

Personal tax transparency: Omnibus survey research



HM Revenue & Customs Research Report No. 177



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Executive Summary

Background and method

HM Revenue and Customs commissioned this research to complement the Government's consultation on modernising the administration of the personal tax system. The objective of the survey was to provide an assessment of individuals' awareness of and attitudes towards personal tax transparency, and reactions to proposed improvements to ensure greater tax transparency.

A short set of questions was placed on the TNS omnibus survey. The survey interviewed a sample 2,109 adults aged 16 and over across the whole of the UK. Fieldwork was conducted between 15 and 19 February 2012.

Key findings

Individuals' engagement with tax and financial affairs

Adults in the UK were much more engaged in their day to day financial affairs than their tax affairs. Individuals were more likely to check their bank account transactions than to check that the amount of income tax and National Insurance they paid was correct. Seventy per cent of those who receive bank statements, either on paper or online, said that they always check their bank account transactions, compared with 26 per cent of PAYE and self assessment customers who said they always checked their income tax and National Insurance. Half said they never checked their income tax and National Insurance payments.

The majority of adults considered it easy to find out how much tax they had paid (65 per cent) and found it easy to check what they paid was correct (58 per cent). Among PAYE and self assessment customers, 78 per cent thought it easy to find out how much they paid and 68 per cent thought it easy to check what they paid was correct.

Individuals' awareness of how much income tax and National Insurance they pay

Despite the majority reporting that it was easy to check whether they had paid the correct amount, awareness of *how much* income tax and National Insurance had been paid was low.

Only 40 per cent of individuals who had paid income tax or National Insurance in the last three years knew how much they paid. Fifty seven per cent did not know how much they paid.

When asked how much they paid, ten per cent said they would be able to give the exact amount and 27 per cent would be able to give a good guess. However, the majority (58 per cent) would need to check.

Almost half of individuals who have paid income tax and National Insurance in the last three years (48 per cent) never checked the amount of tax and National Insurance was correct. Of these, the majority (71 per cent) said they did not check because they assumed the amount of tax or National Insurance they paid was correct.

Individuals' perceptions on the differences between income tax and National Insurance

Twenty two per cent said they knew exactly what rate of income tax they paid compared with 14 per cent who said they knew the exact rate of National Insurance they paid.

Two thirds of individuals (66 per cent) reported that it was very or quite important to them, that they could see the income tax and National Insurance deducted from their pay as separate amounts on their payslip. PAYE customers were more likely to feel it was important: eighty per cent of PAYE customers, excluding customers who paid tax from their pension, considered it very or quite important to show income tax and National Insurance separately on their payslip.

Interest in proposals to improve personal tax transparency

There was a high degree of interest in the idea of a personal online tax account that contains a tax statement on how much income tax and National Insurance the individual has paid. More than half (55 per cent) of all individuals said they were very or quite interested, but this rose to 71 per cent among PAYE customers (excluding tax paid from pensions).

Over half (54 per cent) of all individuals were also interested in seeing how their income tax and National Insurance contributes to different areas of Government spend. Among individuals who pay tax and National Insurance this rose to just under two thirds (63 per cent).

1. Introduction

1.1 Background and objectives

In November 2011, HM Revenue and Customs (HMRC) launched the consultation *Modernising the administration of the personal tax system: tax transparency for individuals*¹. The consultation sought information from individual taxpayers and their representatives on:

- understanding and awareness of tax responsibilities and payments;
- attitudes towards the potential for online accounts, pre-filled tax returns, and annual tax statements; and
- ideas on areas in need of greater information and education, and on ways to engage UK taxpayers, particularly to encourage ideas on how to modernise the personal tax system.

HMRC commissioned this research to complement the consultation, with the objective to gauge:

- awareness of how much income tax and national insurance contributions individuals pay and who is responsible for ensuring the right amount of tax is paid;
- how individuals check how much tax they have paid, sources of information used, when individuals think they need to contact HMRC; and
- views on some of the proposals set out in the consultation.

1.2 Method

This section gives a brief overview of the research method, with further details included in a technical appendix.

¹ http://customs.hmrc.gov.uk/channelsPortalWebApp/downloadFile?contentID=HMCE_PROD1_031736

This study was carried out thorough the placement of a short set of questions on the TNS face to face omnibus survey. The omnibus survey interviewed a sample of 2,109 adults, aged 16 and over in the UK. Interviews took place in respondents' homes and were conducted using CAPI (Computer Assisted Personal Interviewing). The survey was conducted between 15 and 19 February 2012.

The face to face omnibus survey employs a random location sampling methodology. To ensure a balanced sample of adults within effective contacted addresses, interlocking quotas are set on the basis of sex, presence of children and working status.

1.3 Reporting conventions

The following conventions have been used in charts and tables:

- Percentages for single-response questions do not always add up to exactly 100% due to the effect of rounding.
- A '*' symbol denotes a percentage of less than 0.5%
- A '–' Symbol denotes zero.

2. Individuals' engagement with tax and financial affairs

2.1 Level of engagement on day to day financial and tax affairs

In order to place the findings on individuals' engagement with tax affairs into context, the survey sought to measure the level of engagement individuals had in their own financial affairs. Two questions were asked on how often individuals checked their bank account transactions and how often individuals check that the amount of income tax and National Insurance paid was correct:

How often do you check your bank account transactions? Do you always check them, sometimes check them or never check them?

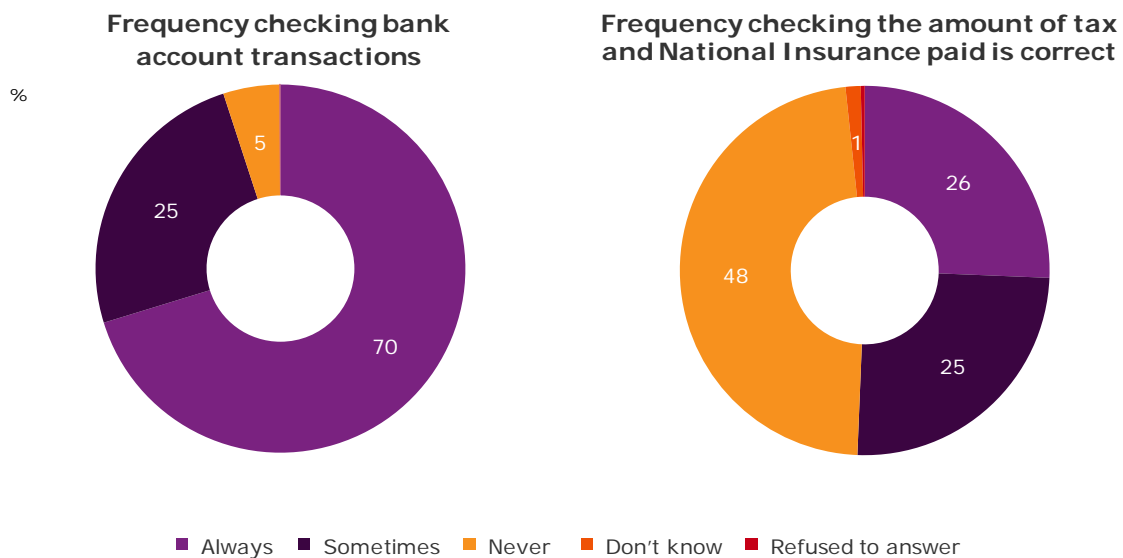
How often do you check the amount of income tax and National Insurance you pay is correct? Do you always check it, sometimes check it or never check it?

Chart 2.1 shows how often individuals reported checking their bank account transactions (amongst those who reported receiving bank statements), and how often individuals reported checking that their income tax and National Insurance was correct (amongst those who reported paying income tax, National Insurance or submitting a self-assessment tax return in the previous three years).

While the majority of individuals (70 per cent) reported always checking their bank account transactions, only a quarter (26 per cent) reported always checking the amount of income tax and National Insurance they had paid was correct.

Comparing those who reported that they always *or sometimes checked*, almost all individuals (95 per cent) of those who received bank statements said that they checked their account transactions at least sometimes. Far fewer checked that the amount of income tax and National Insurance they paid was correct. Around half who had paid income tax, National Insurance or submitted a self assessment return in last three years, checked it at least sometimes (51 per cent), with the other half (48 per cent) reporting that they never check that it is correct.

Chart 2.1 Day to day financial engagement and engagement in tax affairs



SOURCE: Q.2 How often do you check your bank account transactions?
BASE: All who receive paper or online statements (n=1,952)

SOURCE: Q.8 How often do you check the amount of income tax and National Insurance you pay is correct?
BASE: All who have paid income tax/NICs in last 3 years (n=1,255)

Tables A1 and A2 at pages 48 and 49 show variations between different groups. There was no real difference in the checking behaviour of men and women but there was difference according to age, with older people more likely to always check their bank account transactions and their tax payments. Sixty two per cent of under 45s said they always checked their account transactions, rising to 82 per cent over 55s, and 20 per cent of under 45s said they always checked their income tax and National Insurance payments, compared with 32 per cent of over 55s.

Engagement in tax affairs was also linked to customer experience. Customers who had submitted a self assessment return in the last three years were more likely to report always checking that the amount they paid was correct (37 per cent) than for the overall population, whereas the same proportion of PAYE customers reported always checking their tax affairs as for the population overall (25 per cent always checked).

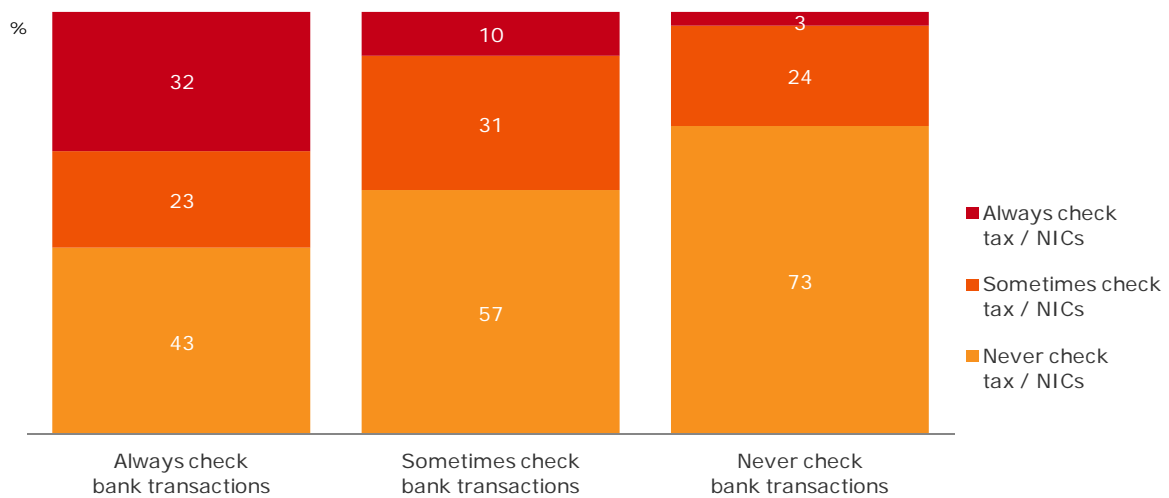
There was also some regional difference. Fewer London residents said they always checked their account transactions (60 per cent), although this was offset by more who said that they sometimes checked (36 per cent). However, this could be related to age. London has a younger than average age profile and under 45s also exhibited this behaviour. Londoners tended to check their tax affairs relatively more often. They were no more or less likely to have said that they always checked they had paid the correct amount of tax or National Insurance, but they were more likely to sometimes check it (44 per cent).

There were further regional differences for residents of Wales and Northern Ireland, which should only be treated as indicative due to low base sizes. Significantly more said they never checked the amount of income tax and National Insurance they paid was correct in Wales (61 per cent) and in Northern Ireland (64 per cent).

2.2 Relationship between checking bank account transactions and income tax / National Insurance

Chart 2.2 shows the proportions of individuals who reported always, sometimes and never checking that their income tax and National Insurance was correct, split by how often they reported checking their bank transactions. This shows that there is a strong relationship between the checking income tax and National Insurance paid and checking bank transactions.

Chart 2.2 Relationship between checking bank transactions and checking tax / NICs



SOURCE: Q.2 How often do you check your bank account transactions? Q.8 How often do you check the amount of income tax and National Insurance you pay is correct?
 BASE: All who always check bank transactions (n=883), sometimes check (n=291), never check (n=52)

Of individuals who reported always checking their bank account transactions, 32 per cent of these reported always checking that the income tax or National Insurance they paid was correct. This reduces to only ten and three per cent of individuals, amongst individuals who reported sometimes, and never checking their bank account transactions, respectively.

2.3 Ease of checking and finding information

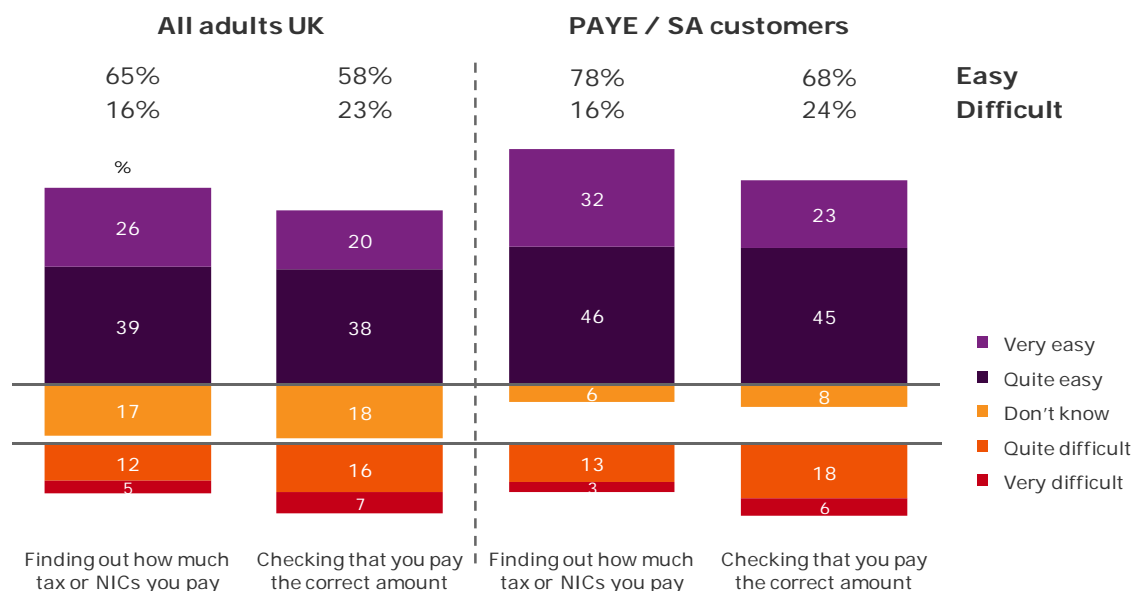
To understand how easy or difficult dealing with tax matters was generally perceived, all adults were asked:

How easy or difficult do you think it is, to find out how much tax and National insurance you pay? Is it very easy, quite easy, quite difficult or very difficult?

How easy or difficult do you think it is, to check whether you are paying the right amount of income tax and National Insurance? Is it very easy, quite easy, quite difficult or very difficult?

Whilst these questions were asked of all adults, in order to assess perceptions amongst the whole adult population, arguably only those who have paid income tax or National Insurance through PAYE or submitted a self-assessment return in the previous three years will be in a position to provide an informed answer. Chart 2.3, therefore, presents the results for all adults and for those who had paid income tax or National Insurance through PAYE or submitted a self assessment return in the last three years.

Chart 2.3 Ease of finding out about and checking income tax and National Insurance



SOURCE: Q.10 How easy or difficult do you think it is, to find out how much tax and National Insurance you pay? Q.11 How easy or difficult do you think it is, to check whether you are paying the right amount of income tax and National Insurance?
 BASE: All adults UK (n=2,109), All who have paid income tax/NICs in last 3 years (n=1,255)

Around two thirds of all individuals (65 per cent) thought it easy to find out how much income tax or National Insurance they had paid, rising to more than three quarters (78 per cent) of PAYE and self assessment customers. Fifty eight per cent of all adults felt that checking the amount of tax and National Insurance they had paid was correct was easy, compared with 68 per cent of PAYE and self assessment customers. In contrast, there was no difference in the proportion of the adult population and the proportion of PAYE and self assessment customers who found either task difficult.

Fewer PAYE and self assessment customers said they did not know how easy or difficult it was to find out how much they had paid compared with the whole population. This is in line with expectations, as those who do not pay income tax or National Insurance are more likely to not know how easy or difficult it is to perform these tasks.

The following subgroup analysis looks at differences across the whole population.

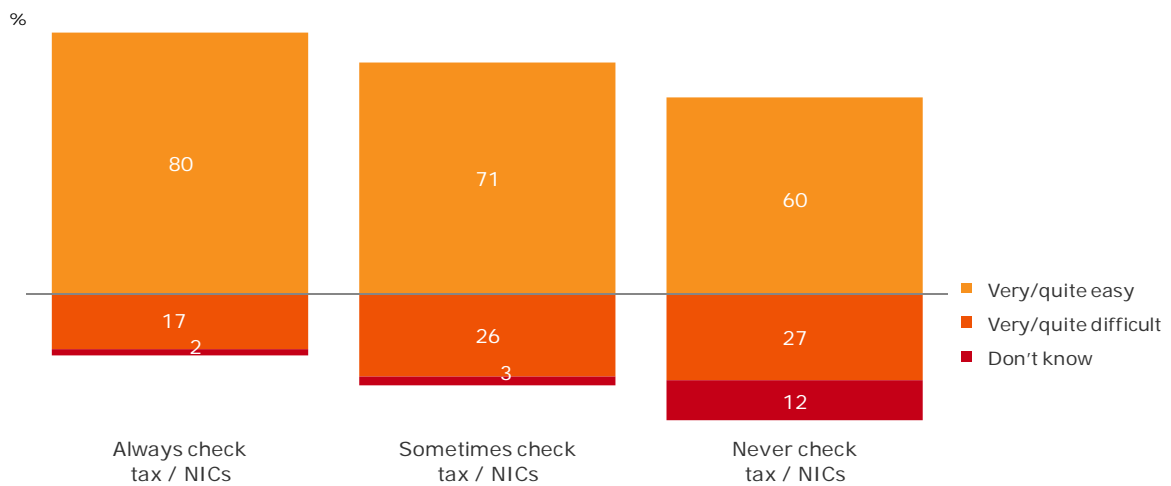
Confidence was higher among men. Sixty nine per cent of men and 62 per cent of women said it was easy to find out how much tax they paid, while 62 per cent of men and 53 per cent of women said it was easy to check that the amount of income tax and National Insurance they paid was correct. However, men were more likely to be PAYE or self assessment customers so this difference reflects the difference in experience.

There was a 'bell curve' pattern of responses by age for both measures, which reflects the differences between the general population and PAYE and self assessment customers: those aged under 25 and 75 and over were less likely to have paid tax in the last three years. Those aged 16 to 24 and 75 and over were less likely to have reported thinking it is easy to find out how much tax or National Insurance they paid (46 per cent, 51 per cent respectively) and to have reported thinking it is easy to check (43 per cent, 45 per cent respectively). However more in both groups did not know how easy or difficult either task was. Those in the 45 to 54 age group were most likely to report that they thought finding out how much tax they paid was easy (76 per cent) and that checking the amount of tax paid was correct was easy (66 per cent).

Analysis by working status also produced predictable findings. More adults in full time work said it was easy to deal with their tax affairs, with 80 per cent saying it was easy to find out how much tax they had paid and 70 per cent saying it was easy to check that the amount they paid was correct. The results for retired adults and those in education mirrored the results by age.

There is also a relationship between perceived ease of checking that the amount of tax and National Insurance and the frequency with which it is checked, as shown in Chart 2.4. A higher proportion of those who always check their tax and National Insurance said they find it very easy (37 per cent) compared with those who never check it (17 per cent). Overall, 60 per cent of those who never check their tax or National Insurance would regard it easy to do, rising to 80 per cent among those who always check it.

Chart 2.4 Ease of checking tax / NICs paid is correct by frequency of checking



SOURCE: Q.8 How often do you check the amount of income tax and National Insurance you pay is correct? Q.11 How easy or difficult do you think it is, to check whether you are paying the right amount of income tax and National Insurance?
 BASE: All who always check tax /NICs (n=324), sometimes check (n=309), never check (n=598)

2.4 Financial engagement and ease of dealing with tax typology

The levels of engagement reported by individuals, in their financial and tax affairs, discussed in Section 2.1, and the levels of ease or difficulty individuals reported, in finding out about and checking the amount of tax paid, discussed in Sections 2.2, offer a good foundation on which to base further analyses. A simple typology has been developed, which segmented the population based on their responses to each of these questions.

Tables 2.1 and 2.2 summarise the typology categorisation. Using response to the questions on checking bank account transactions and checking whether the amount of income tax and National insurance paid is correct, an ‘engagement’ typology has been created, classifying individuals as either engaged or unengaged, as show in Table 2.1. Likewise, an ‘ability’ typology has been created using the responses to questions on perceived ease or difficulty of finding out and checking the amount of income tax and National Insurance paid, as shown in Table 2.2.

Table 2.1 Typology matrix - engagement

		Frequency checking bank account transactions		
		Always	Sometimes	Never
Frequency checking tax and NICs	Always	Engaged	Engaged	Engaged
	Sometimes	Engaged	Engaged	Unengaged
	Never	Engaged	Unengaged	Unengaged

Table 2.2 Typology matrix - ability

		Ease of finding out how much tax and NICs paid	
		Easy	Difficult
Ease of checking tax and NICs	Easy	Able	Need help
	Difficult	Need help	Need help

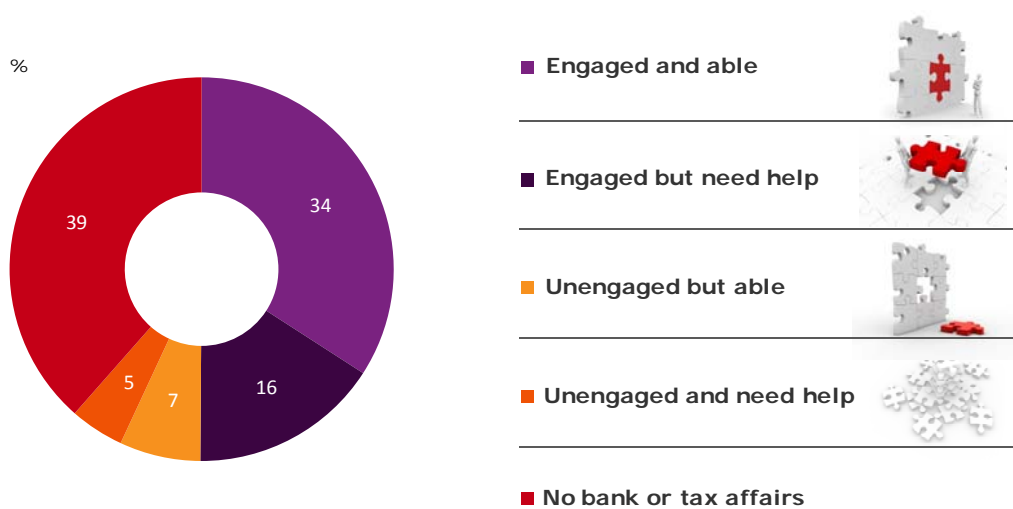
Combining these two typologies for those who received bank statements, and who had been PAYE or self assessment customers in the past three years, the resulting segments were:

- Engaged and able
- Engaged but need help
- Unengaged but able
- Unengaged and need help

The typology was completed by a fifth segment made up of those who were not PAYE or self assessment customers in the last three years (37 per cent of the individuals surveyed), or did not receive bank statements on paper or online (4 per cent of the individuals surveyed).

Chart 2.5 shows the distribution of the segments across the population surveyed. The chart is followed by a brief profile of each segment. A table showing the full demographic profile for each segment can be found in the Appendix.

Chart 2.5 Distribution of typology across the UK adult population



BASE: All adults UK (n=2,109)

Around a third of adults (34 per cent) were engaged in their own financial and tax affairs and considered themselves able to deal with them. The engaged and able were more likely to be men, more likely to be aged 45 to 64, and less likely to be aged 16 to 24 or over 75. They were also more likely to be self assessment customers.

Sixteen per cent of adults were engaged in their financial or tax affairs but found aspects of them difficult to deal with. No gender or age differences compared with the overall population stand out, but there was a higher than average proportion of part time workers in this group. They were also more likely to be self assessment customers but not to the same extent as the engaged and able.

Seven per cent were not engaged in their financial and tax affairs but said they would find it easy to deal with them. This group tended to be slightly younger than the engaged and able.

They were more likely to be aged 25 to 44 and less likely to be 55 or over. Almost three quarters were in full time work, more than in any other group.

Five per cent of the population were not engaged in their financial or tax affairs and found aspects of their tax affairs difficult to deal with. There were very few differences between this group and the general population.

The remaining 39 per cent of the population either have not been a PAYE or self assessment customer in the last three years or do not receive bank statements on paper or online. They were more likely to be female and more likely to be under 25 or over 75. By definition they were less likely to be employed.

3. Individuals' awareness of how much income tax and National Insurance they pay

3.1 Level of awareness of own income tax and/or NI contributions

Individuals who reported paying either income tax or National Insurance through PAYE, or who had submitted a self-assessment return, in the previous three years, were asked a series of questions to assess the level of awareness they had about how much income tax and National Insurance they pay.

A first question sought a simple 'yes / no' response on whether individuals knew how much tax and National Insurance they paid. A second question asked individuals to differentiate whether they knew the exact amount, whether they could make a good guess or whether they would need to check.

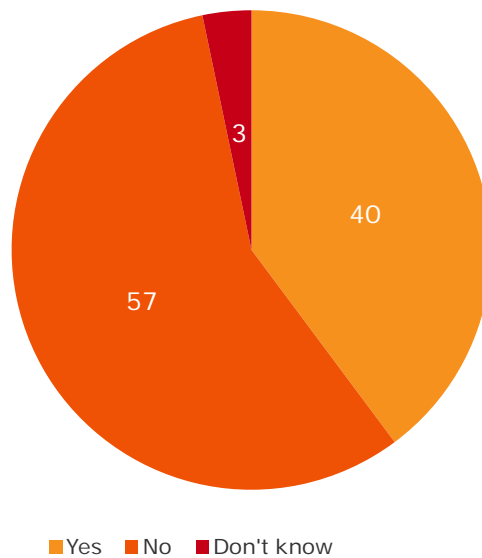
3.1.1 Overall awareness of how much income tax and National Insurance paid

The first question asked:

Do you know how much income tax and National Insurance you pay a year? Yes or No?

Chart 3.1 shows that the majority (57 per cent) of PAYE and Self Assessment customers did *not* know how much they paid. Only 40 per cent of PAYE and self assessment customers said they knew how much income tax and National Insurance they paid in a year.

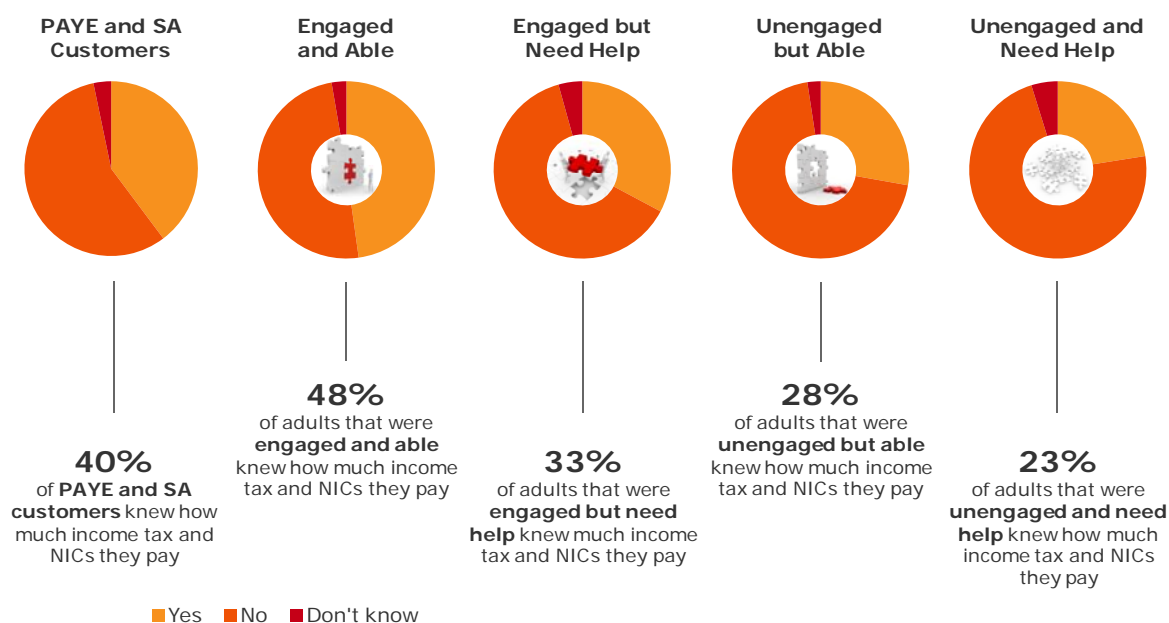
Chart 3.1 Awareness of how much income tax and National Insurance paid



SOURCE: Q.4 Do you know how much income tax and National Insurance you pay a year?
BASE: All who have paid income tax/NICs in last 3 years (n=1,255)

Chart 3.2 shows the results broken down by the engagement and ability typologies developed in Section 2.4. Whilst 40 per cent of all those asked reported knowing how much income tax and National Insurance they paid in a year, predictably, the proportion who reported knowing was higher amongst the 'engaged and able' at 48 per cent, and lower amongst those who are unengaged and/or need help. A third (33 per cent) of 'engaged but need help' said they knew, falling to 28 per cent of 'unengaged but able' and 23 per cent of those who were 'unengaged and needed help'. Even amongst the 'engaged and able' segment, however, over half did not know how much they paid in a year.

Chart 3.2 Awareness of how much income tax and National Insurance paid by type



SOURCE: Q.4 Do you know how much income tax and National Insurance you pay a year?
 BASE: All who have paid income tax/NICs in last 3 years (n=1,255), engaged and able (n=681), engaged but need help (n=327), unengaged but able (n=126), unengaged and need help (n=92)

Tables A3 and A4 at pages 50 and 51 show variations by subgroups. These show that men were more likely than women to say they knew how much income tax and National Insurance they paid (45 per cent of men compared with 34 per cent of women). Adults under the age of 35 were less likely to say that they knew, at 28 per cent, falling to just 22 per cent amongst those aged between 16 and 24. Half (50 per cent) of residents in London said they knew, more than for PAYE and self assessment customers overall.

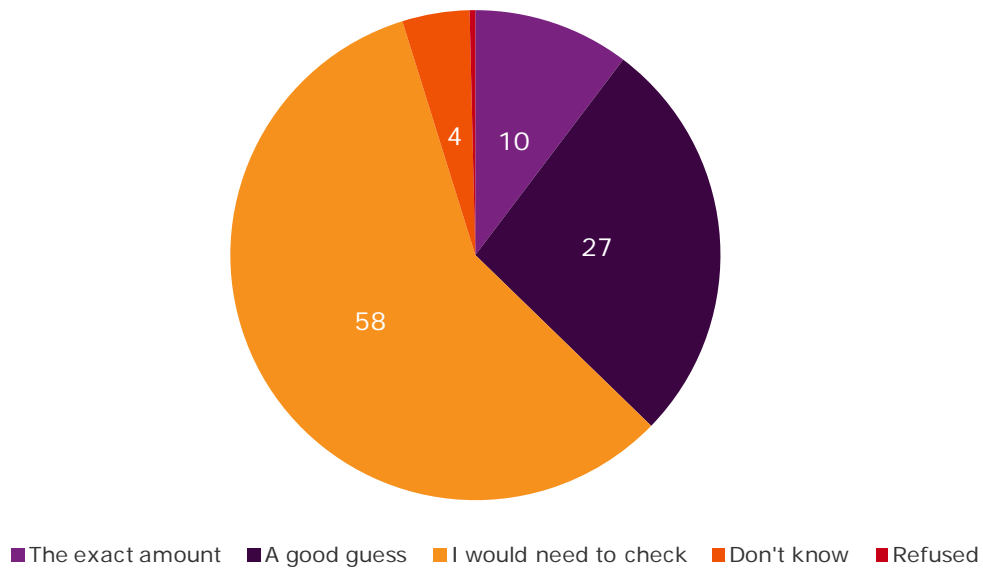
3.1.2 Awareness of the amount of income tax and National Insurance paid

The second question asked was:

So, if I asked you how much you paid in income tax and National Insurance in the last year, would you be able to tell me: the exact amount, a good guess, or would you need to check?

While the previous question showed 40 per cent said they knew how much they paid, this second question shows that only 10 per cent could tell you the exact amount, while a further 27 per cent could provide a good guess. The majority (58 per cent) would need to look it up (chart 3.3).

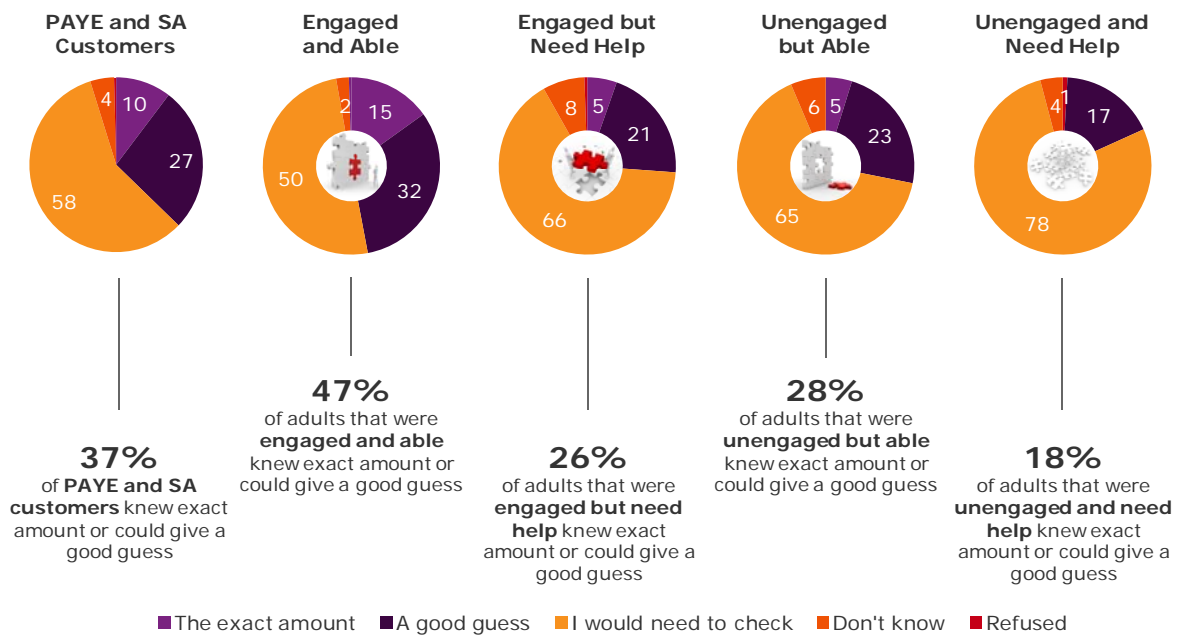
Chart 3.3 Awareness of the exact amount of income tax and National Insurance paid



SOURCE: Q.5 So, if I asked you how much you paid in income tax and National Insurance in the last year, what would you be able to tell me.
BASE: All who have paid income tax/NICs in last 3 years (n=1,255)

Again, breaking the results down by the engagement and ability typologies developed in section 2.4, chart 3.4 shows that individuals in the ‘engaged and able’ segments were most likely to know the exact amount (with 15 per cent knowing the exact amount compared to 10% amongst all individuals), and the vast majority of all other segments would need to look the amount up.

Chart 3.4 Awareness of the exact amount of income tax and National Insurance paid



SOURCE: Q.5 So, if I asked you how much you paid in income tax and National Insurance in the last year, what would you be able to tell me.
 BASE: All who have paid income tax/NICs in last 3 years (n=1,255), engaged and able (n=681), engaged but need help (n=327), unengaged but able (n=126), unengaged and need help (n=92)

Amongst all PAYE and self assessment customer, 37 per cent reported that they could tell the interviewer how much income tax and National Insurance they paid. This rises to almost half (47 per cent) amongst those who were ‘engaged and able’ (with 15 per cent saying they knew the exact amount of tax they paid and 32 per cent saying they could give a good guess). Among each of the other segments, the majority said they would have to look it up. Two thirds of the engaged but need help (66 per cent) and the unengaged but able (65 per cent) groups said they would need to look it up, rising to 78 per cent of those who were unengaged and were in need of help.

Women were more likely to have said they would need to check (63 per cent compared with 54 per cent of men). Retired PAYE customers were more likely to know the amount exactly (16 per cent), as opposed to those aged under 35 who were more likely to say they would have to look it up (69 per cent). Londoners, who as previously discussed displayed slightly different levels of engagement, were less likely to know the exact amount (6 per cent), offset by more who could give a good guess (36 per cent). Self assessment customers were more likely to know the exact amount (23 per cent).

3.2 Barriers to checking, and knowing where to go for help

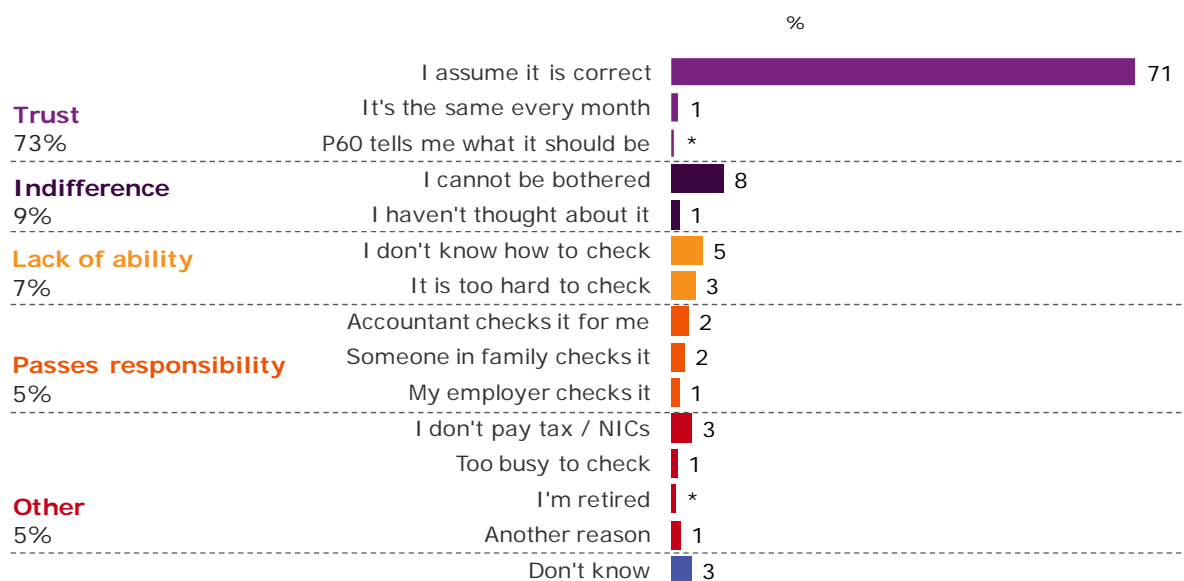
3.2.1 Reasons for never checking income tax and National Insurance contributions

As reported in section 2.1, almost half (48%) of those who had paid income tax, National Insurance or submitted a self assessment return in the last three years said they never checked that the amount of income tax or National Insurance they paid was correct (see section 2.1 for detail). These individuals were then asked:

What is the reason why you never check the amount of income tax or National Insurance you pay is correct?

Chart 3.5 shows the answers provided.

Chart 3.5 Reasons for never checking amount of income tax or National Insurance paid



SOURCE: Q.9 What is the reason why you never check the amount of income tax or National Insurance you pay is correct? (Unprompted)
 BASE: All who never check the amount of tax/NICs they pay is correct (n=598)

The most frequently mentioned reasons for not checking income tax and National Insurance were related to trust. Seventy one per cent assumed that the amount they paid was correct. The remaining reasons were mentioned by relatively few. Eight per cent said that they cannot be bothered to check. A similar proportion (7 per cent) admitted they did not know how to check or that it was too hard. Fewer still (5 per cent) said they let someone else such as an accountant or family member check it for them.

There were very few differences by subgroup. More self assessment customers passed the responsibility for checking to someone else (17 per cent) and, reflecting ability, more in the engaged but need help segment (16 per cent) say that either they don't know how to check or that it is too difficult.

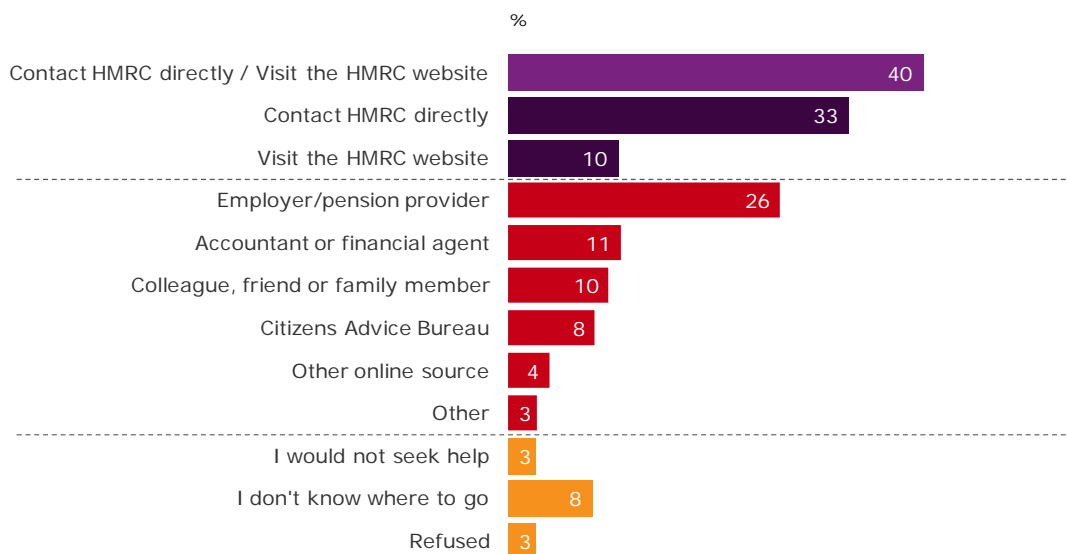
3.2.2 Sources of help if doubted income tax or National Insurance was correct

All adults were asked:

If you were unsure of whether the amount of income tax or National Insurance you paid was correct, where would you go for help or advice?

Chart 3.6 shows that they would be most likely to approach HMRC (either directly or via the website) or their employer or pension provider.

Chart 3.6 Where would go for help or advice if needed



SOURCE: Q. 12 If you were unsure of whether the amount of income tax or National Insurance you paid was correct, where would you go for help or advice? (Unprompted)
 BASE: All adults UK (n=2,109)

A third of all individuals (33 per cent) would contact HMRC if they doubted the amount of tax or National Insurance they had paid was correct. When contact via the HMRC website is included, this rises to 40 per cent who would go to HMRC. A quarter (26 per cent) would go to their employer or pension provider for assistance. Eleven per cent would seek the advice of an accountant or financial agent with a similar proportion approaching a colleague, friend

or family member or the Citizens Advice Bureau. Eight per cent said they would not know where to go.

Half (49 per cent) of PAYE and self assessment customers said they would contact HMRC directly or visit the HMRC website, significantly more than the population overall. Just over a third of this group (35 per cent) would go to their employer, which was also higher, but not a surprise given the higher likelihood of having an employer to go to.

Both of the engaged segments mentioned HMRC sources more frequently. Around half each of engaged and able (52 per cent) and engaged but need help (48 per cent) said they would seek the advice of HMRC.

Men were more likely to turn to an accountant or financial agent (14 per cent compared to 8 per cent of women). There was a distinct pattern according to age. More in the 16 to 24 age group (18 per cent) did not know where to go. Those in the 25 to 44 age group were more likely to go to their employer (34 per cent) than other groups. HMRC sources were more likely for the 45 to 74 age group (46 per cent said contact directly or website), and those aged 75 and over were more likely to ask a friend or family member (25 per cent).

4. Individuals' perceptions on the differences between income tax and National Insurance

4.1 Awareness of the rate of income tax and National Insurance paid

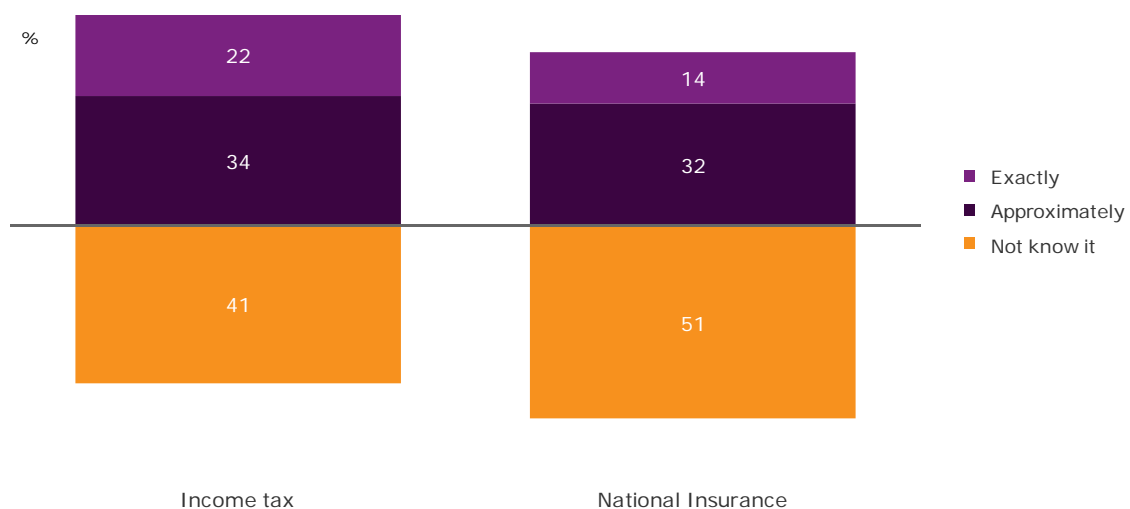
Two questions were put to PAYE and self assessment customers about their awareness of the rates of National Insurance and income tax they paid. They were:

Thinking about the rate of income tax you currently pay, do you know it: exactly, approximately or not know it (or do you not currently pay income tax)?

Thinking about the rate of National Insurance you current pay, do you know it: exactly, approximately or not know it (or do you not currently pay National Insurance)?

The questions allow an assessment of any differences between income tax and National Insurance, in the awareness of the rates individuals pay. Chart 4.1 shows that few PAYE and self assessment customers knew the exact rate for either, but that they were more likely to know the rate of income tax.

Chart 4.1 Awareness of the rate of income tax and National Insurance paid



SOURCE: Q.6 Thinking about the rate of INCOME TAX you currently pay, do you know it... Q.7 Thinking about the rate of NATIONAL INSURANCE you currently pay, do you know it...
BASE: All who have paid income tax in last 3 years (n=1,168); All who have paid NICs in last 3 years (n=987)

While around half (56 per cent) knew at least approximately the rate of income tax, this fell to 46 per cent for National Insurance. Far fewer knew the exact rates: twenty two per cent said they knew exactly what rate of income tax they paid compared with 14 per cent for National Insurance. Forty one per cent said they did not know what rate of income tax they paid compared to 51 per cent that did not know they rate of National Insurance they paid.

Awareness levels were highest among the engaged and able. A quarter (28 per cent) said they knew exactly what rate of income tax they paid, while 19 per cent knew exactly what rate of National Insurance they paid. Both proportions were significantly higher than for PAYE and self assessment customers overall. At the other end of the spectrum, the unengaged but able (52 per cent) and unengaged and need help (65 per cent) were more likely to say they did not know the rate of income tax they paid, and that they did not know what rate of National Insurance they paid (65 per cent unengaged but able, 77 per cent unengaged and need help).

More men than women said they knew the exact rate of income tax they paid (26 per cent compared with 17 per cent of women). There was no such difference in terms of National Insurance. The levels of awareness were lower among younger people. Over half (55 per cent) of PAYE and self assessment customers who were under 35 said they did not know what rate of income tax they paid and slightly more (52 per cent) did not know what rate of National Insurance they paid.

A third of self assessment customers (37 per cent) said they knew what rate of income tax they paid and 27 per cent that they knew what rate of National Insurance they paid, both higher than for PAYE customers.

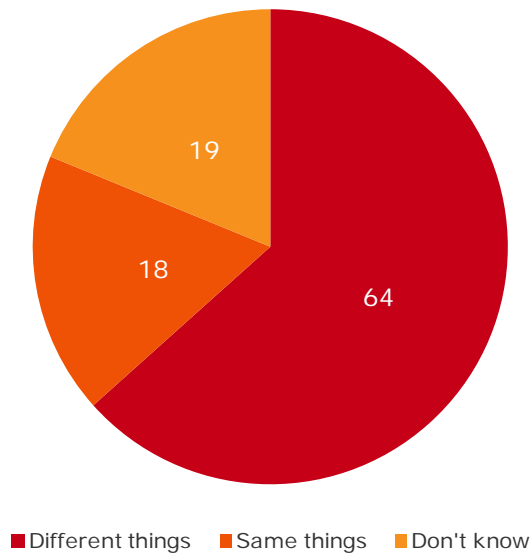
4.2 Awareness of the difference between income tax and National Insurance

To provide a further indication of understanding, all individuals were asked:

Do you think Income Tax and National Insurance are used by the Government to pay for different things, or do you think they are used to pay for the same things?

Chart 4.2 shows that around two thirds (64 per cent) of the population believed that income tax and National Insurance paid for the different things, with 18 per cent thinking they were used to pay for the same things.

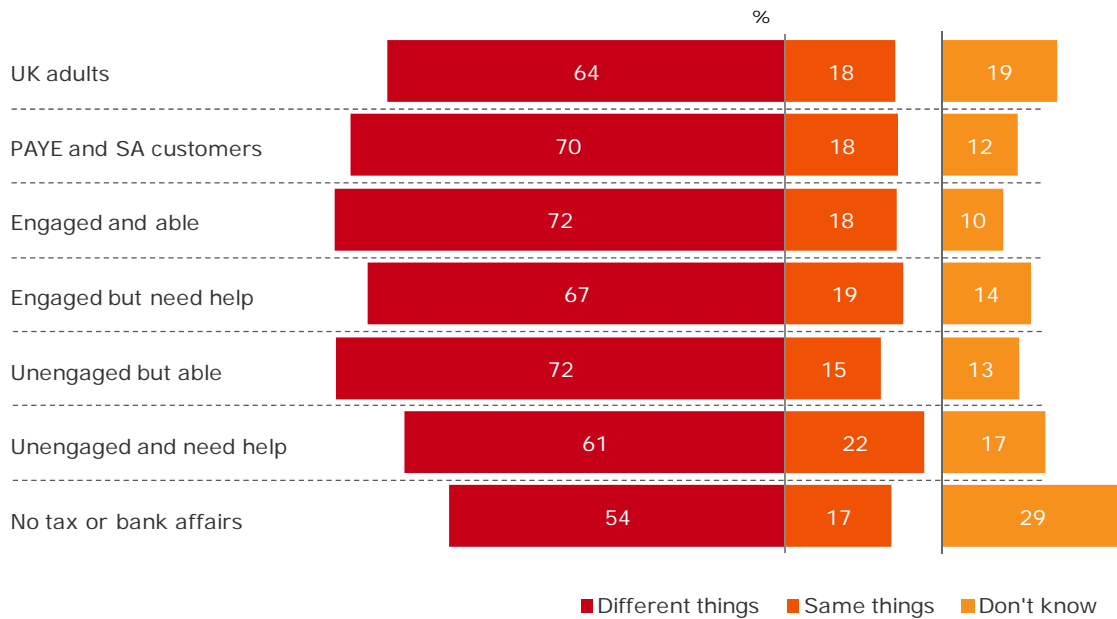
Chart 4.2 Belief that income tax and National Insurance paid for different or same things



SOURCE: Q.16 Do you think Income Tax and National Insurance are used by the Government to pay for different things, or do you think they are used to pay for the same things?
BASE: All adults UK (n=2,109).

Chart 4.3 shows the proportion who knew income tax and National Insurance were used for different purposes was higher for PAYE and self assessment customers at 70 per cent, and among the engaged and able (72 per cent). The only other significantly different result was for those with no bank or tax affairs, where 29 per cent did not know.

Chart 4.3 Belief that income tax and National Insurance paid for different or same things



SOURCE: Q.16 Do you think Income Tax and National Insurance are used by the Government to pay for different things, or do you think they are used to pay for the same things?

BASE: All adults UK (n=2,109), All who have paid income tax/NICs in last 3 years (n=1,255), engaged and able (n=681), engaged but need help (n=327), unengaged but able (n=126), unengaged and need help (n=92), no tax or bank affairs (n=883)

There were no other notable differences by subgroup.

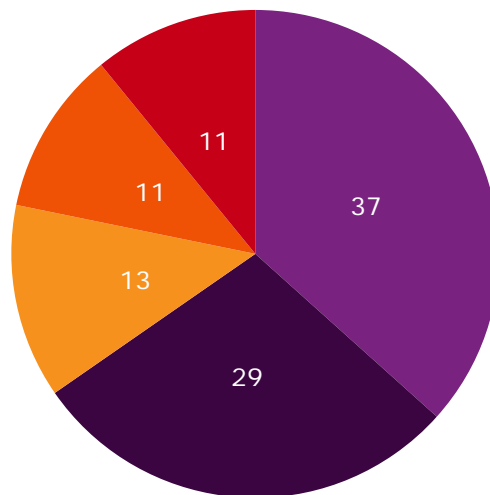
4.3 Seeing income tax and National Insurance separately on pay slips

In order to provide context, the survey asked

How important is it to you to see the income tax and National Insurance deducted from your pay as separate amounts on your payslip?

Chart 4.4 shows that it was important for two in three adults, and even more important to PAYE customers. Two thirds (66 per cent) of all individuals felt that it was important to show the two amounts separately, with 37 per cent feeling it to be very important.

Chart 4.4 Importance of seeing income tax and National Insurance separately

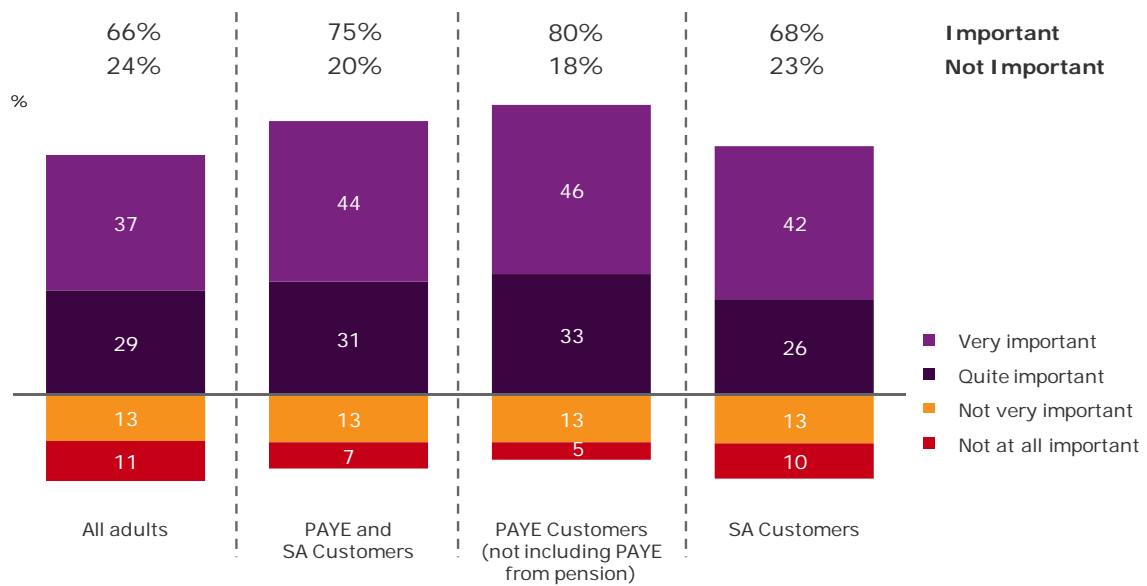


■ Very important ■ Quite important ■ Not very important ■ Not at all important ■ Don't know

SOURCE: Q.17 How important is it to you to see the income tax and National Insurance deducted from your pay as separate amounts on your payslip?
BASE: All adults UK (n=2,109)

Chart 4.5 shows that more PAYE and self assessment customers felt it important, driven primarily by PAYE customers. Almost half (46 per cent) of PAYE customers, excluding customers who paid tax from their pension, considered it very important to show income tax and National Insurance separately, and 80 percent thought it to be very or quite important. Fewer than half of retired people (47 per cent) considered it very or quite important to show income tax and National Insurance separately, somewhat predictable as they would be far less likely to pay National Insurance.

Chart 4.5 Importance of seeing income tax and National Insurance separately



SOURCE: Q.17 How important is it to you to see the income tax and National Insurance deducted from your pay as separate amounts on your payslip?
 BASE: All adults UK (n=2,109), All who have paid income tax/NICs in last 3 years (n=1,255), PAYE customers (n=939), SA customers (n=240)

More in the engaged and able (48 per cent) and the engaged but need help (43 per cent) segments felt it very important to show the two amounts separately. The response from the two unengaged segments was not different from the population overall.

5. Interest in proposals to improve personal tax transparency

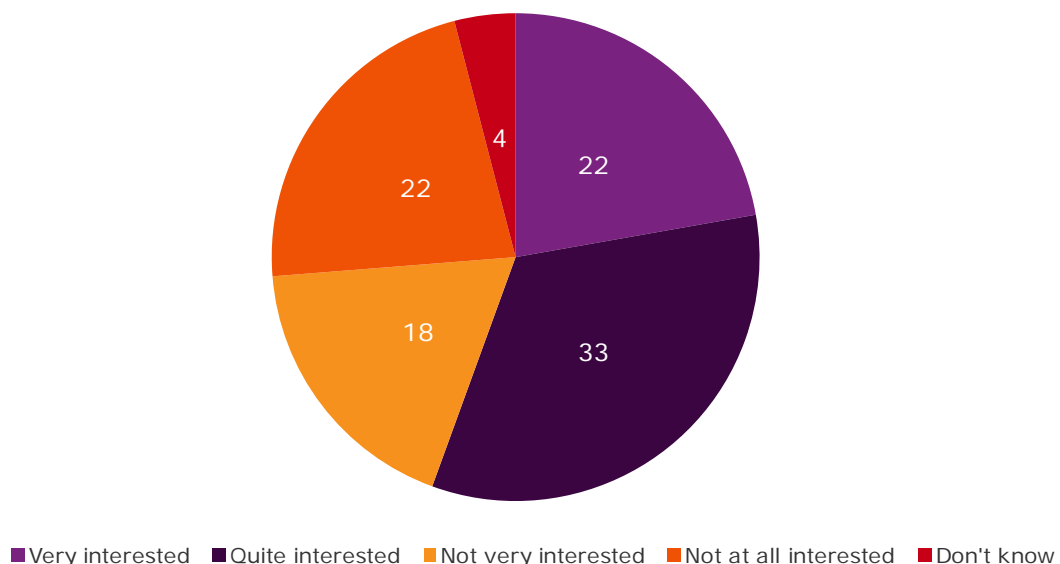
Chapter 5 explores the extent to which individuals are interested in a number of proposals designed to provide greater access to information on how much income tax and National Insurance they pay and therefore enable them become more engaged in their tax affairs should they wish to.

5.1 Interest in a personal online tax statement

The first proposal put to survey participants asked how interested they would be in a personal online tax account that would include a statement:

An idea being considered is to give you access to your own personal online tax account containing tax statements on how much tax and National Insurance you have paid. How interested would you be in this? Very interested, quite interested, not very interested or not at all interested?

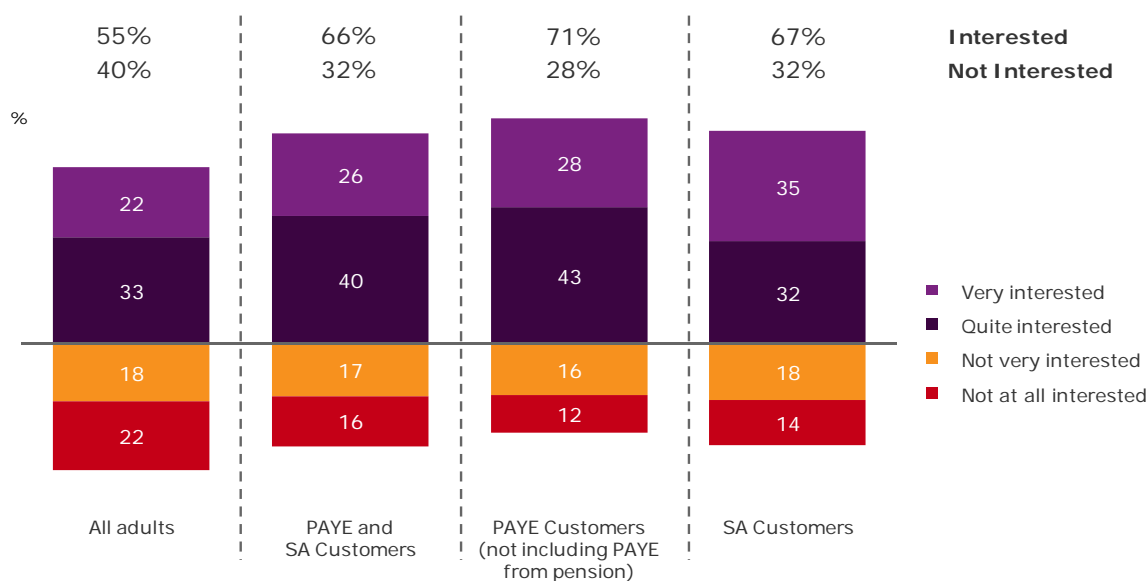
Chart 5.1 Interest in receiving a personalised online tax statement



SOURCE: Q.13 An idea being considered is to give you access to your own personal online tax account containing tax statements on how much tax and National Insurance you have paid. How interested would you be in this?
BASE: All adults UK (n=2,109)

Chart 5.2 shows that over half of adults would be interested (55 per cent) with higher levels of interest for both PAYE and self assessment customers.

Chart 5.2 Interest in receiving a personalised online tax statement



SOURCE: Q.13 An idea being considered is to give you access to your own personal online tax account containing tax statements on how much tax and National Insurance you have paid. How interested would you be in this?
 BASE: All adults UK (n=2,109), All who have paid income tax/NICs in last 3 years (n=1,255), PAYE customers (n=939), SA customers (n=240)

While over half of the population (55 per cent) were interested in having access to a personalised online tax statement, 40 per cent were not very, or not at all interested. However, chart 5.2 shows interest was higher among PAYE and self assessment customers. Excluding customers who paid tax directly from their pension, whose opinions were less interested than other PAYE customers, 71 per cent were very or quite interested with almost as many self assessment customers (67 per cent) interested.

Table A5 (page 52) provides a breakdown by sub-group. More in the engaged and able (67 per cent) and the engaged but need help (68 per cent) segments declared interest in an online tax statement. The response from the two unengaged segments was no different from the population overall.

Interest levels drop off after the age of 55. Sixty four per cent of under 55s expressed an interest, compared with 39 per cent of over 55s.

Understandably a higher proportion of those who received their bank statements (74 per cent) online were interest in this proposal compared with those who received paper statements (51 per cent).

5.2 Interest in a personal tax statement on a mobile phone app

All adults were presented with a second proposal, which was to give them access to their own personal tax statement via a mobile phone app.

Another idea being considered is to give you access to your own personal tax statements on a mobile phone app. How interested would you be in this? Very interested, quite interested, not very interested or not at all interested?

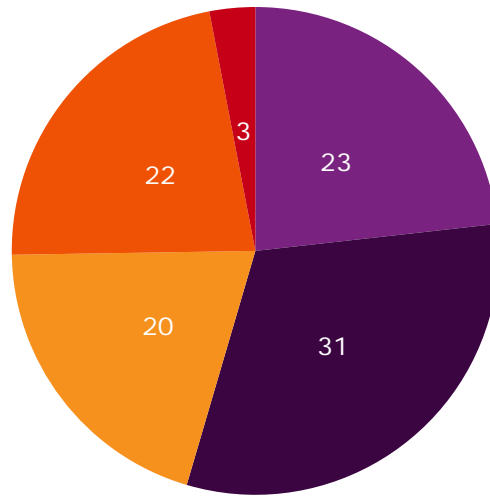
Interest in this proposal was relatively low compared to the online possibility. Overall, 31 per cent of adults were very or quite interested in this. PAYE customers (not including those who paid tax from their pension) were more likely to be interested (39 per cent) and perhaps not surprising so were younger people. Almost half (49 per cent) or under 35s were interested. Londoners were also more likely to be interested (48 per cent).

5.3 Tax statement to show how income tax and National Insurance contributes are spent

Finally, the survey set out to gauge interest in receiving a tax statement that showed how the Government spent income tax and National Insurance.

A third idea being considered is to show on your tax statement, how your income tax and National Insurance contributes to different areas of Government spend. How interested would you be in this?

Chart 5.3 Interest in receiving a tax statement to show how income tax and National Insurance contributes are spent

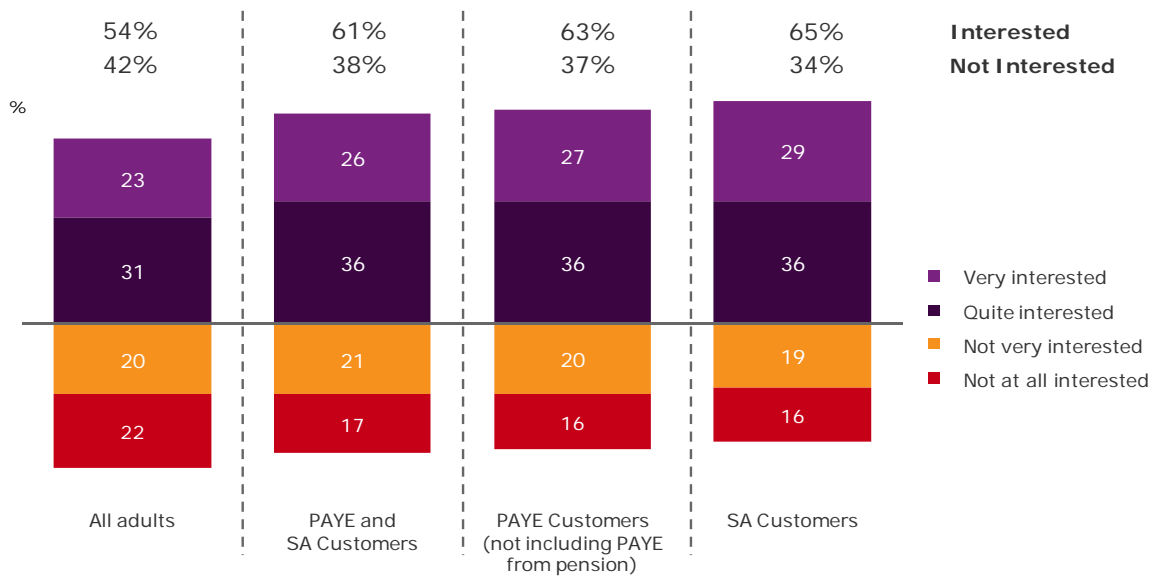


Very interested Quite interested Not very interested Not at all interested Don't know

SOURCE: Q.15 A third idea being considered is to show on your tax statement, how your income tax and National Insurance contributes to different areas of Government spend. How interested would you be in this?
 BASE: All adults UK (n=2,109)

Chart 5.3 shows more than half of all adults in the UK (54 per cent) expressed an interest in receiving a tax statement that showed them how income tax and National Insurance contributed to different areas of Government spend with 23 per cent very interested

Chart 5.4 Interest in receiving a tax statement to show how income tax and National Insurance contributes are spent



SOURCE: Q.15 A third idea being considered is to show on your tax statement, how your income tax and National Insurance contributes to different areas of Government spend. How interested would you be in this?
 BASE: All adults UK (n=2,109), All who have paid income tax/NICs in last 3 years (n=1,255), PAYE customers (n=939), SA customers (n=240)

Chart 5.4 shows interest was again higher among PAYE and self assessment customers, with 61 per cent showing an interest. A similar proportion of PAYE customers excluding those who paid tax directly from their pension (63 per cent) and self assessment customers (65 per cent) were either very or quite interested.

More in both of the engaged segments declared interest in an online tax statement (63 per cent for each). The response from the two unengaged segments was no different from the population overall. Forty-two per cent of those who did not receive a bank statement on paper or online and/or had not been a PAYE or self assessment customer in the last three years were interested.

Interest was higher among those that thought income tax and National Insurance paid for different things. Sixty per cent of this group said they were either very interested or quite interested. It was also higher among those that thought it very important or quite important to show income tax and National Insurance as separate amounts on their payslip, at 66 per cent.

Appendix A: Technical Appendix

Omnibus Approach

The TNS Omnibuses employ a random location methodology each week. A varying number of sampling points are issued depending upon the length of the questionnaire. The number of Great Britain sampling points issued can be 162, 152, 133 or 118 and corresponding sampling points in Northern Ireland are 5, 4, 4 or 3. The points used are sub samples of those determined in a sampling system developed by TNS for its internal use.

Sampling Frame

2001 Census small area statistics and the Postcode Address File (PAF) were used to define sample points. These are areas of similar population sizes formed by the combination of wards with the constraint that each point must be contained within a single Government Office Region [GOR]. In addition, geographic systems were employed to minimise the drive time required to cover each area as optimally as possible.

600 points were defined south of the Caledonian Canal in Great Britain [GB]. Another 25 were defined in a similar fashion in Northern Ireland. Finally 5 points were defined north of the Caledonian Canal. These latter differ in size from the other points and each other to meet the need to separately cover the different parts of the Highlands and Islands.

Stratification and Sample Point Selection

333 points were selected south of the Caledonian Canal for use by the Omnibus after stratification by Government Office Region and Social Grade. They were also checked to ensure they are representative by an urban and rural classification. Those points are divided into two replicates. One set are used in one week. The other set are used in the next week. One of the points north of the Caledonian Canal is also used. 20 of the points in Northern Ireland are selected and divided into four replicates. Those replicates are used in rotation to give a wide spread across the Province over time. Similarly the statistical accuracy of the GB sampling is maximised by issuing sequential waves of fieldwork systematically across the sampling frame to provide maximum geographical dispersion. This

ensures that the sample point selection remains representative for any specific fieldwork wave.

Selection of Clusters within Sampling Points

All the sample points in the sampling frame have been divided into two geographically distinct segments each containing, as far as possible, equal populations. The segments comprise aggregations of complete wards. For the Omnibuses alternate A and B halves are worked each wave of fieldwork. Each week different wards are selected in each required half and Census Output Areas selected within those wards. Then, groups of OAs containing a minimum of 130 addresses are sampled in those areas from the PAF (a maximum of 200 addresses are issued per assignment).

Interviewing

The addresses, selected as above, are issued to achieve an adult sample of 13, 14, 16 or 18 interviews in provincial areas and 12, 12, 14 or 15 in London depending upon the questionnaire length. Assignments are conducted over two days of fieldwork and are carried out between 2pm-8pm on weekdays and at the weekend. Quotas are set by gender/housewife. Within female housewife presence of children and working status is set, within men working status is set to ensure a balanced sample of adults within effective contacted addresses. All interviewers must leave 3 doors between each successful interview.

Appendix B: Questionnaire

Filter = All adults UK

SHOW SCREEN – MULTI CHOICE

Q.1 Through which, if any, of these methods do you receive your bank statements?

1: Paper statements received through the post

2: Online statements accessed on the internet

3: Neither of these – MUTUALLY EXCLUSIVE

NO BANK ACCOUNT - BUTTON

DK - BUTTON

R - BUTTON

IF Q1\1 OR 2 GO TO Q.2, ELSE GO TO Q.3

Filter = All who receive paper or online statements

SHOW SCREEN

Q.2 How often do you check your bank account transactions?...

1: Always check them

2: Sometimes check them

3: Never check them

DK – BUTTON

R - BUTTON

Filter = All adults UK

I would like to ask you a few questions about the taxes you might have to pay. Please note that in no instance will we be asking you how much tax you pay – it is just your views/thoughts we are interested in

SHOW SCREEN – MULTI CHOICE

Q.3 First of all which, if any, of the following have you experienced in the last 3 years? Please mention all that apply.

RANDOMISE

1: Income tax deducted by your employer directly from your pay (also known as Pay as You Earn or PAYE)

2: National insurance deducted directly from your pay

3: Tax deducted by your pension provider directly from your pension [ONLY SHOW IF 55+]

4: A self assessment tax return or payment

5: None of these – MUTUALLY EXCLUSIVE

DK - BUTTON

R - BUTTON

IF Q3\1-4 ASK Q.4 ELSE GO TO Q.10

Filter = All who have paid income tax\NI\tax from pension\SA in last 3 years

I'm now going to ask you some questions specifically about paying income tax and National Insurance contributions.

Q.4 Do you know how much income tax and National Insurance you pay a year?

1: Yes

2: No

DK - BUTTON

R - BUTTON

Filter = All who have paid income tax\NI\tax from pension\SA in last 3 years

SHOW SCREEN

Q.5 So, if I asked you how much you paid in income tax and National Insurance in the last year, what would you be able to tell me.

INTERVIEWER: ADD IF NECESSARY "I do not need to know how much itself"

1: The exact amount (ONLY SHOW IF Q4\1)

2: A good guess

3: I would need to check

DK - BUTTON

R - BUTTON

RANDOMISE ORDER OF ASKING Q6 AND Q.7

Filter = All who have paid income tax\NI\tax from pension\SA in last 3 years

SHOW SCREEN

Q.6 Thinking about the rate of INCOME TAX you currently pay, do you know it...

.

DO NOT INVERT

1: Exactly

2: Approximately

3: Or not know it

4: Or I currently do not pay Income Tax

DK - BUTTON

R - BUTTON

Filter = All who have paid income tax\NI\tax from pension\SA in last 3 years

SHOW SCREEN

Q.7 Thinking about the rate of NATIONAL INSURANCE you currently pay, do you know it...

DO NOT INVERT

1: Exactly

2: Approximately

3: Or not know it

4: Or I currently do not pay National Insurance

DK - BUTTON

R - BUTTON

Filter = All who have paid income tax\NI\tax from pension\SA in last 3 years

SHOW SCREEN

Q.8 How often do you check the amount of income tax and National Insurance you pay is correct?

- 1: I always check it
- 2: I sometimes check it
- 3: I never check it
- DK – BUTTON
- R - BUTTON

IF Q.8\3 GO TO Q.9, ELSE GO TO Q.10

Filter – All who never check the amount of tax/NI they pay is correct

DO NOT SHOW SCREEN FOR NEXT QUESTION

MULTI CHOICE

Q.9 What is the reason why you never check the amount of income tax or National Insurance you pay is correct?

PROBE: Any other reasons?

PROBE: Anything else?

- 1: I assume it is correct
- 2: It is too hard/difficult to check
- 3: I don't know how/where to check
- 4: I cannot be bothered
- 5: Another reason – PEN WRITE-IN
- DK - BUTTON
- R - BUTTON

Filter = All adults UK

SHOW SCREEN

Q.10 How easy or difficult do you think it is, to find out how much tax and National Insurance you pay?

- 1: Very easy
 - 2: Quite easy
 - 3: Quite difficult
 - 4: Very difficult
 - DK - BUTTON
 - R - BUTTON
-

Filter = All adults UK

SHOW SCREEN

Q.11 How easy or difficult do you think it is, to check whether you are paying the right amount of income tax and National Insurance?

(LIST AS Q.10)

Filter = All adults UK

DO NOT SHOW SCREEN FOR NEXT QUESTION

MULTI CHOICE

Q.12 If you were unsure of whether the amount of income tax or National Insurance you paid was correct, where would you go for help or advice?

PROBE: Where else?

- 1: My employer
 - 2: My pension provider
 - 3: A colleague
 - 4: A friend
 - 5: A family member (husband, wife, father, mother etc)
 - 6: Accountant
 - 7: Financial advisor
 - 8: Tax agent
 - 9: Citizen's Advice Bureaux
 - 10: Contact HMRC directly
 - 11: Visit the HMRC website
 - 12: Other website\online – PEN WRITE IN
 - 13: Other – PEN WRITE IN
 - 14: I would not seek help or advice – MUTUALLY EXCLUSIVE
 - 15: I don't know where to go for help or advice – MUTUALLY EXCLUSIVE
- R - BUTTON
-

Filter = All adults UK

SHOW SCREEN

Q.13 The Government is consulting on giving you more information about how much income tax and National Insurance you pay and how it is spent.

An idea being considered is to give you access to your own personal online tax account containing tax statements on how much tax and National Insurance you have paid. How interested would you be in this?

- 1: Very interested
- 2: Quite interested
- 3: Not very interested
- 4: Not at all interested
- DK – BUTTON
- R - BUTTON

Filter = All adults UK

SHOW SCREEN

Q.14 Another idea being considered is to give you access to your own personal tax statements on a mobile phone app. How interested would you be in this idea?

(LIST AS Q.13)

Filter = All adults UK

SHOW SCREEN

Q.15 A third idea being considered is to show on your tax statement, how your income tax and National Insurance contributes to different areas of Government spend. How interested would you be in this?

(LIST AS Q.13)

Filter = All adults UK

Q.16 Do you think Income Tax and National Insurance are used by the Government to pay for different things, or do you think they are used to pay for the same things?

- 1: Different things
 - 2: Same things
 - DK - BUTTON
-

Filter = All adults UK

SHOW SCREEN

Q.17 How important is it to you to see the income tax and National Insurance deducted from your pay as separate amounts on your payslip?

- 1: Very important
- 2: Quite important
- 3: Not very important
- 4: Not at all important
- DK – BUTTON

Appendix C: Segment Profile

Green shading indicates results significantly higher than for all adults and red shading indicates results significantly lower than for all adults.

		Segment					
		Engaged and able	Engaged but need help	Unengaged but able	Unengaged and need help	No bank or tax affairs	All adults
Gender	Male	55%	47%	55%	50%	42%	49%
	Female	45%	53%	45%	50%	58%	51%
	Base	681	327	126	92	883	2109
Age	16-24	7%	9%	13%	9%	23%	14%
	25-34	17%	18%	26%	24%	14%	17%
	35-44	21%	19%	28%	26%	12%	18%
	45-54	21%	18%	21%	18%	11%	16%
	55-64	18%	19%	8%	14%	11%	15%
	65-74	11%	9%	2%	3%	13%	10%
	75+	5%	6%	2%	6%	16%	9%
	Base	681	327	126	92	883	2109
Working status	Full time	58%	50%	73%	56%	12%	40%
	Part time	15%	20%	14%	16%	9%	13%
	Retired	18%	21%	6%	11%	33%	23%
	Education	1%	2%	2%	4%	17%	8%
	Not working	7%	8%	5%	13%	30%	16%
	Base	681	327	126	92	883	2109
Region	North East	4%	4%	10%	3%	4%	4%
	North West	11%	10%	7%	9%	12%	11%
	Yorkshire & Humber	10%	8%	7%	10%	7%	9%
	East Midlands	7%	5%	6%	10%	7%	7%
	West Midlands	8%	10%	13%	6%	10%	10%
	East of England	8%	11%	6%	11%	10%	9%
	London	10%	12%	7%	14%	14%	12%
	South East	17%	14%	17%	15%	11%	14%
	South West	10%	11%	7%	7%	7%	8%
	Wales	3%	6%	9%	4%	5%	5%
	Scotland	9%	8%	6%	9%	9%	9%
	Northern Ireland	3%	1%	4%	2%	4%	3%
	Base	681	327	126	92	883	2109

		Segment					Total
		Engaged and able	Engaged but need help	Unengaged but able	Unengaged and need help	No bank or tax affairs	
PAYE customer	No	11%	6%	9%	4%	97%	43%
	Yes	89%	94%	91%	96%	3%	57%
	Base	681	327	126	92	883	2109
SA customer	No	78%	82%	86%	88%	99%	88%
	Yes	22%	18%	14%	12%	1%	12%
	Base	681	327	126	92	883	2109
PAYE or SA customer	No	0%	0%	0%	0%	96%	37%
	Yes	100%	100%	100%	100%	4%	63%
	Base	681	327	126	92	883	2109
Social grade	ABC1	63%	55%	59%	53%	33%	50%
	C2DE	37%	45%	41%	47%	67%	50%
	Base	681	327	126	92	883	2109

Appendix D: Tables of results for selected questions

Table A1

Q.2 How often do you check your bank account transactions?**Base: All who receive paper or online statements UK**

	TOTAL	Gender		Age							Social grade					Country			
		Male	Female	16-24	25-34	35-44	45-54	55-64	65-74	75+	A	B	C1	C2	DE	England	Scotland	Wales	Northern Ireland
Always check them	70%	69%	71%	58%	61%	64%	72%	80%	84%	82%	74%	71%	70%	69%	70%	70%	72%	71%	59%
Sometimes check them	25%	25%	25%	34%	34%	28%	26%	17%	14%	12%	23%	23%	27%	25%	23%	25%	19%	26%	33%
Never check them	5%	6%	4%	8%	5%	8%	2%	3%	2%	6%	3%	6%	3%	5%	6%	4%	9%	2%	9%
Don't know	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Base	1952	912	1040	249	317	335	288	269	263	231	66	321	523	373	669	1624	178	91	59

	TOTAL	Government Office Region									Product			
		North East	North West	Yorkshire & Humber	East Midlands	West Midlands	East of England	London	South East	South West	PAYE	NI	PAYE from Pension	SA
Always check them	70%	65%	74%	75%	69%	67%	68%	60%	74%	78%	68%	67%	87%	75%
Sometimes check them	25%	21%	23%	18%	27%	27%	27%	36%	22%	20%	28%	29%	10%	22%
Never check them	5%	13%	3%	7%	3%	6%	4%	3%	4%	2%	5%	4%	3%	3%
Don't know	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Base	1952	88	222	170	133	167	169	229	277	169	824	751	258	234

Table A2

Q.8 How often do you check the amount of income tax and National Insurance you pay is correct?**Base: All who have paid income tax\NI\tax from pension\SA in last 3 years**

	TOTAL	Gender		Age							Social grade					Country			
		Male	Female	16-24	25-34	35-44	45-54	55-64	65-74	75+	A	B	C1	C2	DE	England	Scotland	Wales	Northern Ireland
I always check it	26%	27%	24%	23%	17%	21%	30%	32%	35%	27%	50%	30%	27%	20%	20%	25%	33%	20%	21%
I sometimes check it	25%	28%	22%	29%	32%	26%	21%	23%	24%	14%	23%	29%	26%	22%	23%	26%	18%	17%	15%
I never check it	48%	44%	52%	47%	49%	52%	49%	43%	36%	55%	28%	39%	47%	57%	54%	47%	47%	61%	64%
Don't know	1%	1%	2%	1%	2%	0%	0%	2%	5%	4%	0%	1%	1%	1%	3%	2%	0%	1%	0%
Refused	0%	0%	0%	0%	0%	1%	0%	1%	1%	0%	0%	1%	0%	0%	1%	0%	2%	0%	0%
Base	1255	656	599	114	226	257	228	194	153	83	49	264	399	266	277	1058	107	55	35

	TOTAL	Government Office Region										Product			
		North East	North West	Yorkshire & Humber	East Midlands	West Midlands	East of England	London	South East	South West	PAYE	NI	PAYE from Pension	SA	
I always check it	26%	26%	26%	22%	23%	28%	24%	22%	32%	21%	25%	22%	32%	37%	
I sometimes check it	25%	13%	27%	21%	28%	26%	28%	44%	22%	24%	24%	25%	21%	25%	
I never check it	48%	59%	44%	56%	48%	46%	46%	32%	45%	53%	50%	53%	44%	35%	
Don't know	1%	2%	1%	1%	1%	0%	3%	2%	2%	2%	1%	1%	3%	3%	
Refused	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%	
Base	1255	54	136	122	80	105	106	137	202	116	843	767	264	240	

Table A3

Q.4 Do you know how much income tax and National Insurance you pay a year?**Base: All who have paid income tax\NI\tax from pension\SA in last 3 years**

	TOTAL	Gender		Age							Social grade					Country			
		Male	Female	16-24	25-34	35-44	45-54	55-64	65-74	75+	A	B	C1	C2	DE	England	Scotland	Wales	Northern Ireland
Yes	40%	45%	34%	22%	31%	41%	45%	44%	51%	38%	62%	48%	40%	32%	33%	40%	34%	33%	54%
No	57%	51%	63%	74%	66%	55%	52%	52%	44%	58%	34%	49%	57%	63%	63%	56%	63%	64%	46%
Don't know	3%	4%	3%	4%	3%	4%	3%	4%	5%	3%	4%	3%	2%	5%	4%	3%	3%	3%	0%
Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Base	1255	656	599	114	226	257	228	194	153	83	49	264	399	266	277	1058	107	55	35

	TOTAL	Government Office Region										Product			
		North East	North West	Yorkshire & Humber	East Midlands	West Midlands	East of England	London	South East	South West	PAYE	NI	PAYE from Pension	SA	
Yes	40%	38%	39%	36%	40%	43%	33%	50%	40%	41%	38%	36%	47%	56%	
No	57%	59%	58%	63%	59%	53%	65%	42%	55%	57%	59%	62%	49%	39%	
Don't know	3%	3%	3%	1%	1%	4%	2%	6%	5%	2%	3%	2%	5%	4%	
Refused	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%	1%	
Base	1255	54	136	122	80	105	106	137	202	116	843	767	264	240	

Table A4

Q.5 So, if I asked you how much you paid in income tax and National Insurance in the last year, what would you be able to tell me.

Base: All who have paid income tax/NI/tax from pension/SA in last 3 years

	TOTAL	Gender		Age							Social grade					Country			
		Male	Female	16-24	25-34	35-44	45-54	55-64	65-74	75+	A	B	C1	C2	DE	England	Scotland	Wales	Northern Ireland
The exact amount	10%	12%	8%	6%	5%	11%	12%	9%	18%	17%	22%	13%	9%	9%	8%	10%	14%	4%	19%
A good guess	27%	30%	24%	15%	22%	29%	32%	31%	30%	17%	37%	31%	28%	24%	23%	27%	23%	27%	28%
I would need to check	58%	54%	63%	73%	68%	56%	52%	55%	49%	54%	38%	53%	59%	62%	61%	58%	60%	64%	51%
Don't know	4%	4%	5%	5%	4%	4%	4%	5%	3%	11%	2%	3%	4%	5%	8%	5%	3%	5%	2%
Refused	0%	1%	0%	1%	1%	0%	0%	0%	0%	1%	1%	0%	1%	0%	0%	0%	0%	0%	0%
Base	1255	656	599	114	226	257	228	194	153	83	49	264	399	266	277	1058	107	55	35

	TOTAL	Government Office Region										Product			
		North East	North West	Yorkshire & Humber	East Midlands	West Midlands	East of England	London	South East	South West	PAYE	NI	PAYE from Pension	SA	
The exact amount	10%	10%	12%	10%	10%	15%	7%	6%	11%	9%	8%	7%	14%	23%	
A good guess	27%	19%	28%	21%	24%	31%	25%	36%	29%	24%	27%	27%	29%	32%	
I would need to check	58%	68%	55%	66%	63%	53%	60%	53%	54%	56%	61%	63%	50%	41%	
Don't know	4%	2%	4%	3%	2%	2%	5%	5%	6%	10%	3%	3%	6%	4%	
Refused	0%	0%	1%	0%	0%	0%	2%	1%	0%	0%	0%	0%	1%	0%	
Base	1255	54	136	122	80	105	106	137	202	116	843	767	264	240	

Table A5

Q.13 The Government is consulting on giving you more information about how much income tax and National Insurance you pay and how it is spent. An idea being considered is to give you access to your own personal online tax account containing tax statements on how much tax and National Insurance you have paid. How interested would you be in this?
Base: All adults UK

	TOTAL	Gender		Age							Social grade					Country			
		Male	Female	16-24	25-34	35-44	45-54	55-64	65-74	75+	A	B	C1	C2	DE	England	Scotland	Wales	Northern Ireland
Very interested	22%	24%	20%	21%	27%	30%	25%	21%	16%	3%	32%	30%	24%	22%	14%	22%	19%	22%	32%
Quite interested	33%	34%	32%	36%	39%	38%	38%	34%	24%	10%	30%	41%	37%	34%	25%	34%	28%	34%	24%
Not very interested	18%	18%	18%	20%	19%	18%	16%	15%	20%	21%	21%	13%	17%	20%	20%	19%	16%	11%	19%
Not at all interested	22%	20%	24%	13%	12%	13%	17%	26%	35%	60%	16%	13%	17%	19%	34%	20%	33%	31%	25%
Don't know	4%	3%	4%	10%	2%	1%	3%	3%	4%	4%	0%	2%	4%	4%	5%	4%	3%	3%	0%
Refused	1%	1%	1%	2%	1%	1%	0%	0%	1%	1%	1%	0%	1%	0%	1%	1%	1%	0%	0%
Base	2109	986	1123	298	336	351	308	282	285	249	67	327	559	393	763	1753	191	101	64

	TOTAL	Government Office Region										Product			
		North East	North West	Yorkshire & Humber	East Midlands	West Midlands	East of England	London	South East	South West	PAYE	NI	PAYE from Pension	SA	
Very interested	22%	22%	19%	26%	22%	28%	17%	26%	21%	17%	29%	29%	16%	35%	
Quite interested	33%	35%	31%	31%	35%	27%	38%	36%	34%	40%	43%	43%	29%	32%	
Not very interested	18%	17%	15%	19%	25%	17%	16%	20%	22%	17%	16%	16%	16%	18%	
Not at all interested	22%	21%	27%	21%	16%	25%	20%	11%	18%	24%	11%	11%	35%	14%	
Don't know	4%	2%	6%	2%	2%	1%	7%	5%	4%	3%	1%	1%	3%	1%	
Refused	1%	2%	1%	2%	1%	1%	1%	2%	1%	0%	0%	0%	0%	0%	
Base	2109	89	239	185	140	188	187	259	290	176	843	767	264	240	

Table A6

Q.15 A third idea being considered is to show on your tax statement, how your income tax and National Insurance contributes to different areas of Government spend. How interested would you be in this?

Base: All adults UK

	TOTAL	Gender		Age							Social grade					Country			
		Male	Female	16-24	25-34	35-44	45-54	55-64	65-74	75+	A	B	C1	C2	DE	England	Scotland	Wales	Northern Ireland
Very interested	23%	23%	22%	24%	25%	27%	25%	23%	20%	7%	29%	28%	26%	22%	17%	22%	25%	27%	30%
Quite interested	31%	31%	31%	30%	37%	32%	37%	30%	25%	17%	30%	37%	32%	30%	28%	32%	22%	32%	26%
Not very interested	20%	22%	19%	19%	20%	21%	17%	22%	19%	26%	24%	18%	20%	25%	19%	21%	18%	15%	17%
Not at all interested	22%	20%	23%	18%	14%	17%	19%	22%	30%	46%	15%	16%	19%	20%	29%	20%	30%	25%	27%
Don't know	3%	3%	3%	8%	3%	2%	2%	2%	4%	4%	2%	1%	3%	3%	5%	4%	4%	1%	0%
Refused	1%	0%	1%	1%	1%	1%	0%	0%	1%	0%	1%	0%	0%	0%	1%	1%	1%	0%	0%
Base	2109	986	1123	298	336	351	308	282	285	249	67	327	559	393	763	1753	191	101	64

	TOTAL	Government Office Region									Product			
		North East	North West	Yorkshire & Humber	East Midlands	West Midlands	East of England	London	South East	South West	PAYE	NI	PAYE from Pension	SA
Very interested	23%	27%	20%	23%	32%	23%	14%	24%	21%	20%	28%	27%	18%	29%
Quite interested	31%	30%	23%	27%	27%	34%	37%	41%	32%	37%	36%	36%	31%	36%
Not very interested	20%	16%	21%	22%	22%	20%	22%	20%	22%	23%	20%	20%	26%	19%
Not at all interested	22%	25%	32%	23%	18%	21%	20%	10%	19%	18%	15%	16%	22%	16%
Don't know	3%	1%	3%	3%	0%	2%	6%	5%	5%	2%	1%	1%	2%	0%
Refused	1%	2%	1%	2%	1%	0%	0%	1%	0%	0%	0%	0%	0%	0%
Base	2109	89	239	185	140	188	187	259	290	176	843	767	264	240

