: none"> o What might you want to know? Why is it important that you know this? o Why do you want to hear this at this time? Why not earlier/later? o Why is it important to be told this? Probe to find out whether it would affect their behaviour or attitudes. o How will the messages you have suggested affect how you feel – will they make you feel better/worse? How would you feel if you did not receive this information? 	<p>These questions are designed to uncover any uneasiness about being the first to move and whether this might mean they need additional or different comms.</p> <p>Note: Significant changes are:</p> <ul style="list-style-type: none"> - birth of first child - moving to a new home - Increase/decrease of income by more than £10K - moving into employment - moving out of work due to unemployment or sickness
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- Would you need any of the information you've received previously repeated? What? Would this depend on how much time has passed? How frequently do you think these messages need to be repeated?
- Who would you want to hear this from? Probe for DWP and HMRC in particular. Anyone else?
- Would you want information from charities or community organisations? Why/ why not? Where do you think they would get their information from?
- Would you be likely to look for information from charities or community organisations? Were you aware some charities or community organisations provide support with tax credits claims?
 - If yes, which ones? Why these ones?
 - If no, why wouldn't you use charities or other community organisations?
 Would you trust their information? Are there any which you would trust more than others? Which ones?
- Where else would you be likely to look for information? Why? How should you be told? Probe for different channels. If HMRC provides the information should this be given to you in the letters they already send you or should it be provided separately? Why?
- What might you do on getting this information? Probe on whether they would call the tax credits helpline or talk to friends/family/employers/third sector.
- When in the process do you think you might start looking for information? How far ahead would you want to plan? How much time would you need to prepare for the change?
- Is there anything tax credits customers shouldn't be told? Why do you say this?

Thinking about this transition in more detail...

- Would you need different information the closer you get to when you move? Why is this?
 - How about the amount of information you would want? Would this change? Would you need more or less information than before? Why?
 - Would you want to be receiving information from someone else from at this stage? Why/ why not? Probe for DWP and HMRC, friends and family, employers and third sector.
 - How about the way you receive this information? Probe around channels: *f2f, telephone, post, websites, the media, CAB, Jobcentre, leaflets*
 - What kind of information do you trust? Probe around: *f2f, telephone, general letters, personalised letters, adverts, leaflets, websites*. Any which do you trust least? Why is that?

How willing would you be to go to a website for further information?

	<ul style="list-style-type: none"> ○ Do you look up information about tax credits on websites currently? Which sites do you look at? What kind of information are you normally looking for? What about for your other benefits? ○ If you received a letter which said you could find further information on a website do you think you would go online to look at it? Why/ why not? What about if HMRC sent you a letter directing you to a DWP website, would that make any difference? <ul style="list-style-type: none"> ▪ What about if you were directed to a website by; (discuss each fully) an advert? A recorded message on the tax credits helpline? An advisor on the tax credits helpline? A charity? Your local authority? DWP? ○ How much notice do you need about how the changes will affect you? ○ Why do you say this – what will you need to do to get ready for Universal Credit? ○ How long would it take you to prepare to move to Universal Credit? What would you be doing in this time? ○ What things might mean you need more or less time to prepare for the change? Probe around: Time of year, UC claim processing time. Anything else? <p>Thinking a bit more about receiving information from HMRC, would it be helpful for them to include recorded messages on their helpline about the changes?</p> <ul style="list-style-type: none"> ○ Have you heard these kinds of messages before? ○ What do you think of them? Are they helpful or not? ○ Have you ever been prompted to look for further information by one of these messages? ○ If you heard a message about these changes on the helpline what might you do? Hang-up? Look for more information? Where? Ask the helpline advisor? <p>FOR THOSE WHO CLAIM OTHER BENEFITS:</p> <p>At this stage, would the information you would want about your other benefits be different or the same as the information you'd need about your tax credits claim?</p> <ul style="list-style-type: none"> ○ How might the information you needed about your other benefits be different? Probe around all relevant benefits claims: Housing Benefit, JSA, ESA, Income Support ○ Would you want to hear about each of your benefits separately or not? Why? ○ Would it be enough to just get information from one place at this stage? Who would be in the best position to do this? 	<p>Moderator: discuss each in turn and explore fully.</p>
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	<p>As you can see from the timeline, you will be told by HMRC that you will stop receiving tax credits and will need to start claiming Universal Credit?</p> <ul style="list-style-type: none"> ○ What information do you think you would need? ○ What will you need to know? Probe for information needs around: <ul style="list-style-type: none"> ▪ How to claim Universal Credit, ▪ ‘Stopping your tax credits claim’ – probe for understanding of what this might mean? ▪ Dealing with overpayments how do you think overpayments might be dealt with? ○ How much information would you want to receive on this? Just some key points or lots of detail? What level is most helpful? ○ Why is it important to be told this? Probe to find out whether it would affect their behaviour or attitudes. ○ Who should you get this information from? Probe for DWP and HMRC in particular. Anyone else? ○ If HMRC provides the information, how should they do this? Would you want to be sent the information or directed to a helpline or source of information? Or all of these things? ○ When should this information be provided? How much notice would you need that your tax credits claim was stopping? ○ Do you think someone moving to Universal Credit nearer the end of the transition period would need different information to someone who moved nearer the start? Why/ why not? What information might you need that someone who moved earlier didn't? ○ What might you do on getting this information? <ul style="list-style-type: none"> ▪ Who might you talk to if you were unsure of any of the information you received or were unclear about what you needed to do? Probe around HMRC, DWP, charities, employers, friends or family. Anyone else? Would you try to find friends or family who have already started claiming Universal Credit to talk to? ▪ Would you look online or not? Why/ why not? Which sites would you look at? ○ Would you talk to anyone about this change? Who would you tell? What would you say? <p>FOR THOSE WHO CLAIM OTHER BENEFITS:</p> <p>At this stage, would the information you would want about your other benefits be different or the same as the information you'd need about your tax credits claim?</p>	<p>‘Stopping a tax credits claim’ refers to the finalisation process which will end payments and require the claimant to validate the payments they have received to date by provided info such as income.</p>
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	<ul style="list-style-type: none"> ○ How might the information you needed about your other benefits be different? Probe around all relevant benefits claims: Housing Benefit, JSA, ESA, Income Support ○ Would you want to hear about each of your benefits separately or not? Why? ○ Would it be enough to just get information from one place at this stage? Who would be in the best position to do this? ○ How would you feel about HMRC telling you what was happening with your other benefits? Would you trust them to give you the right information or not? ○ Would you expect HMRC and DWP/ Local Councils to be in contact with each other about your different claims or do you think they will all work separately? What would you like to happen? ○ What, if anything do you think you would expect to do at this point? Would you contact HMRC/ DWP/ Local council yourself or wait for them to contact you? Why? <p>Would you seek further advice before claiming UC?</p> <ul style="list-style-type: none"> ○ Why? Who would you seek advice from? Probe around third sector organisations, friends/ family, anyone else? ○ Which charities might you be most likely to talk to? Why? How would you be likely to contact them? <p>After you have started claiming Universal Credit can you think of any reason for you to be in contact with HMRC about your tax credits claim?</p> <ul style="list-style-type: none"> ○ What might you need to contact them about? Find out whether contact would be about tax credits for Universal Credit. ○ Might they need to contact you for anything? What? Prompt if necessary: stopping your claim, dealing with outstanding overpayments ○ Can you think of any information HMRC might ask you relating to your old tax credits claim? Why might they want this information? Would you be able to give it to them or not? ○ What, if anything, would you expect to receive from HMRC when your tax credits claim has been stopped? Why? What would be useful to receive? ○ Do you think the tax credits helpline will be closed at some point? When? Why then? ○ How do you feel about this? <p>As you can see from this journey, there will be people who continue to get moved onto Universal Credit</p>	
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	<p>after you. It won't be until 2017 that everyone is moved.</p> <ul style="list-style-type: none"> ○ What do you think about this? ○ What are the advantages/disadvantages are being moved before other people are? ○ Who do you think should be moved over last? <p>Thinking generally, what are the main things the government needs to bear in mind when managing customers' transition from tax credits to Universal Credit?</p> <ul style="list-style-type: none"> ○ Why do you say this? ○ What would improve this process? ○ What about HMRC specifically? 	
Timings	4. Communications around Universal Credit	Notes and prompts
25 mins	<p>We've talked a bit about the kind of messages you want to get when you move onto Universal Credit – I now what to have a think in more detail about who you get these messages from:</p> <p>When I say HMRC....</p> <ul style="list-style-type: none"> ○ What kind of words/phrases come to mind? ○ Why do you say this? <p><i>Moderator, pass the participant a copy of the HMRC logo</i></p> <ul style="list-style-type: none"> ○ Do you recognise this logo? Where from? <p>And when I say DWP....</p> <ul style="list-style-type: none"> ○ What kind of words/phrases come to mind? ○ Why do you say this? <p><i>Moderator, pass the participant a copy of the DWP logo</i></p> <ul style="list-style-type: none"> ○ Do you recognise this logo? Where from? ○ How about Jobcentre Plus specifically? Do you view it differently from DWP? How? Probe for awareness that DWP runs JCP 	<p>This section picks up some of the issues raised around the communications of Universal Credit in more detail and in particular focuses on the issues of the joint branding of communications. It also examines how these communications might affect how someone manages a claim.</p>

- If applicable – why is this different to how you describe HMRC?

Does it matter who you get your messages about the transition to Universal Credit from?

- What would you think if you got messages from DWP?
 - Would you be happy for DWP to take responsibility for all the information you receive from the government or not?
 - Should they be responsible for sending certain pieces of information? Which parts?
 - At what point in the transition would you be happy to start receiving information from DWP? And when would you be happy to stop receiving information from DWP?
- And what might you think if you got messages from HMRC?
 - Would you be happy for HMRC to take responsibility for all the information you receive from the government or not?
 - Should they be responsible for sending certain pieces of information? Which parts?
 - At what point in the transition would you be happy to start receiving information from HMRC? And when would you be happy to stop receiving information from HMRC?

What if they sent information to you jointly?

- How would you feel about that? Do you think you would notice?
- Does it matter to you who takes responsibility for providing information? Why? Why not?
- Overall, what makes the most sense to you, for one department to take responsibility for providing information, for them both to do it separately or for them to provide information jointly? Why?

Moderator to pass the example letter with HMRC logo only to the participant

This is an example of a letter which might be sent to tax credits customers.

Check that the participant is happy and able to read the letter and if they are ask them to do so, otherwise read through it with them. Allow them a few minutes for this and check that they have read it fully before you continue.

If this was sent to you in the post do you think you would be likely to read it?

- How soon after it arrived in the post would you be likely to open the letter and read it if you were not expecting to receive a letter from HMRC? That day? That week? Later?
- How would you feel if you received a letter like this and had not been expecting it? Why?
- Would you want to be told that you are about to get a letter like this? Why? How would you want to be told?

What is this letter telling you?

PROBE FOR UNDERSTANDING OF KEY MESSAGES

- Can you explain it to me?

What do you think about the language used in the letter?

- Is it clear enough?
- Is there anything in this letter which you think could be made clearer or easier to understand? Can you show me?

And what about the tone of the letter?

- What impression does it give you?
- How does it make you feel when you read it?

What about the length and the layout of the letter?

- Is it too short or too long or about right? Why do you say that?
- What about how it looks, is it easy to follow and read?
- How would you change it?

What do you think about what the letter is telling you?

- Is there anything in the letter which might make you feel worried or anxious? Which parts? Why? Probe around the dates in particular here, would they be worried that their claim may have already stopped before they receive the letter?
- If you received a letter like this, how much time would you expect to have before your tax credits claim is stopped? Why that long? What would you use that time for?
- Is there enough information in this letter about what is happening to your tax credits claim and what you

need to do to claim Universal Credit? What else might you need to know? Who would you expect to get this extra information from?

- How would you feel if you received a letter like this?

What action might you take if you received this letter?

- What would you do?
- What questions might you have?
- Would you look for more information? Where from?
- Would you look for support or advice? Who from? DWP? HMRC? Charity? Friends/ Family? Would you want to show the letter to someone or just tell them what it says? Why?

Would you look on the websites listed in the letter?

- Why/ why not? If yes, which one would you look at? Why?
- What sort of information do you think these websites might have? Do you think they might have different information? Why?
- Would you find this information useful? Why/ why not?

Moderator to pass the example letter with HMRC and DWP logo to the participant

This is another example of a letter which might be sent to tax credits customers.

Allow them a few minutes to read the letter.

Can you tell me how this letter differs from the last one I showed you?

Probe for awareness that it is the same apart from the addition of the DWP logo.

Do you tend to notice the logos on letters you receive or not?

- How do you normally identify the sender of letters you receive?

- Does it matter to you who sends you letters like this?
- Does it matter how many logos are on the letter? How many is too many? Why?

What might you think if you got this letter from DWP and HMRC as opposed to just one of them?

- Would you be bothered at all? Why? Why not?
- Does having both logos on this one change the impression the letter gives you? Would it change how you felt about it? Would it change how you acted on it? How?

FOR THOSE WHO CLAIM OTHER BENEFITS:

At what point during the transition, if at all, would you want to receive communications which included information about all your benefits together?

- What might be the advantages or disadvantages of this?
- Should any one department bring together all this information about you and explain this change to you or would you prefer to hear from all the departments separately? Why is that?
- If one department takes responsibility for explaining how this affects all of your benefits which one should do it? Why do you say that?

Thinking about all the different ways of receiving information which we've discussed...

- Which of these will be most effective do you think in getting the message across?
- Why do you say this?
- How important is it that the messages about your transition to Universal Credit are communicated via different channels? Should this change at different stages of the transition or not?
- Why do you say this?

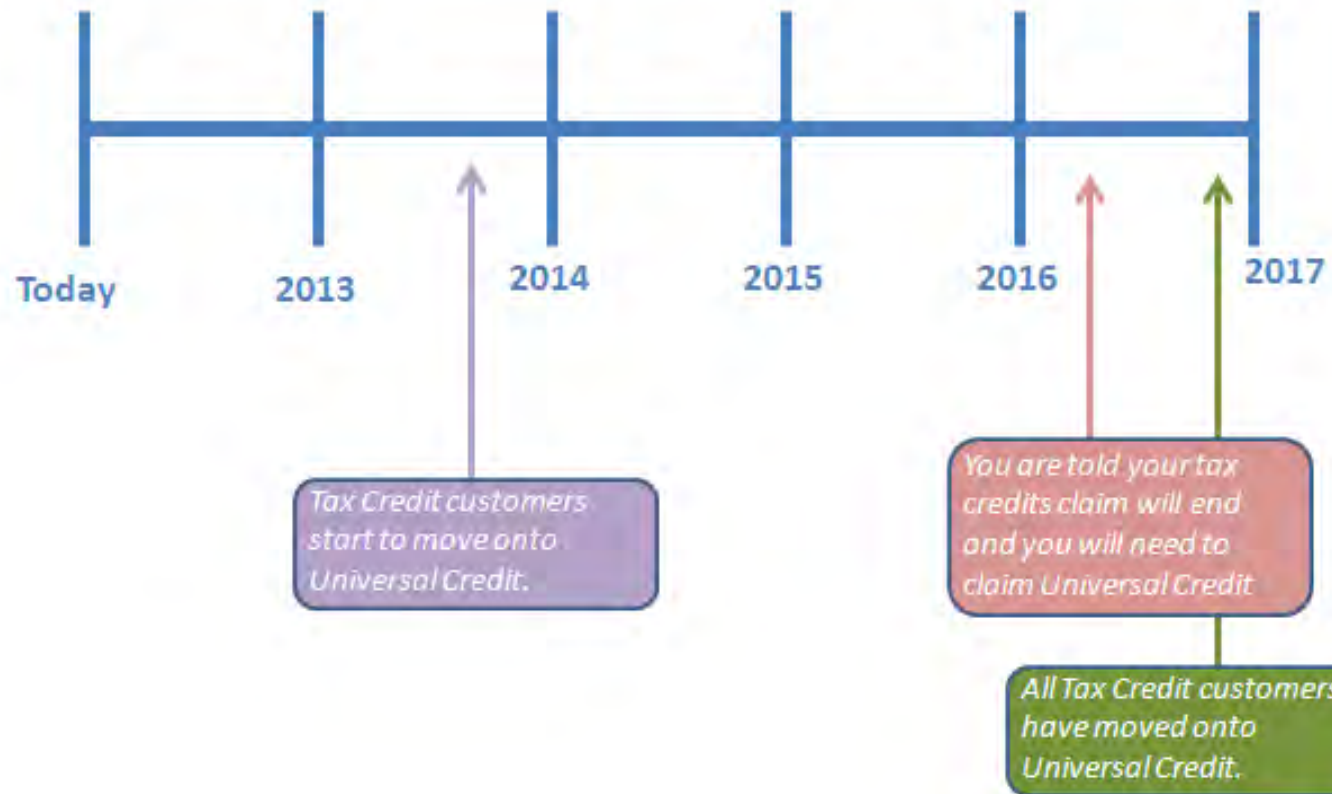
More generally, would knowing you were going to move onto Universal Credit affect how people manage their tax credits claims?

- What might they do/not do?
- For instance, do you think they would still continue to report changes in circumstance?

	<ul style="list-style-type: none"> ○ Would you continue to do this? ○ Why do you say this? ○ What could HMRC do to encourage tax credits customers to continue to manage their claims correctly while this change is happening? 	
<p>Timings</p>	<p>5. Concerns around Universal Credit</p>	<p>Notes and prompts</p>
<p>15 mins</p>	<p>I'd now like to move on to talk about what concerns you have about Universal Credit.</p> <p><i>Moderator to write their responses on a flipchart...</i></p> <p>What are the things you're most worried about?</p> <ul style="list-style-type: none"> ○ Why does this concern you? ○ Do you think this will be a concern for everybody? ○ Can this concern be lessened? How? <p>To what extent do you think that the things you're concerned about will change the closer you come to moving onto Universal Credit?</p> <ul style="list-style-type: none"> ○ What are you concerned about now? ○ And what might you be concerned about when you come to move onto Universal Credit? Why do you say this? ○ What might you do if you were concerned? Would you seek more information or not? Where would you look for information? ○ If you received the communications you have stated you want, would this lessen your concerns at all? Why is this? <p><i>If not already mentioned probe on...</i></p> <p>Other people have mentioned that they're worried about:</p>	<p>This section offers participants a chance to express any concerns that they might have around Universal Credit. It will also allow us to explore in more depth issues that have been raised in the depths with customers and 3rd party representatives.</p>

	<ul style="list-style-type: none"> ○ Being able to budget when they only receive one monthly payment ○ Managing their claim online ○ Stopping their tax credits award in year ○ Paying back overpayments ○ There being a gap in between their tax credits claim stopping and their Universal Credit claim starting <p>To what extent are you worried about these issues?</p> <ul style="list-style-type: none"> ○ Why do you say this? ○ Can these concerns be lessened? How? ○ How can communications alleviate some of these concerns? ○ What should these communications say? ○ Who should they be from? ○ Why do you say this? 	
Timings	6. Conclusions	Notes and prompts
5 mins	<p>Thinking about all the things we have discussed today, what do you think the key messages are?</p> <ul style="list-style-type: none"> ○ What's the one thing you would like HMRC to take from our discussion? ○ And what would you like DWP to take from it? <p>What's the main thing DWP/HMRC need to bear in mind when thinking about your transition to Universal Credit?</p> <ul style="list-style-type: none"> ○ Why do you say this? ○ What difference would this make? To you? Others? <p>Is there anything else you'd like to discuss?</p> <ul style="list-style-type: none"> ○ THANK AND CLOSE. 	<p>This section draws the interview to a close and gathers the key messages together.</p>

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St Mary's House
St Mary's Road
Preston
Lancs

Phone 0345 300 3900

Web www.hmrc.gov.uk

Date 24th April 2014
Our ref XX/1234/ABCD
Your ref

Dear

Changes to tax credits and how this affects you

Tax credits are ending and being replaced by a new benefit, Universal Credit. This means that your tax credits payments will stop and you must claim Universal Credit. Universal Credit will be paid by the Department for Work and Pensions (DWP).

Changes to tax credits and how this affects you

Tax credits are ending and being replaced by a new benefit, Universal Credit. This means that your tax credits payments will stop and you must claim Universal Credit. Universal Credit will be paid by the Department for Work and Pensions (DWP).

What you need to do now

We have stopped your tax credits payments from 25th April 2014 and will aim to send you a tax credits notice in the next four weeks. This will include all the information we have used to pay your tax credits.

Please check that the personal circumstances on your tax credits notice are correct. If they are not correct please contact us straight away on 0345 300 3900. If they are correct, complete the notice and return to us by 30th June 2014. Make sure you sign the declaration on the notice before returning it to us. If you prefer, you can phone us with the information on 0345 300 3900.

What happens next?

When you return your notice or phone us with the information, we will work out your final position for tax credits entitlement. We will pay any amount due to you. If we have paid you too much, we will ask you to pay it back.

For information or queries about **tax credits**, go to our website on www.hmrc.gov.uk/taxcredits or contact us on 0345 300 3900.

For more information about Universal Credit and how to claim, go to www.data.gov.uk/universalcredit

Information is available in large print, audio and Braille formats.
Text Relay service prefix number – 18001





DWP Department for
Work and Pension

St Mary's House
St Mary's Road
Preston
Lancs

Phone 0345 300 3900

Web www.hmrc.gov.uk

Date 24th April 2014
Our ref XX/1234/ABCD
Your ref

Dear

Changes to tax credits and how this affects you

Tax credits are ending and being replaced by a new benefit, Universal Credit. This means that your tax credits payments will stop and you must claim Universal Credit. Universal Credit will be paid by the Department for Work and Pensions (DWP).

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For information or queries about **tax credits**, go to our website on www.hmrc.gov.uk/taxcredits or contact us on 0345 300 3900.

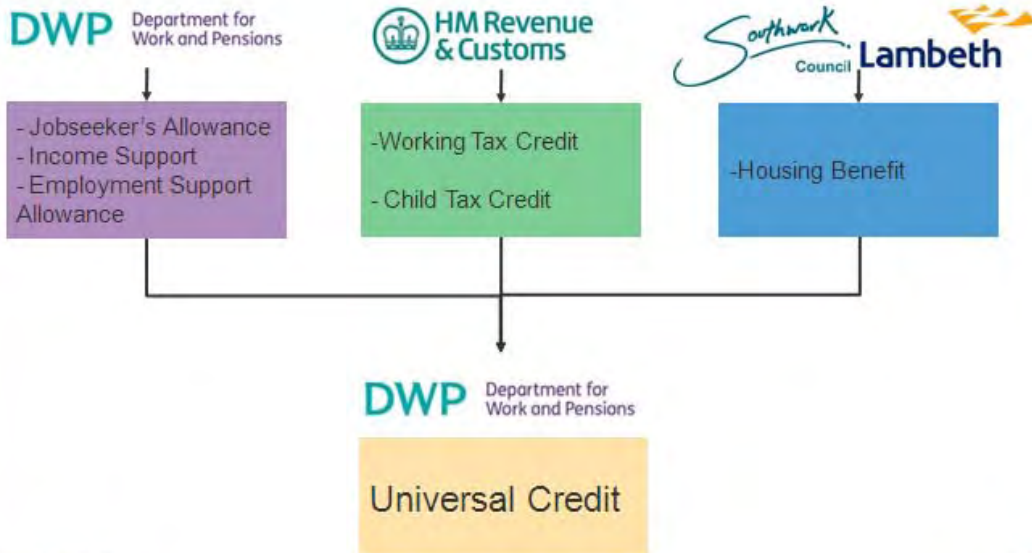
For more information about Universal Credit and how to claim, go to www.data.gov.uk/universalcredit

Information is available in large print, audio and Braille formats.
Text Relay service prefix number – 18001



What is Universal Credit?

Universal Credit will bring together all the different types of in-work and out-of-work, or 'means tested' benefits managed by different government departments into one single benefit.



Ipsos MORI



How will Universal Credit claims be managed?

Universal Credit customers will manage their claims differently to the way they manage their current benefits.



Universal Credit will be claimed and managed online rather than by post or over the phone



Customers will receive one payment, once a month rather than individual amounts fortnightly or 4 weekly

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Appendix D – Documents Referenced

Contents

D1 Example DLA award notice

145

Disability and Carers Service

Department for
Work and Pensions

If you get in touch with us tell us this reference number

Our address
B B C 1
Warbreck House
Warbreck Hill Road
Blackpool
FY2 0YE

Our phone number **08457 123456**

If you have a
textphone **08457 224433**

Website: www.direct.gov.uk/disability

Date 17 July 2012

Please keep this safe as you may need it in the future.

Dear _____

This letter is about your claim for Disability Living Allowance.

Disability Living Allowance is made up of two components, mobility for help with getting around and care for help with your personal care.

Mobility

I have awarded you the Lower Rate of £20.55 a week from and including 23/08/2012 for an indefinite period as you need guiding or supervising when walking outside.

Indefinite period means your award will continue unless there is a change of award.

You are not entitled to higher rate mobility as you are over 65 and did not satisfy the conditions before you were 65.

Care

I have awarded you the Middle Rate of £51.85 a week from and including 23/08/2012 for an indefinite period as you need supervising right through the day to prevent substantial danger to you or others.

Indefinite period means your award will continue unless there is a change of award.

How I made my decision

I made my decision using the information about your illnesses and disabilities from:

Ent1

10/11

Please turn over

Page 1 of 5

Disability and Carers Service

- your claim form
- the extra information you gave us

including details about any:

- current treatment
- medication
- test results
- symptoms

I consider this information to be the most suitable available and enough to decide how much help you need.

Having considered all the information I have decided, although your needs vary, the help you need most of the time is as follows:

Help with getting around outdoors

Guidance or supervision

You need help:

- to avoid danger
- because of fits, dizzy spells, falls or blackouts

You need someone to guide or supervise you to walk outside in places you don't know well, so you are entitled to lower rate mobility.

Help with personal care

During the day

Day Supervision

You are:

- at risk of danger from fits
- at risk of danger from dizzy spells or blackouts

You need supervising right through the day to prevent substantial danger to you or others.

This means you are entitled to middle rate care.

What can't be considered

I can't consider any of the following:

- food shopping

What happens next

We may contact you again to check if your award is still correct.

Ent1

Page 2 of 5

Disability and Carers Service

However, if you have less walking problems or you need more or less help with personal care you must tell us.

You must tell us straight away if anything changes that may affect your Disability Living Allowance. You need to read the leaflet 'Notes for people getting Disability Living Allowance' with this letter.

How you will get your money

We will keep paying your money into your account.

Carer's Allowance

If you have someone looking after you for at least 35 hours a week, they may be entitled to Carer's Allowance.

If you want more details phone us on 0800 88 22 00 or go online at www.direct.gov.uk/carers.

Carer's Credit

If the person looking after you is not entitled to Carer's Allowance, they may be entitled to Carer's Credit. This is a National Insurance credit for those under State Pension age who provide care to one or more disabled people for a total of 20 hours or more a week. Carer's Credit may help the person providing care to build up entitlement to a better basic or additional State Pension.

If you want more details phone us on 0800 88 22 00 or go online at www.direct.gov.uk/employment.

If you disagree with or do not understand why we have made this decision

If you do not understand why we have made this decision and you want us to explain it further, you can contact us by telephone or in writing. Our address and telephone number are shown at the top of the front page of this letter.

If you think our decision is wrong, or you have any information that we have not taken into account, please telephone us or write to us within **one month** from the date of this letter and tell us the additional information. We will look at the claim again and may be able to change the decision. If we cannot change it we will tell you why.

Disability and Carers Service

You have the right to appeal to an Independent Tribunal. Your appeal **must** be in writing and received within one month of the date of this letter, saying which decision you are appealing and giving your reasons (if since receiving this letter we have sent you a written statement of reasons for our decision you have at least an extra 14 days to make your appeal). You can find out more about how to appeal in leaflet GL24, which you can get from:

- Jobcentre Plus
- a Citizens Advice Bureau

The enclosed leaflet contains important information you should read now.

Disability Living Allowance and work

Disability Living Allowance is paid to help you live an independent life. You can receive Disability Living Allowance and be in work or training.

It is your responsibility to tell us immediately of any changes to the amount of help you have told us you need for personal care or getting around. Your award can be looked at again and a new decision made, if needed. Your money may stay the same, go up or go down.

If you need advice on work or training you can contact Jobcentre Plus. Jobcentre Plus has specialist Personal Advisers who can help disabled people or people with health conditions back to work or training. They can make sure you are claiming all the benefits you are entitled to.

For more information contact Jobcentre Plus on 0845 606 0234 or textphone 0845 605 5255 or go online at: www.direct.gov.uk.

Yours sincerely

Disability and
Carers Service

Entitlement Summary

Please keep this safe as you may need it in the future.

Mrs [REDACTED] is entitled to Disability Living Allowance at the following rates:

Mobility:

Lower Rate of £20.55 a week from and including 23/08/2012 for an indefinite period.

Care:

Middle Rate of £51.85 a week from and including 23/08/2012 for an indefinite period.

The rates of Disability Living Allowance payable are available at www.direct.gov.uk. You can use this letter to prove your entitlement to Disability Living Allowance to a variety of organisations.