



Channels of Communication: Usage and Preferences among Tax Credits Customers

**Findings from the
Panel Study of Tax Credits and Child Benefit Customers:
2008-2012**

August 2013

Deborah Reynolds

HM Revenue and Customs Research Report Number 273

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Published by HM Revenue and Customs, September 2013
www.hmrc.gov.uk

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Abbreviations

Abbreviation	Description
CAB	Citizens' Advice Bureau
CTC	Child Tax Credit
DWP	Department for Work and Pensions
HMRC	Her Majesty's Revenue and Customs
NatCen	National Centre for Social Research
UC	Universal Credit
VCO	Voluntary or Community Organisation
WTC	Working Tax Credit

Acknowledgements

The author would like to thank the research and fieldwork teams at the National Centre for Social Research, especially Mari Toomse, Colin Payne, Natalie Maplethorpe, Clare Tait and Anne Connolly for carrying out the Panel Study for HMRC in the last few years. Thanks are also due to the interviewers who worked on this study and to the respondents who generously gave us their views and time. This study would not have been successful without their support.

Thank you also to Adam Altoft, Hannah Rhodes, Gertrud Malmersjo, Rachel Hope, Helen Breese, Nicola Cousins, Corinne Harkins, Mark Scott, Stephanie Freeth and Janice Fong at HM Revenue & Customs for their input and support with this research report.

Executive summary

Background and aims

Tax credits are a flexible system of financial support administered by HMRC, designed to deliver support as and when a family needs it, tailored to their specific circumstances. Some 4.7 million families, containing 7.8 million children, were tax credits recipients as of 1st April 2013.¹

This report uses findings from HMRC's Panel Study of Tax Credits and Child Benefit Customers between 2008 and 2012.

This report explores how tax credits customers communicate with HMRC. It also explores how they would prefer to communicate with us. The report focuses on where customers need help with their claim, and their experience and attitudes towards Voluntary and Community Organisations for support. Finally the report examines customers' usage of the internet.

HMRC is committed to improving the customer experience.² Findings from this report will be used to support customers to provide HMRC with the information it needs to calculate their tax credits claim. The findings will also help HMRC consider how to best prepare customers for the transition to the digital self-serve claim management environment of Universal Credit.

How customers communicate with HMRC

There are a number of reasons why a tax credits customer may need to contact HMRC at any point through the duration of their tax credits claim such as renewals, reporting changes, or to ask for information or help. Customers can currently communicate with HMRC by post, phone (via the tax credits helpline), or in person at a local enquiry centre.

Customers told us they had used the tax credits helpline more than any other communication channel in the previous year.

Reporting changes of circumstances was the most common reason for contacting HMRC across all means of communication. Other common reasons included for renewals, and regarding an over- or underpayment.

The majority of customers were satisfied with their recent experience of the tax credits helpline. Over half of customers who had recently communicated with HMRC by post or at a local enquiry centre were satisfied with each of these latter channels.

How customers would prefer to communicate with HMRC

HMRC is committed to improving the customer experience, and to supporting customers to receive the correct amount of tax credits. To achieve both of these aims, it is important to understand both customers' current communication behaviours, as well as how they would prefer to communicate with HMRC in future.

¹ HM Revenue & Customs (2012) *Child and Working Tax Credits Statistics: April 2013*. Available at: www.hmrc.gov.uk/statistics/prov-main-stats/cwtc-apr13.pdf

² *HMRC business plan 2012-15*. Available at www.hmrc.gov.uk/about/business-plan-2012.pdf

When asked how they would prefer to renew their claim and report changes of circumstances, the majority of customers said they would prefer to do this by phone.³ This is consistent with customers' current behaviour, where more said they use the tax credits helpline than other modes of contact. Over half gave online as a first or second preferred choice for communicating with HMRC in the future.

Customers' support needs and use of support channels

HMRC recognises that some customers will need more support than others with their tax credits claim. By knowing where customers require most help, HMRC can focus the support it offers, and tailor the assistance offered by its own channels as well as that provided by external organisations such as the Citizens Advice Bureau (CAB) to support tax credits customers.

Around a third of customers who completed the initial tax credits application themselves, told us that they sought help with this process. Customers said they most commonly asked for support with calculating income and filling in the form.

Where customers had sought help with their existing claim, a higher proportion of customers had required support with reporting a change of circumstances and renewing their claim, than understanding their award notice.

The tax credits helpline was the most commonly-used source of help or information, followed by the HMRC website. Customers also said the helpline was the source of support they saw themselves using in the future above all other sources, followed by the CAB.

HMRC recognises that some tax credits customers may prefer an alternative face-to-face form of support, such as that offered by Voluntary and Community Organisations like the CAB.⁴

The majority of customers told us they were aware that they could access help or advice with their tax credits claim from Voluntary and Community Organisations (VCOs). While a minority said they had sought support from VCOs in the past, customer satisfaction was high among those that had.

The majority of customers who told us they did not currently use the CAB said they would be willing to in the future. The most commonly cited barriers to seeking help from the CAB were 'inconvenience' and 'busyness'.

Customers' use of the internet

HMRC does not currently provide tax credits customers with the option of managing their claim online. However, under Universal Credit – which will replace tax credits and some other benefits – most claimants will be expected to submit and manage their claim online. Against this backdrop, it is important to build an understanding of our customers' internet access and usage.

Almost all tax credits customers told us they have internet access. Of those, the majority said they use it. Only 3% of customers told us they did not have any internet access. Certain groups are significantly less likely than others to have and use home internet

³ Customers were presented with the option of 'online', 'telephone', 'post', and 'in person'. Online tax credits claim management is not a facility currently offered by HMRC.

⁴HMRC business plan 2012-15. Available at www.hmrc.gov.uk/about/business-plan-2012.pdf

access, including: customers from lower income households; older customers; and, customers who told us they were not in paid work.

Customers without internet access at home most commonly said this was due to cost, followed by not having a computer. Three quarters of customers told us they could access the internet elsewhere; most frequently at a library or at a friend's house.

To design an online claim system that works, it is important to understand what device(s) customers use to access the internet. The majority of customers said they use a computer/laptop only. Some customers said they use both a computer/laptop and a hand held device (such as a mobile phone, for example) to access the internet. A small minority said they use a hand-held device only.

The majority of customers felt confident in their ability to use the internet (85 per cent). Around two thirds said they considered it safe to manage financial information online. A similar proportion told us they use internet banking.

A minority had said they had carried out claim management activities online before for other benefits. The majority of those who had looked for tax credits information online said they had found it easy to find the information they needed.

The majority of customers did not feel that making or managing a Universal Credit claim online would present a problem for them. Customers who did think it would present a problem for them most commonly told us this was because they do not or cannot use the internet, and/or they do not have access to the internet. Certain groups were more likely to say that using the internet to manage their claim would cause them difficulty, including: customers with no qualifications; customers in the lower household income group; and, customers without home internet access.

1 Introduction

1.1 Background

1.1.1 Tax credits

Some 4.7 million families, containing 7.8 million children, were tax credits recipients as of 1st April 2013.⁵

Tax credits are a flexible system of financial support designed to deliver support as and when a family needs it, tailored to their specific circumstances. Tax credits are made up of two components: Working Tax Credit (WTC) and Child Tax Credit (CTC). CTC brings together income-related support for children and for qualifying young people aged 16-19 who are in full time non-advanced education or approved training, into a single tax credit, payable to the main carer. WTC provides in-work support for people on low incomes, with or without children.

1.1.2 Channels of communication and support

HMRC is committed to supporting tax credits customers to claim the tax credits they are entitled to. HMRC is also committed to improving the customer experience.⁶

Providing communication channels that are effective and meet customers' needs is key to delivering these aims. To do this, HMRC must understand how customers communicate with us, and how they would like to communicate with us in future.

There are times when tax credits customers need to or are required to contact HMRC regarding their tax credits claim, such as to renew their claim, report a change of circumstances, or to ask for help or information about their claim.

Customers can communicate with HMRC by:

- phoning the tax credits helpline;
- writing to us;
- or, visiting a local enquiry centre.

Customers sometimes need support with their claim, and can use a range of sources to get it, including HMRC, other organisations, or family or friends. They can also find information on the HMRC website. HMRC wants to ensure it is providing support where it is needed most, by understanding customers' needs and where they currently go for help.

1.1.3 Transition to digital channels under Universal Credit

HMRC is also committed to supporting tax credits customers in the transition to Universal Credit (UC), which will start to be rolled out nationally from October 2013 and is administered by the Department for Work & Pensions (DWP). Universal Credit is an integrated working-age credit that will replace Working Tax Credit, Child Tax Credit, Housing Benefit and a number of DWP administered benefits.

One key difference between the two systems is that Universal Credit aims to make digital the primary channel for most working-age people to interact with the DWP.

⁵HM Revenue & Customs (2012) *Child and Working Tax Credits Statistics: April 2013*
www.hmrc.gov.uk/statistics/prov-main-stats/cwtc-apr13.pdf

⁶HMRC business plan 2012-15. Available at www.hmrc.gov.uk/about/business-plan-2012.pdf

HMRC is committed to preparing its customers for what will be a different mix of channels with an emphasis on online under Universal Credit. To do this successfully, it is necessary to understand customers' access to and use of the internet, including why some customers do not use it.

1.2 Research aims

This report uses findings from HMRC's Panel Study of Tax Credits and Child Benefit Customers between 2008 and 2012.

The aims of this report are to:

- Examine how tax credits customers communicate and would prefer to communicate with HMRC;
- Understand what support customers need with their claim, where they currently get that support, and where they would prefer to get that support from;
- Shed light on customers' current use of and ability in using computers and the internet, with the transition to digital channels in mind.

1.3 Methodology: The Panel Study of Tax Credits and Child Benefit Customers

The findings presented in this report are based on data that was collected as part of the Panel Study of Tax Credits and Child Benefit Customers. The Panel Study was commissioned by HMRC to provide robust quantitative information on recipients' experience of the tax credits and Child Benefit systems, as well as background and demographic information.

This survey has been conducted by the National Centre for Social Research (NatCen) between 2008 and 2012. Initially, the survey entailed a wave of face-to-face interviews with the full sample and a further wave of telephone interviewing with a smaller sub-sample. Year 4 (2011) was the first time that interviews took place solely via telephone.

For the purposes of this report, certain survey waves have been grouped together into 'Years', in cases where there were follow-up sub-surveys following the main-stage one. Survey Years are categorised as follows:

Title	Year(s) during which survey was conducted	Number of respondents	Waves
Year 1	2008-2009	3706	Autumn 2008; Summer 2009
Year 2	2009-2010	3302	Autumn 2009; Summer 2010
Year 3	2010	1945	Autumn 2010
Year 4	2011	1032	Autumn 2011
Year 5	2012	1000	Autumn 2012

Each year, NatCen has interviewed some of the participants who have taken part in previous survey years. New customers have been included in each year of the survey to account for attrition and to ensure that the sample remained representative of all current tax credits customers. More information about the methodology can be found in appendix A and in a separate technical report.⁷

Some questions have been asked in every wave of the Panel Study, allowing HMRC to track changes in customer experience and behaviours over time. However, other questions have been removed and replaced with new ones, ensuring the study has stayed relevant. For this reason, data is not available from each wave for every topic area addressed in this report. Where available, comparable data from more than one year is included to track any changes over time.

⁷ For full details of the methodology used please refer to the technical report. Available at: <http://www.hmrc.gov.uk/research/report252.pdf>

2 How customers communicate with HMRC

2.1 Background

There are a number of reasons why tax credits customers may need to communicate with HMRC through the duration of their tax credits claim. This may be, for example, when they submit a new claim, renew an existing claim, report a change of circumstances, or make an enquiry.

There are a number of ways in which customers can contact or submit information to HMRC. These include:

- writing to HMRC by post;
- phoning the tax credits helpline;
- or, visiting a local enquiry centre.⁸

According to HMRC's records, last year (April 2012-March 2013) there were:

- 1,123,314 letters or forms regarding tax credits received by post
- 22,147,961 telephone calls made to the tax credits helpline⁹
- 673,403 visits to Enquiry Centres regarding tax credits¹⁰

HMRC is committed to supporting tax credits customers to claim the tax credits they are entitled to. HMRC is also committed to improving the customer experience.¹¹

To do this, we need to understand which channels people use to contact us; why they contact us; and their levels of satisfaction with that contact. Knowing this will allow HMRC to: allocate resources where they are most needed; tailor services to meet customers' needs; and, identify where improvements can be made.

This section looks at customers' use of the three HMRC contact channels between 2008 and 2011.¹² Their satisfaction with this contact is also explored.

2.2 Customers' use of different communication channels

In the survey waves between 2008 and 2011, customers were asked in separate questions if they had contacted HMRC via the tax credits helpline, via post, or by visiting a local enquiry centre in the year prior to their interview (Appendix B Table A.1)¹³. In each of the three years this question was asked, a greater proportion of customers consistently told us they had used the tax credits helpline than any of the other channels available in the previous year (roughly 60 per cent in each survey).

⁸ Local enquiry centres may be closed next year. A new model is currently being piloted by HMRC for the 1.5 million customers who need extra help with their tax affairs. This model includes a new tailored telephony service, mobile face-to-face advisors, and support from Voluntary and Community Organisations. For further information, visit www.hmrc.gov.uk/extrahelp/index.htm

⁹ This figure represents the number of calls handled by the tax credits helpline. This includes the number of calls answered by the helpline staff, plus those picked up by the Interactive Voice Recording (IVR) service where the caller did not proceed to speak with an advisor. The IVR plays recorded messages to callers while they are waiting to be connected to an advisor.

¹⁰ This number includes customers who visited an enquiry centre to phone the helpline only.

¹¹ *HMRC business plan 2012-15*. Available at www.hmrc.gov.uk/about/business-plan-2012.pdf

¹² N.B. The HMRC website does not currently offer the facility to manage tax credits claims online and therefore is not addressed in this section

¹³ Customers were not asked if they had contacted HMRC in writing or if they had visited a local tax office or enquiry centre in year 3 (2010).

A significantly smaller proportion of customers told us they had written to HMRC or visited local enquiry centres; fewer than 5 per cent of customers each year reported having used these channels.¹⁴

2.3 Customers' motivations for contacting HMRC

In year two (2009-10), customers were asked whether they had contacted HMRC in the previous year; where they had, customers were asked what had led them to do so. Customers could choose more than one reason.

Customers most frequently cited the need to report a change of circumstances as the reason for contacting HMRC. This finding was consistent across all the communication channels available. However there were also some differences in how customers used the different channels. Customers were more likely to enquire about under- or overpayments in writing or at a local enquiry centre than via telephone. Customers more commonly used the tax credits helpline to renew their claim, rather than the other channels available to do this.

Where customers had used the helpline in the previous year, just under two thirds (63 per cent) told us they had done so to report a change of circumstances. The second most commonly reported reason was to renew their tax credits award (29 per cent) (Appendix B Table A.2)

Where customers said they had written to HMRC in the previous year, reporting changes of circumstances was again the most frequently cited reason (47 per cent), followed by the reporting of an under- or overpayment (31 per cent) (Appendix B Table A.3).¹⁵

Finally, reporting a change of circumstances was also the most commonly cited reason for customers who had visited a local HMRC enquiry centre (35 per cent). Eighteen per cent said they had attended to make an enquiry about an under- or overpayment, and 15 per cent to make a tax credits claim (Appendix B Table A.4).¹⁶

2.4 Customers' satisfaction with recent contact with HMRC

We asked customers who had been in contact with HMRC in the year prior to their interview how satisfied they were with their most recent contact.

Across all the available channels, customer satisfaction with the tax credits helpline was consistently highest. Of those who had used it, most customers (86 per cent) were satisfied with the service they received (year 2 (2009-10); Appendix B Table A.5). Exploring this further in year 3 (2010), the majority of customers (94 per cent) reported

¹⁴ The proportion of customers that said they had contacted HMRC is lower than may have been expected as the majority of customers must contact HMRC to renew their claim each year. When answering this survey question, customers may not have considered such contact to be relevant because renewals involve HMRC asking them to make contact rather than them contacting HMRC independently. Respondents may have also included customers who did not need to renew, for example new customers, or those whose claim is renewed automatically.

¹⁵ Note: These findings are based on a small number of cases, so the results should be interpreted with caution. The true value in the population may lie within a relatively wide range of the estimated proportion given here.

¹⁶ See footnote 15

that they found it easy to understand the information from the tax credits helpline advisor (Appendix B Table A.6).¹⁷

Of those in year 2 that had contacted HMRC in writing, over half (57 per cent) were satisfied with the way that HMRC had dealt with their query. This represents a significant increase from 43 per cent in year 1 (2008-9) (Appendix B Table A.7).¹⁸

Around two thirds of respondents (65 per cent) who had visited a local enquiry centre were satisfied with the way that their enquiry had been dealt with (year 2; Appendix B Table A.8).¹⁹

¹⁷ For further analysis and discussion on customers' use and experiences of the tax credits helpline, see HM Revenue and Customs Research Report Number 146: Maplethorpe (2011) *Customers' experience of the Tax Credits Helpline: Findings from the 2009 Panel Study of Tax Credits and Child Benefit Customers.*, Available at www.hmrc.gov.uk/research/report146.pdf.

¹⁸ Note: These findings are based on a small number of cases, so the results should be interpreted with caution. The true value in the population may lie within a relatively wide range of the estimated proportion given here.

¹⁹ See footnote 18.

3 How customers would prefer to communicate with HMRC

3.1 Background

This chapter examines which channels of communication customers would prefer to use to manage their claim. Customers were asked whether they would choose to manage their tax credits claim online, which is not a facility currently available to customers.

Understanding customers' capacity and willingness to manage their claim online will help HMRC effectively prepare its customers for the transition to a self-serve digital environment under Universal Credit. It will also feed into HMRC's decision making when exploring digitising elements of the tax credits process in the meantime.

3.2 Reporting changes of circumstances and renewals

The flexibility of the design of the tax credits system means that as families' circumstances change, so (daily) entitlement to tax credits changes. Customers are responsible for reporting changes of circumstances as soon as possible after they occur; as a result their award amount will be reassessed and potentially changed. As tax credits awards are provisional, they also need to be finalised and renewed at the beginning of each financial year. Most tax credits customers are on the 'reply-required system' which involves contacting HMRC to continue their award.²⁰

HMRC recognises the importance of encouraging and enabling customers to report changes²¹ and renew²² in a timely fashion and using accurate information. An award based on incorrect information about customers' circumstances (current and past) can result in an under- or overpayment to the customer, meaning that they are either not receiving the amount that their situation allows, or that they will be required to make a debt repayment to HMRC in the future.

3.3 Communication preferences for renewals and changes of circumstances

Chapter 2 showed that customers most commonly communicate with us via the tax credits helpline. In year 3 (2010), we asked customers how they would prefer to contact HMRC for two tax credits processes: renewing their claim and reporting a change of

²⁰With the exception of those who have their claim renewed automatically. These include customers with the following circumstances:

- Those whose tax credits award is tapered to zero;
- Those claiming out-of-work benefits;
- Those claiming CTC-only and who receive less than the family element;
- Some of those who claim CTC and WTC, if the award ceased in the previous year; and,
- Some of those who claim WTC-only if the award ceased in the previous year.

²¹ See HMRC reports exploring customers' behaviour around reporting changes of circumstances: *RR 53: Exploring claimants' understanding of the tax credits system and the process of reporting changes of circumstance*. Available at www.hmrc.gov.uk/research/report-53-final.pdf

²² See HMRC reports exploring customers' behaviour around renewals: *RR186 - Qualitative research to explore tax credits customers' renewal behaviour*. Available at www.hmrc.gov.uk/research/report186.pdf

circumstances (see Figure 1; Appendix B Table A.9). Customers were given the option of four channels: the telephone helpline, by post, in person, and online.²³

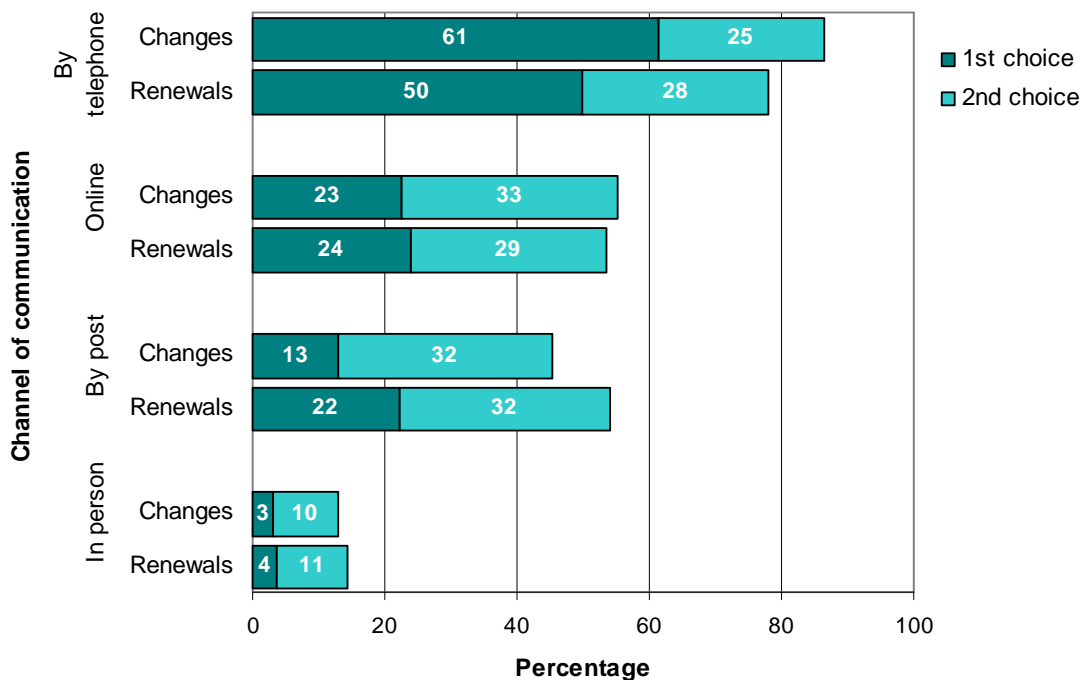
The majority of customers stated a preference for performing these actions by telephone, with 86 per cent citing it as a first or second choice for reporting changes (61 per cent said it was their first choice) and 78 per cent for renewals (50 per cent as first choice). This popularity of the telephone as a contact channel is consistent with findings about the helpline in chapter 2.

A smaller proportion of customers gave 'online' as a preferred option. Over half of customers interviewed said they would report changes (56 per cent) and renew (53 per cent) online as a first or second choice. It may be possible that customers' preferred options for contact are influenced by what they are used to and what is currently available. As there is currently no online facility to manage tax credits, customers may find it hard to imagine if they would want to use this type of service without knowing what it would offer.

Post was equally popular as first or second choice for renewals (54 per cent), but significantly less popular for reporting changes (45 per cent).

A small minority of customers stated a preference for performing these actions in person, with under 15 per cent citing using enquiry centres as their first or second choice to renew their claim or report changes.

Figure 1. Channel preferences for renewing claims and reporting changes of circumstances



Source: Year 3, 2010
 Unweighted bases: Changes 1745 (1st choice); 1742 (2nd choice). Renewals 1742 (1st choice); 1735 (2nd choice)

²³ The first three were available at that time as channels of contact. At the time of writing, the website represents a source of information only rather than offering the facility to manage tax credits claims online.

4 Customers' support needs and use of support channels

4.1 Background

Customers may require help or advice with tax credits at various stages, including when making a new claim, or managing an existing claim such as during the renewals period or reporting a change of circumstances. Customers may seek information or support directly from HMRC using various channels such as the helpline or the website. They may also use other sources such as family and friends, or Voluntary and Community Organisations (VCOs).

HMRC recognises that VCOs can, and do, play an increasingly important role in providing support to tax credits customers. HMRC proactively engages with the voluntary and community sector to identify and meet its needs for guidance and support, to enable it to provide help and advice to tax credits customers who need it.

It is important for HMRC to understand when and where customers seek support with their tax credits claim in order to allocate resources effectively and focus support where it is needed.

This chapter examines customers' requirements for help or advice with their tax credits, and their current and envisaged future use of channels of support. It then looks more closely at customers' awareness, use of, and attitudes towards Voluntary and Community Organisations as a source of support with tax credits.

4.2 Stages at which customers seek support

For customers who need help, HMRC is committed to understanding their needs and developing appropriate support materials to make their experience of claiming tax credits as straightforward as possible. This also enables HMRC to tailor assistance offered to those organisations that support tax credits customers.²⁴

4.2.1 Support with new claims

In year 1 (2008-9), we asked customers what support they had required when making a new claim.

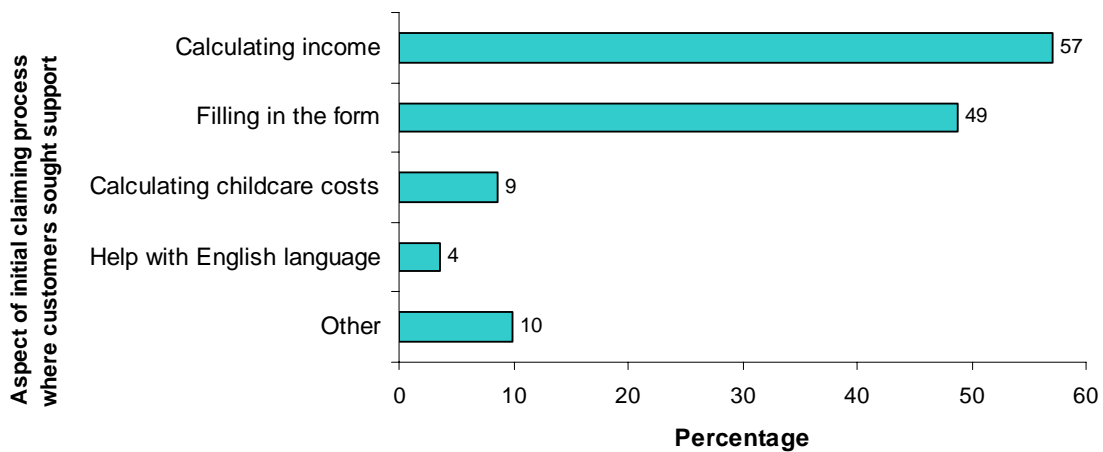
In the majority of cases where customers had submitted a new claim for tax credits in the two years preceding their interview, the application form had been completed by either the respondent or the respondent's partner (94 per cent) (Appendix B Table A.10).

Roughly one third (32 per cent) of these customers told us they had sought help with one or more elements of filling out the initial claim form. (Appendix B Table A.11)

These customers said they had most commonly required support with calculating their income (57 per cent) and filling in the form (49 per cent). Other responses are illustrated in Figure 2, below (Appendix B Table A.12)

²⁴HMRC business plan 2012-15. Available at www.hmrc.gov.uk/about/business-plan-2012.pdf

Figure 2. Aspects of initial claim process where customers seek support



Source: Year 1 (2008-2009).

Unweighted base: 297

Note: Respondents were able to give more than one response to this question and therefore the sum of the percentages may be greater than 100.

4.2.2 Support with existing claims

In year 3 (2010), we asked customers if they had sought help or advice with any of the following processes in the year prior to their interview: reporting a change of circumstances; renewing their claim; or, understanding the award notice (Appendix B Table A.13).

Few customers said they had sought support with these processes. Where they had, a higher proportion of customers had requested support with reporting a change of circumstances (17 per cent) and renewing their claim (16 per cent) than understanding their award notice (9 per cent).

4.3 Sources of support used by tax credits customers

4.3.1 Current sources of support

In the most recent survey (year 5, 2012), we asked customers where they tend to go first for advice with their tax credits claim (Appendix B Table A.14). Customers most commonly said they first call the helpline (56 per cent), followed by seeking information on the HMRC website (19 per cent). The full set of responses can be seen in Table 1 below. Very few told us that they use the Citizens Advice Bureau or other Voluntary and Community Organisations as a first port of call.

Table 1. Sources customers use first for help or advice with tax credits

Current sources of help or advice	Percentage
Tax credits helpline	56
HMRC website	19
Job Centre/job centre plus	5
Gov.uk or Direct.gov website	4
Friends or relatives (including other customers)	3
Nowhere (doesn't seek advice)	2
HMRC Enquiry Centre/ local tax office	2
Citizens Advice Bureau	2
Independent professional advisor e.g. accountant	1
A voluntary/ community/ charitable organisation	1
Letter/ leaflet previously received from HMRC	1
Email to HMRC	1
Another website	1
Other	1

Source: Year 5 (2012)
Unweighted base: 999

4.3.2 Future sources of support

In year 5 (2012), all current and past tax credits customers were asked what source of support they thought they would use if they required help or advice with tax credits in the future. Customers could choose more than one response option, so some percentages may total more than 100 per cent.

Most customers thought they would use the tax credits helpline for help or support in the future (60 per cent).

Forty per cent of customers felt they would use the Citizens Advice Bureau for help or support in the future. This finding contrasts with where customers told us they currently seek support first (see section 4.31). This may be because customers could choose more than one response; hence they may see themselves using the CAB for support in the future but not in the first instance.

HMRC's website was the third most commonly chosen option, at 22 per cent. The other response options can be seen in Table 2, below.

Table 2. Where customers think they will seek support in the future

Future sources of help or advice	Percentage
Tax Credits helpline	60
Citizens' Advice Bureau	40
HMRC website	22
Job Centre	5
Voluntary / community organisation	4
HMRC enquiry centre/ local tax office	4
Directgov / Gov.uk website	4
Friends and relatives	4
Independent professional	2
Another website	1
Writing HMRC an email	1
Local council office	1
Wouldn't seek help from anywhere in the future	1
HMRC letter received	0
Writing to HMRC	0
Other	2

Source: Year 5 (2012)

Unweighted base: 994

Note: Respondents were able to give more than one response to this question and therefore the sum of the percentages may be greater than 100.

These findings from year 5 cannot be compared with the same question from previous survey years, as the response options were different.²⁵ However, it can be noted that the tax credits helpline was consistently the most popular response in years 1-3, with over 80 per cent of customers thinking they would use it in the future (Appendix B Tables A.15-A.17).

The first three survey years also revealed the HMRC website to be the second most popular option, doubling from 14 per cent in year 2 (2009-10) to 28 per cent in year 3 (2010).

4.4 Voluntary and Community Organisations as a channel of support

As shown in Table 2, some tax credits customers will prefer face-to-face forms of support, as offered by Voluntary and Community Organisations (VCOs), such as the Citizens Advice Bureau (CAB).

²⁵ The Citizens Advice Bureau was not offered as a separate response option in years 1, 2 and 3.

4.4.1 Awareness and experience of Voluntary and Community Organisations

Over two thirds (69 per cent) of customers in year 5 (2012) were aware they could go to Voluntary and Community Organisations (VCOs), such as the CAB, for help or advice with their tax credits. This represents a significant increase in awareness since year 1 (2008-9), when just half (49 per cent) of customers were aware this source of support was available. (Appendix B Table A.18)

In year 1 (2008-9), we asked customers about their use and experience of VCOs.²⁶ Of those who knew they could access tax credits advice through VCOs, a minority (11 per cent) said they had used them for support in the past (Appendix B Table A.19). Of this group, 20 per cent had sought support from a VCO with their tax credits in the past year (Appendix B Table A.20).²⁷

The majority (83 per cent) of those that had used VCOs for help or advice were satisfied with the support they received (Appendix B Table A.21).²⁸

4.4.2 Attitudes towards Voluntary and Community Organisations

HMRC works closely with the Citizens Advice Bureau to offer support to tax credits customers.²⁹ Customers who said they had not tended to use the CAB first for help or advice (see table 1) were asked in two successive survey years (year 4 (2011) and year 5 (2012)) about their willingness to use this type of service.³⁰

In year 4, 67 per cent of customers told us they would be willing to use the CAB for help or advice with their tax credits (Appendix B Table A.22).

In year 5, 78 per cent of customers told us they would be willing to use voluntary organisations *such as* the CAB for help or advice with their tax credits (Appendix B Table A.23).³¹ This finding contrasts with the much lower proportion of customers who said they had ever actually used VCOs for tax credits help or advice (see section 4.4.1), meaning that while customers are willing in principle to use VCOs, they currently prefer to use other channels as a first port of call.

Where customers said they were unwilling to use the CAB, the reasons were further explored in year 4 (2011). Most commonly cited barriers to using the CAB were inconvenience (27 per cent) and the CAB being too busy (20 per cent). Table 3 presents the full set of responses.

²⁶ These questions were not included in more recent surveys.

²⁷ Note: These findings are based on a small number of cases, so the results should be interpreted with caution. The true value in the population may lie within a relatively wide range of the estimated proportion given here.

²⁸ See footnote 27.

²⁹ The Citizens Advice Bureau has received funding from HMRC since June 2011 to run four centres of excellence in different parts of the country: Powys, Liverpool, Stoke and Oxford. These centres are headed by a local specialist advisor and aim to support local people, especially hard-to-reach groups. They also engage with other local VCOs and share best practices. HMRC also provides funding to other VCOs; for further information, see <http://www.hmrc.gov.uk/vcs/funded-orgs.pdf>

³⁰ The question wording was different in each survey wave and therefore caution should be applied when comparing results from each year.

³¹ Year 4 asked specifically about the CAB whilst year 5 asked about VCOs *such as* the CAB.

Table 3. Reasons why customers said they would be unwilling to use the CAB

Reasons for unwillingness to use the CAB	Percentage
Inconvenient	27
CAB are too busy/hard to get hold of	20
Respondent states a specific preference for HMRC	13
Respondent restates that they use other method	9
Would not think to contact CAB	8
Do not need help with tax credits	7
Respondent restates that they use HMRC directly	6
Bad experience of CAB in past	5
Other	13

Source: Year 4 (2011).

Unweighted base: 262.

Note: Respondents were able to give more than one response to this question and therefore the sum of the percentages may be greater than 100.

5 Customers' use of the internet

5.1 Background

HMRC is committed to preparing tax credits customers for the transition to a self-serve electronic claim management environment under Universal Credit.³²

To do this effectively, it is important to understand: what proportion of our customers have access to the internet; how confident our customers are when using the internet; what they use it for; and, whether customers would feel comfortable using the internet to manage their personal finances.

It is also important to understand which of our customers may not be able to use a digital service effectively, so HMRC can work towards providing those customers with the support they need.

5.2 Access to the internet

Almost all tax credits customers (97 per cent) in the latest survey (year 5, 2012) told us that they have access to the internet, whether at home or outside the home.

5.2.1 Internet access at home

Most customers (89 per cent) have internet access at home (year 5, 2012; Appendix B Table A.24). Of those who have home internet access, the majority (92 per cent) told us that they use it (Appendix B Table A.25).

This means that overall, 82 per cent of customers have internet access at home and use it.

Internet access varies by customer group. Some customer groups are significantly less likely than others to have and use home internet access, such as:³³

- Customers from lower income households
- Older customers
- Customers not in paid work

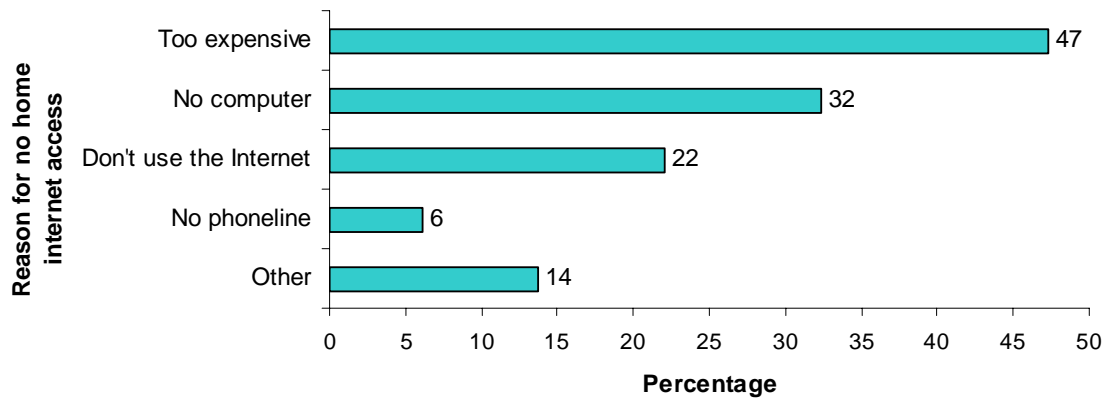
5.2.2 Customers without home internet access

Where customers told us they do not have internet access at home, we asked them why. Participants most commonly said this was due to cost (47 per cent), followed by not having a computer (32 per cent). Other responses can be seen in Figure 3 below.

³² HMRC business plan 2012-15. Available at www.hmrc.gov.uk/about/business-plan-2012.pdf

³³ For a more detailed discussion of these groups, see HM Revenue and Customs Research Report 251 (2013) *Panel Study of Tax Credits Customers: Telephone survey 2012*. Available at www.hmrc.gov.uk/research/report251.pdf

Figure 3. Reason for lack of internet access at home



Source: Year 5 (2012)

Unweighted base: 116

Note: Respondents were able to give more than one response to this question and therefore the sum of the percentages may be greater than 100.

Three quarters of those who have no home access reported using the internet elsewhere (Appendix B Table A.26), such as at a library or a friend’s house (Table 4).

Table 4. Where customers with no home internet access, access the internet³⁴

Internet access outside the home	Percentage
Library	46
Friend's house	27
At work	16
Family member's house	14
Via a hand held device	11
Café	6
University or college	3
Other	7

Source: Year 5 (2012)

Unweighted base: 85

Note: Respondents were able to give more than one response to this question and therefore the sum of the percentages may be greater than 100.

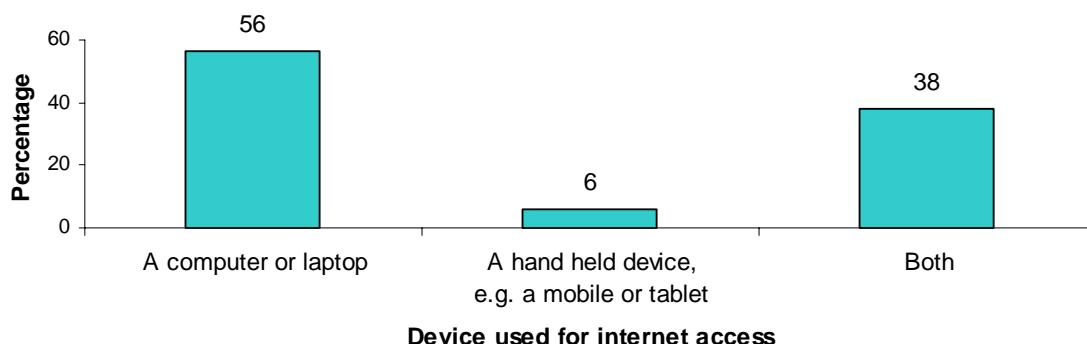
5.3 Device used to access the internet

To design online services tailored to the needs of customers, it is important to know what device(s) customers use to access the internet.

In year five (2012), the majority (94 per cent) reported using a computer or laptop to access the internet (56 per cent said they use a computer or laptop, and 38 per cent said they use a computer/laptop *and* hand-held device). Just six per cent said they only used a hand-held device such as a mobile phone or tablet (see Figure 4; Appendix B Table A.27).

³⁴ Note: These findings are based on a small number of cases, so the results should be interpreted with caution. The true value in the population may lie within a relatively wide range of the estimated proportion given here.

Figure 4. Device used by customers to access the internet



Source: Year 5 (2012)
Unweighted base: 798

5.4 Confidence online and perceptions around security

5.4.1 Confidence in ability to use internet

Participants were also asked how confident they felt in their ability to use the internet generally. The majority (85 per cent) said they felt confident (Appendix B Table A.28). This varied significantly by age though, with younger customers tending to report higher confidence levels.³⁵

5.4.2 Perceptions around online security

For any digital service to work effectively, it is important that our customers feel safe when online. We asked participants about this in the latest panel survey (2012).

Participants who use the internet at home were asked how safe they felt using the internet there. The majority (88 per cent) said they felt safe (Appendix B Table A.29)

Two thirds of participants (67 per cent) told us they thought it was safe to manage financial information online, compared to 22 per cent who felt it was unsafe. Twelve per cent said they felt neither safe nor unsafe (Appendix B Table A.30)

5.5 Online activity

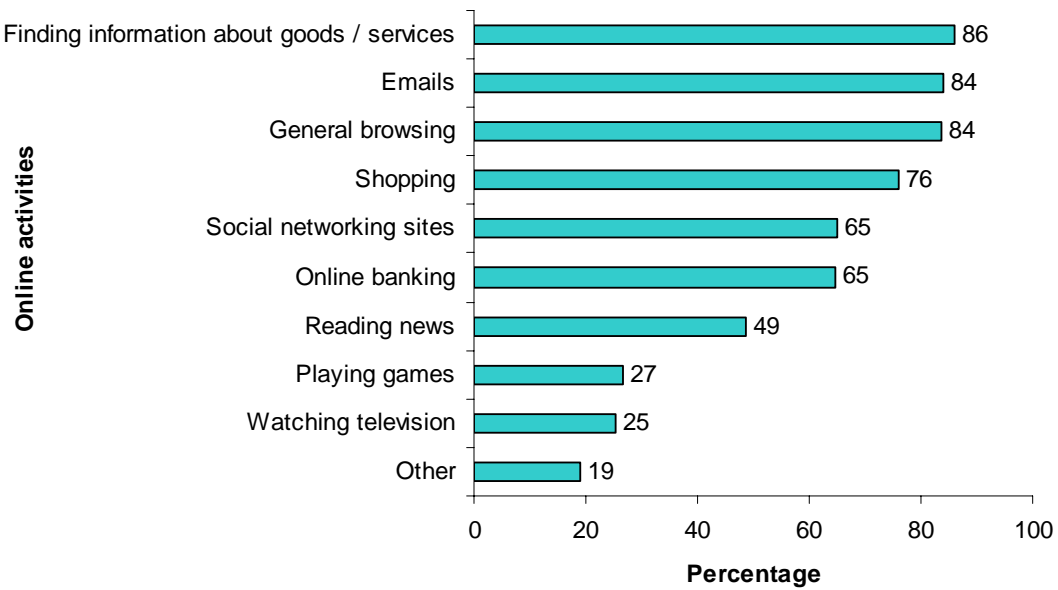
We wanted to understand what our customers currently use the internet for. In particular, we were keen to understand whether our customer already had experience in managing their finances online. We covered these topics in year 5 (2012) (Appendix B Table A.31).

Customers most commonly said they use the internet for: finding information about goods or services (86 per cent); emails (84 per cent); and, general browsing (84 per cent).

Roughly two thirds (65 per cent) were already managing their finances online, representing a significant increase from the year before, when 59 per cent reported using online banking (Appendix B Table A.32). Other responses about internet usage can be seen in Figure 5 below.

³⁵ For further detail, see HM Revenue and Customs Research Report 251 (2013) *Panel Study of Tax Credits Customers: Telephone survey 2012*. Available at www.hmrc.gov.uk/research/report251.pdf

Figure 5. Customers' use of the internet



Source: Year 5 (2012)

Unweighted base: 882

Note: Respondents were able to give more than one response to this question and therefore the sum of the percentages may be greater than 100.

5.5.1 Online banking

In an earlier survey (year 3, 2010), we asked customers in more depth about their use of internet banking to build a greater understanding of their appetite for managing their finances online (see Figure 6). Of the 59 per cent that year who reported banking online, almost all said they used it to check their balance (98 per cent). It was used to transfer money between accounts by over 70 per cent of those respondents, and to transfer money to pay someone else by 65 per cent of them.

Figure 6. Use of online banking by current customers who use online banking



Source: Year 3 (2010).

Unweighted base: 914.

Note: Respondents were able to give more than one response to this question and therefore the sum of the percentages may be greater than 100.

5.5.2 Online interactions with other government departments

In the latest survey (year 5, 2012), customers were asked if they had ever interacted with another government department online.

Nearly two thirds of customers (65 per cent) told us that they had not used the internet for this purpose. Some customers (18 per cent) told us they had used the internet to request information from a government department. A minority had applied to a government department for a benefit (11 per cent) or notified a government department of a change of circumstances online (10 per cent) (Appendix B Table A.33).

These relatively small proportions may be more a reflection of the relative infancy of the Government's Digital Strategy³⁶, rather than customers' appetite for using government services online.

When asked about the last time they had dealt with a government department online, the majority (83 per cent) said they had felt confident using the site (Appendix B Table A.34). The number of customers who reported feeling unconfident was too small to analyse the reasons for this lack of confidence.

Other research³⁷ has found that 54% of UK adults have conducted a transaction with a government department online or accessed government information online. Of those who already use government services online, 85% said they did so because it saves them time.

5.5.3 Use of the internet for tax credits information

Customers can access tax credits information online from a range of sources, including via HMRC's website.³⁸

Many current and past tax credits customers in year 5 (2012) reported having previously used the internet to find out about tax credits or how to make a tax credits claim (58 per cent) (Appendix B Table A.35).

Of those, nearly two thirds (64 per cent) said they had used the HMRC website to do so, and 41 per cent had used gov.uk or direct.gov (Appendix B Table A.36).

Most customers who had used the HMRC website told us they felt it was easy to find the tax credits information they required (80 per cent; Appendix B Table A.37).

5.6 Applying for and managing Universal Credit claims online

Under Universal Credit, the majority of claims will be made online. Customers were asked in the latest survey if they felt making or managing a Universal Credit claim online would cause them any problems (year 5, 2012; Appendix B Table A.38).

The majority of customers (79 per cent) told us they did not feel this would present a problem for them. While a smaller proportion said online was their preferred channel for managing their claim (see chapter 3), this finding suggests that most customers feel that online is a channel they could use to manage their claim effectively.

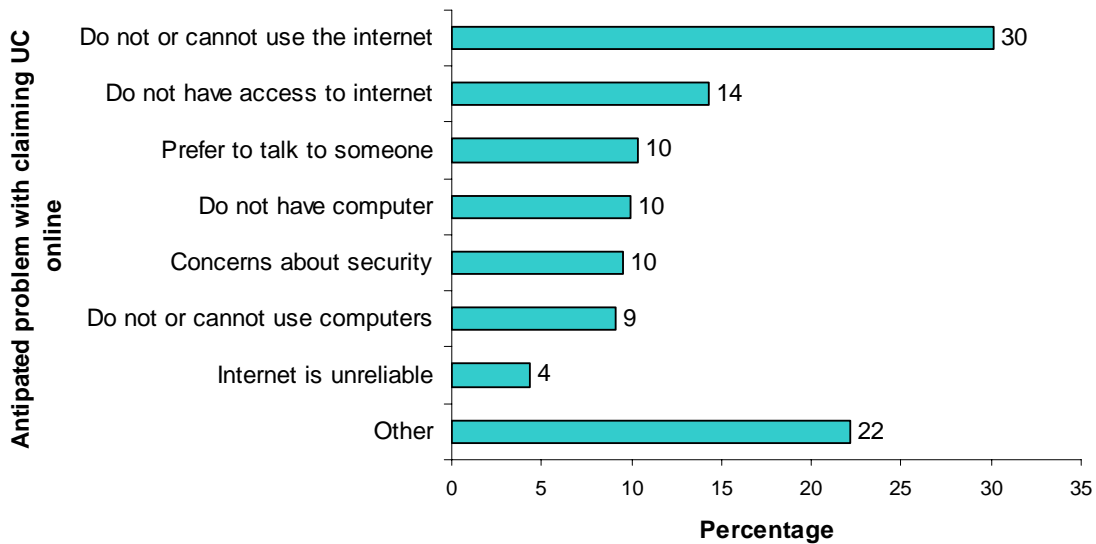
³⁶ <http://publications.cabinetoffice.gov.uk/digital/strategy/>

³⁷ Cabinet Office (2012) *Digital Landscape Research*. Available at: <http://digital.cabinetoffice.gov.uk/2012/11/06/the-uks-digital-landscape/>

³⁸ Currently there is no facility for tax credits customers to manage their claim online such as making a new claim, reporting changes of circumstances, or renewing their claim.

However a small proportion (21 per cent) did feel that this would cause them problems. Of customers who told us this would be a problem for them, this was most commonly because they said they “do not or cannot use the internet” (30 per cent) and/or “do not have access to the internet” (14 per cent). The other reasons for anticipating difficulty managing a Universal Credit claim online are shown in Figure 7 (Appendix B Table A.39).³⁹

Figure 7. Problems anticipated with applying for or managing a Universal Credit claim online



Source: Year 5 (2012).

Unweighted base: 189.

Note: Respondents were able to give more than one response to this question and therefore the sum of the percentages may be greater than 100.

Certain customer groups were more likely to say they expected problems in managing their Universal Credit claim online.⁴⁰ These included:

- Customers with no qualifications
- Customers in the lowest household income group (up to £10,399 per year)
- Customers without home internet access

5.7 Response to experiencing problems online

Nearly one quarter of customers reported having experienced problems when using an online service in the past (Appendix B Table A.40). Participants who had experienced a problem were asked what action they took. Customers most frequently reported phoning the website provider (31 per cent), or giving up what they were attempting to do online (22 per cent). Other responses can be seen in Table 5 below (Appendix B Table A.41).

³⁹ There were a substantial proportion of ‘other’ responses (22 per cent); this group comprised a mixture of several different answers that were mentioned too infrequently to be included as individual categories.

⁴⁰ For a more detailed discussion of these groups, see HM Revenue and Customs Research Report 251 (2013) *Panel Study of Tax Credits Customers: Telephone survey 2012*. Available at www.hmrc.gov.uk/research/report251.pdf

Table 5. Customers' responses to online problems

Customer response to online problem	Percentage
Phoned website provider	31
Gave up	22
Contacted website provider online	15
Tried again later	9
Asked a friend/ colleague/ family	8
Other	22

Source: Year 5 (2012)

Unweighted base: 195.

Note: Respondents were able to give more than one response to this question and therefore the sum of the percentages may be greater than 100.

6 Conclusion

This report explored the communication channels tax credits customers use to contact HMRC. The report also looked at the channels customers would prefer to use – some of which are currently unavailable. A further focus was tax credits customers' use of computers and the internet. These findings will inform our understanding of how to best prepare customers for the transition to a self-serve electronic environment under Universal Credit.

The majority of customers use and would prefer to use the tax credits helpline over other HMRC channels. In addition, customer satisfaction with the helpline has been consistently higher than other communication channels. However, the report does show an appetite among customers for performing certain claim management actions online.

The report also examined where customers go for support, and in particular looked at their usage of Voluntary and Community Organisations. Understanding this will enable HMRC to provide support to our customers where it is most needed.

Whilst few customers said they had previously used Voluntary and Community Organisations such as the Citizens Advice Bureau for support with their tax credits, the majority said they would be willing to do so in future. Where customers said they would not use those organisations, the main barriers were inconvenience and busyness.

Finally, findings in this report suggest that most customers would be equipped to move to a digital service of tax credits delivery. Most of our customers have access to the internet at home and use it. Only three per cent of tax credits customers said they had no internet access whatsoever. Certain customer groups are more likely than others to not have internet access: those in a lower income household; those not in paid work; and older customers.

The majority of our customers feel confident online and many already manage their finances over the internet. Few customers anticipated a problem with managing a Universal Credit claim online.

However, while most customers appear to have capacity and willingness to make the transition to online claim management, there are also customers who do not for a variety of reasons, such as a lack of ability or resources, or due to a preference for other channels. Certain customer groups are more likely to say they would expect problems managing a Universal Credit claim online, including: customers with no qualifications; and customers in the lowest income group. HMRC will need to consider how these customers can be supported and encouraged to use digital services in the future.

Appendix A: Technical information and table conventions

The information presented in this report uses data from the Tax Credits Panel Study that has been weighted using cross-sectional weights to take account of the technical issues such as sample design and non-response. The weighted data is representative of all tax credits customers by type of award and length of receipt at the time the surveys took place. Full details on the weighting can be found in the technical reports, available on HMRC's research report page www.hmrc.gov.uk/research/reports.htm

In tables and figures in this report which relate to questions with mutually exclusive responses the percentages will generally sum to 100; however, there may be some instances where percentages will not sum to exactly 100 per cent because of rounding. Where the survey question allowed multiple responses (i.e. where the participant could choose a number of responses rather than just one), the sum of percentages may be greater than 100.

The tables use the following notations:

Base The unweighted count is the base presented in all Tables.

0 Percentage value is greater than 0, but less than 0.5, which is rounded down.

Interpretation of findings and confidence intervals

- Where the unweighted base is 400 or more, the chances are 95 in 100 that the true values in the population lie within a 5 per cent range of the central estimate (i.e. the percentage cited in the report).
- Where the unweighted base is under 400, the average values in the population may lie within a greater range, and the finding should therefore be used with some caution.
- Frequencies based on less than 50 cases are not robust and have not been included in the report.

All the differences cited in the text or presented in the charts are statistically significant at the 0.05 level.

Grouping of responses

Where reporting on customer satisfaction, responses are grouped as follows:

Grouped response in this report	Response options in questionnaire
Satisfied	Very satisfied
	Fairly satisfied
Neither satisfied nor dissatisfied	Neither satisfied nor dissatisfied
Dissatisfied	Fairly dissatisfied
	Very dissatisfied

Where reporting on customer ease of use of a service, responses are grouped as follows:

Grouped response in this report	Response options in questionnaire
Easy	Very easy
	Quite easy
Neither easy nor difficult	Neither satisfied nor dissatisfied
Difficult	Quite difficult
	Very difficult

Appendix B: Data tables

This appendix contains the full set of data tables referenced throughout the report.

Table A.1 Contact channels used in previous year

Contact channel	year 1 (%)	year 2 (%)	year 3 (%)
Helpline (phone)	60	60	61
In writing	4	3	
Local enquiry centre	2	2	
<i>unweighted base - helpline</i>	3,656	2,870	1,791
<i>unweighted base - in writing</i>	3,652	2,872	
<i>unweighted base - local enquiry centre</i>	3,656	2,872	

Source: year 1 (2008-9), year 2 (2009-10), year 3 (2010)

Table A.2 Reasons for calling the tax credits helpline

Reason	Percent
Reporting changes	63
Renewing tax credit award	29
Under or overpayment	7
To make sure that everything was all right with my claim	6
Check entitlement	5
Applying for the tax credits	4
Why I had not received a payment	3
Check eligibility	2
Other	3
<i>unweighted base</i>	1797

Source: year 2 (2009-10)

Table A.3 Reasons for writing to HMRC

Reason	Percent
Reporting changes	47
Under or overpayment	31
Renewing tax credit award	12
To make sure that everything was all right with my claim	5
Check entitlement	5
Applying for the tax credits	4
Why I had not received a payment	3
Check eligibility	1
Other	10
<i>unweighted base</i>	82

Source: year 2 (2009-10)

Table A.4 Reasons for visiting local enquiry centres

Reason	Percent
Reporting changes	35
Under or overpayment	18
Applying for the tax credits	15
To make sure that everything was all right with my claim	13
Why I had not received a payment	11
Check entitlement	9
Check eligibility	8
Renewing tax credit award	7
Other	13
<i>unweighted base</i>	69

Source: year 2 (2009-10)

Table A.5 Satisfaction with latest contact with tax credits helpline

Satisfaction	Percent
satisfied (very satisfied or fairly satisfied)	86
neither satisfied nor dissatisfied	5
not satisfied (fairly dissatisfied or very dissatisfied)	9
<i>unweighted base</i>	1797

Source: year 2 (2009-10)

Table A.6 Ease of understanding information given by helpline advisor

Ease of understanding	Percent
easy (very easy and fairly easy)	94
neither easy nor difficult	3
difficult (fairly difficult; very difficult)	4
<i>unweighted base</i>	1002

Source: year 3 (2010)

Table A.7 Satisfaction with how HMRC dealt with written query

Satisfaction	Year 1 (%)	Year 2 (%)
Satisfied (very satisfied or fairly satisfied)	43	57
Neither satisfied nor dissatisfied	14	9
Not satisfied (fairly dissatisfied or very dissatisfied)	44	34
<i>unweighted base</i>	180	83

Source: year 1 (2008-9), year 2 (2009-10)

Table A.8 Satisfaction with visit to local enquiry centre

Satisfaction	Percent
Satisfied (very satisfied or fairly satisfied)	65
Neither satisfied nor dissatisfied	7
Not satisfied (fairly dissatisfied or very dissatisfied)	28
<i>unweighted base</i>	69

Source: year 2 (2009-10)

Table A.9 Hypothetical communication channel preferences for renewing claims and reporting changes of circumstances

Contact channel		1st choice (%)	2nd choice (%)
In person	Renewals	4	11
	Changes	3	10
By post	Renewals	22	32
	Changes	13	32
Online (*not currently available)	Renewals	24	29
	Changes	23	33
By telephone	Renewals	50	28
	Changes	61	25
<i>Unweighted bases</i>	<i>Renewals</i>	<i>1742</i>	<i>1735</i>
	<i>Changes</i>	<i>1745</i>	<i>1742</i>

Source: year 3 (2010)

Table A.10 Who filled out the tax credits application form

Who	Percent
The respondent	88
Respondent's partner	16
Someone else	6
<i>unweighted base</i>	<i>986</i>

Source: year 1 (2008-9)

Table A.11 If help was sought with the claim process

If help was sought	Percent
Sought help with claim process	32
Didn't seek help with claim process	68
<i>unweighted base</i>	<i>925</i>

Source: year 1 (2008-9)

Table A.12 Aspects of initial claim process where customers sought support

Aspect	Percent
Calculating income	57
Filling in the form	49
Calculating childcare costs	9
Help with English language	4
Other*	10
<i>unweighted base</i>	<i>297</i>

Source: year 1 (2008-9)

*Other includes: 'Other specific answer, not codeable to 1-4' and 'Other vague answer, not codeable to 1-94'

Table A.13 Stages at which customers sought support with an existing claim

If sought help	Renewal process (%)	Reporting changes (%)	Understanding award notice (%)
Sought help or advice	16	17	9
Did not seek help or advice	84	83	91
<i>unweighted base</i>	<i>1500</i>	<i>884</i>	<i>1544</i>

Source: year 3 (2010)

Table A.14 Sources customers tend to use first for help or advice with tax credits

Sources of help or advice	Percent
Call Tax Credits helpline	56
HMRC website	19
Job Centre/job centre plus	5
Gov.uk or Direct.gov website	4
Friends or relatives (including other tax credit claimants)	3
Nowhere (doesn't seek advice)	2
Visit HMRC Enquiry Centre/ local tax office	2
Citizens Advice Bureau	2
Independent professional advisor e.g. accountant	1
A voluntary/ community/ charitable organisation	1
Letter/ leaflet previously received from HMRC	1
Email to HMRC	1
Another website	1
Local council offices	0
Write a letter/fax to HMRC	0
Other	1
<i>unweighted base</i>	<i>999</i>

Source: year 5 (2012)

Table A.15 Where customers think they will seek support in the future

Sources of help or advice	Percent
Tax Credit helpline	86
HM Revenue and Customs website	12
Letter, email, fax to/from HM Revenue and Customs	5
HM Revenue and Customs Enquiry Centre / Local tax office	4
Friends or relatives (including other Tax Credit claimants)	3
Jobcentre/ Jobcentre Plus	2
A voluntary/community or charitable organisation	1
Independent advisor eg accountant	1
Booklet or leaflet from HM Revenue and Customs	1
Will not deal with them again	1
Other*	1
<i>unweighted base</i>	<i>3644</i>

Source: year 1 (2008-9)

*other includes: 'Common sense', 'Other specific answer, not codeable to 1-11' and 'Other vague answer, not codeable to 1-94'

Table A.16 Where customers think they will seek support in the future

Sources of help or advice	Percent
Tax Credit helpline	87
HM Revenue and Customs website	14
Letter,email,fax to/from HM Revenue and Customs	4
Friends or relatives (including other Tax Credit claimants)	3
HM Revenue and Customs Enquiry Centre / Local tax office	3
Jobcentre/ Jobcentre Plus	2
Will not deal with them again	1
Independent advisor eg accountant	1
A voluntary/community or charitable organisation	1
Booklet or leaflet from HM Revenue and Customs	0
Common sense	0
Other	1
<i>unweighted base</i>	2862

Source: year 2 (2009-10)

Table A.17 Where customers think they will seek support in the future

Sources of help or advice	Percent
Tax Credit helpline	80
HM Revenue and Customs website	28
Letter,email,fax to/from HM Revenue and Customs	5
Friends or relatives (including other Tax Credit claimants)	4
HM Revenue and Customs Enquiry Centre / Local tax office	3
Common sense	2
Booklet or leaflet from HM Revenue and Customs	2
A voluntary/community or charitable organisation	2
Jobcentre/ Jobcentre Plus	1
Independent advisor e.g. accountant	1
Internet	0
Other	1
<i>unweighted base</i>	1793

Source: year 3 (2010)

Table A.18 Awareness of VCOs as a source of support with tax credits

Awareness of VCOs	Year 1 (2008-9) (%)	Year 5 (2012) (%)
Aware that can seek support from VCOs	49	69
Not aware that can seek support from VCOs	51	31
<i>unweighted base</i>	1195	972

Source: year 1 (2008-9); year 5 (2012)

Table A.19 Use of VCOs for support with tax credits by those aware

Use of VCOs	Percent
Used VCO	11
Not used VCO	89
<i>unweighted base</i>	<i>565</i>

Source: year 1 (2008-9)

Table A.20 Use of VCOs for support with tax credits in past year by those who have ever used a VCO

Past use of VCOs	Percent
Used VCO in past year	20
Not used VCO in past year	80
<i>unweighted base</i>	<i>66</i>

Source: year 1 (2008-9)

Table A.21 Satisfaction with VCO by those who have sought tax credits help or advice

Satisfaction	Percent
Satisfied (very satisfied or fairly satisfied)	83
Neither satisfied nor dissatisfied	7
Dissatisfied (fairly dissatisfied or very dissatisfied)	11
<i>unweighted base</i>	<i>66</i>

Source: year 1 (2008-9)

Table A.22 Customers' willingness to use the Citizens Advice Bureau for help or advice in the future

Willingness to use CAB	Percent
Willing to use the CAB	67
Not willing to use the CAB	33
<i>unweighted base</i>	<i>788</i>

Source: year 4 (2011)

Table A.23 Customers' willingness to use the Citizens Advice Bureau for help or advice in the future

Willingness to use CAB	Percent
Willing to use the CAB	78
Not willing to use the CAB	22
<i>unweighted base</i>	<i>968</i>

Source: year 5 (2012)

Table A.24 Tax credits customers' access to the internet at home

Internet access	Percent
Has internet access at home	89
Does not have internet access at home	11
<i>unweighted base</i>	<i>1000</i>

Source: year 5 (2012)

Table A.25 If customers use internet at home

Use of internet	Percent
Uses internet at home	92
Does not use internet at home	8
<i>Unweighted base</i>	883

Source: year 5 (2012)

Table A.26 Access to internet elsewhere, for customers who do not have home internet access

Internet access outside the home	Percent
Can access the internet elsewhere	75
Cannot access the internet elsewhere	25
<i>unweighted base</i>	117

Source: year 5 (2012)

Table A.27 Device used to access internet at home

Device	Percent
A computer or laptop	56
A hand held device, such mobile or tablet	6
Both	38
<i>unweighted base</i>	799

Source: year 5 (2012)

Table A.28 Confidence in ability to use the internet

Confidence	Percent
confident (very confident or fairly confident)	85
neither confident nor unconfident	5
unconfident (not very confident or not at all confident)	10
<i>unweighted base</i>	882

Source: year 5 (2012)

Table A.29 How safe customers feel using the internet at home

Perceptions of safety using internet	Percent
safe (very safe or fairly safe)	88
neither safe nor unsafe	6
unsafe (fairly unsafe or very unsafe)	6
<i>unweighted base</i>	796

Source: year 5 (2012)

Table A.30 How safe customers feel managing finances online

Perceptions of safety managing finances online	Percent
safe (very safe or fairly safe)	67
neither safe nor unsafe	12
unsafe (fairly unsafe or very unsafe)	22
<i>unweighted base</i>	974

Source: year 5 (2012)

Table A.31 Customers' use of the internet

Activity online	Percent
Finding information about goods/ services	86
Emails	84
General browsing	84
Shopping	76
Social networking sites	65
Online banking	65
Reading news	49
Playing games	27
Watching television	26
Investment activity	8
Looking for work	3
Work	2
Skype/ other video or audio communication	2
Don't use it	2
Homework/coursework/studying	2
Downloading media	1
Other	1
<i>unweighted base</i>	883

Source: year 5 (2012)

Table A.32 Customers' use of the internet

Activity online	Percent
To send or receive emails	79
General browsing	73
Find information about goods or services	68
Shopping (order tickets, goods or services)	66
Online banking	59
Use social networking sites	52
Playing games	29
Watching television	25
Investment activity	4
Does not use the Internet/Other family members use the Internet	3
Other	1
<i>Unweighted base</i>	1546

Source: year 3 (2010)

Table A.33 Customers' online interaction with other government departments

Online interaction with other departments	Percent
Have not used the internet in any of these ways	65
Request information from a Gov. department	18
Apply to a Government department for a benefit	11
Notify Gov. department of circumstance change	10
Give information about tax/ submit tax return	4
Renew car tax	4
Jobsearch	1
Generally look for information	1
Other	4
<i>unweighted base</i>	883

Source: year 5 (2012)

Table A.34 Customers' confidence dealing with a government department online

Confidence	Percent
Confident (very or fairly)	83
Neither confident or unconfident	7
Not confident (not very or not at all)	10
<i>unweighted base</i>	310

Source: year 5 (2012)

Table A.35 If customers have used the internet for tax credits information

Use of internet for tax credits information	Percent
Used the internet for tax credits information or claim	58
Not used the internet for tax credits information or claim	42
<i>unweighted base</i>	884

Source: year 5 (2012)

Table A.36 Site used to seek tax credits information

Site used	Percent
HMRC website	64
Gov.uk./ Direct.gov website	41
Search engine	4
Other	3
<i>unweighted base</i>	493

Source: year 5 (2012)

Table A.37 Ease of finding tax credits information required on HMRC website

Ease of finding tax credits information	Percent
Easy (very easy or quite easy)	80
Neither easy nor difficult	10
Difficult (quite difficult or very difficult)	10
<i>unweighted base</i>	307

Source: year 5 (2012)

Table A.38 If customers anticipate problems with having to apply for / manage a Universal Credit claim online

If anticipate problems managing UC claim online	Percent
Yes	21
No	79
<i>Unweighted base</i>	<i>955</i>

Source: year 5 (2012)

Table A.39 Nature of problems anticipated with submitting Universal Credit claims or reporting problems online

Problem anticipated	Percent
Internet is unreliable	4
Do not or cannot use computers	9
Concerns about security	10
Do not have computer	10
Prefer to talk to someone	10
Do not have access to internet	14
Do not or cannot use the internet	30
Other	22
<i>unweighted base</i>	<i>189</i>

Source: year 5 (2012)

Table A.40 If customers have experienced problems using an online service

If experienced problems online	Percent
Had problems using an online service	24
Never had problems using an online service	76
<i>unweighted base</i>	<i>882</i>

Source: year 5 (2012)

Table A.41 Response to problems encountered using an online service

Response to online problems	Percent
Phoned website provider	31
Gave up	22
Contacted website provider online	15
Tried again later	9
Asked a friend/ colleague/ family	8
Contact website provider but not online/ by phone	4
Rebooted/ restarted	4
Looked for help online	1
Other	12
<i>unweighted base</i>	<i>195</i>

Source: year 5 (2012)