



HM Revenue
& Customs

Research report

Child Benefit Letter Testing

*Qualitative research to understand responses to Child
Benefit EFAP letters*

HM Revenue & Customs report 471

**Kelly Finnerty and Joanna Crossfield
Ipsos MORI Social Research Institute
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Child Benefit Letter Testing Qualitative Research***Tax Credits and Child Benefit: Customer, Strategy and Policy***

Tax credits and Child Benefit make a huge difference to millions of families. These families rely on us to do our job and get their entitlements and awards right.

The role of Customer Strategy and Policy is to advise on and deliver the government's policy for tax credits and Child Benefit, ensuring that both work as well as they can do. This means minimising the amount of error and fraud in the system and designing processes to help customers claim correctly and receive their entitlement. HMRC's Child Benefit Error and Fraud Analysis Programme (EFAP) estimates the level of error and fraud within Child Benefit.

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Research requirement (background to the project)

Error and Fraud (E&F) within Child Benefit is measured through an annual sampling exercise. A randomly selected representative sample of claims is checked fully by HMRC staff, who request further information from customers to confirm if the claims are accurate. This sampling exercise enables an estimate to be made of the accuracy of all claims and of Child Benefit expenditure as a whole for a particular year.

The process is as follows: a random representative sample of customers are sent a letter and accompanying form asking them to provide HMRC with important information regarding their Child Benefit payments and stating that Child Benefit payments will be stopped if they do not reply. Customers are given 5 weeks to return this form to HMRC, during which time HMRC attempts to call the customer if they have not already received a response. Those who do not respond by this time are sent a follow-up letter along with another copy of the form asking them to provide the required information. Finally, customers who still do not respond are sent a third and final letter confirming that their Child Benefit payments have been stopped as a result of not providing this information to HMRC.

This research aimed to gain insight into how customers could be further encouraged to respond to the letter by understanding their response to the current letters and reasons why they may not respond. This study did not seek to explore the actual experience of receiving the letters, rather to test the materials with Child Benefit customers.

Specifically, the research aimed to explore:

1. Initial response to the letters when shown them.
2. What the audience think the letters are asking them to do.
3. Likely behaviour in response to the letters.
4. Potential ways to promote the desired behaviour of responding to HMRC, either by changing the letters or through other means.

When the research took place

The research was designed and carried out between October 2016 and January 2017. Fieldwork was undertaken between the 15 of November and 5 of December 2016.

Who did the work (research agency)

The research was undertaken by the Employment Welfare and Skills (EWS) team within Ipsos MORI's Social Research Institute.

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Method, Data and Tools used, Sample

A qualitative approach was undertaken for this study, which consisted of seven discussion groups, with a purposively selected sample of Child Benefit customers. The focus groups each lasted 90 minutes and were moderated by a member of the Ipsos MORI research team. Three groups were conducted in London with a further two in both Birmingham and Manchester.

All participants were recruited by specialist recruiters using free-find methods. A purposive sampling approach was adopted, whereby key quotas were set and participants were recruited according to these using a screening document. The sample was designed to include:

- **Demographics:** A range of age, gender and household type.
- **Income:** Five groups with Child Benefit customers where the highest earner in the household earned below £50,000, one group with highest earners of over £50,000 and one group with highest earners of £20,000 or less.
- **Age and number of children:** A mix of age and number of children including one group with experienced Child Benefit customers only, defined as those whose eldest child is over 4.
- **Nationality:** Six groups with British Nationals only and one group with EEA migrants.

Before each discussion group, respondents were reassured that their responses would remain confidential and anonymous and that no identifying information would be passed back to HMRC by Ipsos MORI.

For each focus group, a topic guide was used, drafted by Ipsos MORI and approved by HMRC (see Appendix A), along with supporting stimulus materials provided by HMRC. The interview data was then fully analysed using a robust inductive approach, as part of which the data was synthesised thematically and interrogated for patterns and relationships.

Main Findings

In this section of the report we provide specific findings on each of the letters and forms in turn and outline our overall findings.

I. Letter 1

The first letter which was shown to customers gave instructions on how and when to respond and included a copy of the form. The letter (one side of A4) was felt to be an appropriate length

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as keeping the letter to one side was felt to make it easier to take in which would help to encourage customers to respond.

Customers took this letter, as any communication from HMRC, very seriously. On reading the letter customers immediately understood that they would need to take action and respond, otherwise their Child Benefit payments would be suspended. Customers of all income levels, and especially those with an income of less than £20,000, were keen to avoid this outcome. This concern about potentially having their Child Benefit payments suspended informed how customers framed the letter as they read it. It meant that they were highly sensitive to the tone and language used which led to misinterpretation of some content. For example, the letter stated that 'each year we check a selection of Child Benefit claims to make sure the information we hold about customers is correct'. This led to concerns that recipients of this letter had been personally selected for inclusion in the exercise. In future iterations of the letter, stating that customers are selected randomly could help to avoid this.

Providing more context around the purpose of the exercise could also help to encourage a response. Customers had strong feelings about the importance of tackling benefit fraud, including Child Benefit. This could be harnessed to increase response rates by explicitly stating the purpose of the letter and form and ensuring that customers see the importance of responding.

The letter stated that customers needed to inform HMRC of any changes to their circumstances, and to go to GOV.UK and search for CH1715 to find out which changes they needed to declare. Including examples of changes of circumstances in the letter could help customers identify whether or not they need to check this, rather than all customers needing to do so. Reducing the burden on customers to seek information needed to respond would help make responding feel easier, therefore supporting customers in doing so.

Customers felt that including the return address on the letter was superfluous as an envelope would be included with the form. Instead of this information, including an overview of the steps customers need to take to respond was felt to be more helpful. This information could help improve response rates by making the process of responding feel easy. As a guide for how this could be set out, customers responded well to the way the 'what you need to do now' section was set out on page six of the Child Benefit EFAP form. This helpful overview of what they needed to do empowered customers to respond.

The letter informed customers that HMRC would contact them within 60 days to inform them of any changes to their payments. This was considered a long time to wait to hear back.

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Customers worried that their form could get lost in the post, leading to the suspension of their payments as they would not be able to check whether it had been received until after 60 days. If possible in the future, a text update or letter from HMRC confirming when the form has been received and is being processed could mitigate this concern.

Key findings

- Consider the tone throughout to create a sense of HMRC supporting customers in responding to the form.
- State that the letter is sent to a random selection of customers to reduce the risk of individuals feeling specifically selected for inclusion.
- Give more information around the context and purpose of the form, as this could increase response by engaging customers' sense of civic duty in tackling fraud.
- Include examples of the types of changes of circumstances which need to be reported to HMRC on the letter so customers can identify easily whether they need to check on GOV.UK for further details of these or not.
- Remove the return address from the main body of letter as this is not felt to be necessary.
- Include a clear outline of the steps to responding, as this helps to make the process feel easier helping to drive a response.

II. *British Nationals Child Benefit EFAP Form*

As discussed, customers took the letter and the form very seriously and this informed their mind-set when completing the form. Customers felt that they would want to make sure they answered all of the questions correctly and worried about not following the instructions exactly, in case their Child Benefit payments were suspended.

Form content

The form started immediately with the declaration which was unexpected as other similar forms put the declaration at the end. Customers felt that they would not sign the declaration until they had completed the form and having this at the front meant there was a risk they would forget to do so. Rather than starting with the declaration, utilising the convention of a title or short introduction could help the form feel more familiar and customers feel more comfortable in completing it. This could help build engagement with the form and therefore help motivate customers to complete it.

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Overall, customers felt that the questions included in the form were easy to complete, however, there were some more challenging questions. Questions which posed a challenge to responding were those which requested specific dates, such as when the customer moved in with their partner or when a child had moved out. Customers felt that remembering a specific date could be challenging and that they were more likely to be able to provide a month and a year. In the future, stating on the form that this level of information is sufficient could reassure customers.

The questions used should be direct and clear to ensure that customers understand what is needed and why the question is being asked. For example, the question which asked 'about your payment details' was not felt to be sufficiently clear as the answer options do not naturally align with the question. An alternative way of asking this question may be to ask customers to select the option which applies to them and give answer options of 'My Child Benefit payments are made directly into my bank account' and 'I have told you that I do not wish to receive Child Benefit payments'.

Customers should be supported to complete the form by making it feel as easy as possible to do so. Customers were asked to provide details of any changes to their circumstances and to check GOV.UK and search for CH1715 to find out which changes they must inform HMRC of. As previously discussed, giving a checklist of types of changes that HMRC need to be informed about would help mean that only those who need to go online do so, minimising any extra effort required by the customer and reinforcing a sense that HMRC is helping customers to complete the form. Further to this, giving an indication of the date range over which changes need to be reported would also make answering this question easier as there was a lack of clarity about this. Customers who had been claiming Child Benefit for a number of years did not know whether they needed to report changes since the start of their claim or in the past few years, or months.

The form should be consistent: The final section of the form asked customers to confirm whether they are sending original documents and if not why not. Customers felt that it would be useful to clarify whether original documents were necessary or preferable, as page five specified that HMRC need to see original documents. It is worth noting that customers strongly associated the term 'original document' with an important personal document which would be hard to replace, such as a passport or a birth certificate and did not attribute the same level of importance to a letter from the school/doctor.

Child Benefit Letter Testing Qualitative Research**Design and layout**

There are ways in which the design of the form could be adapted to support navigation and understanding of how to complete the form. Separating the form into a greater number of subsections would make the routing of the form clearer and avoid any misconception about which questions need to be answered. For instance, there was confusion at part two regarding whether parents needed to include the names and addresses of young people not living with them. It was not immediately clear that this information only needed to be provided for children they were claiming Child Benefit for and who were not living with them. As such customers assumed that this related to older children who they were not claiming Child Benefit for who had moved away home. Using separate boxes and clearer demarcation for different questions as opposed to only for the different parts of the form, for example as set out in the census, could help customers see clearly which questions they need to answer, making the process of completing the form feel easier.

At part five the form outlined which documents customers needed to send HMRC. The layout did not support customers in understanding at a glance which documents they needed to send. When customers looked at the list of required documents it felt overwhelming, which led to: concerns about the inconvenience of having to get the appropriate document(s); being charged for a letter from school/doctor; the length of time it would take to get a letter and the perceived burden this could pose to the organisation providing it. Making it clearer for customers to see what they need to provide could help make the process of securing and providing the relevant documents seem easier. This could be achieved by using devices such as boxes or indenting the text to set out the list. This would support navigation and ensure that customers can see at a glance which documents are relevant to them. Further to this, the list of documents required should all be on one page as otherwise there is a risk of some points being overlooked.

*“I can’t get a doctor’s appointment, let alone a letter from the doctor’s – they would probably charge me and take forever to get it to me. They’ve got enough to do.”
(British national, earning under 20k)*

The ‘what you need to do now’ section helped make responding feel easy, in particular the four steps which were short, to the point and easy to follow. This information was then reinforced by the reply by date and the risk of having Child Benefit payments suspended if the information was not returned which acted as a strong motivation to respond.

Child Benefit Letter Testing Qualitative Research**Key findings**

- Use design (e.g. boxes and layout) to make it as clear as possible which parts and questions respondents need to answer to help make the process of completing and returning the form feel easier.
- For specific questions such as dates, state that the month and/or year is acceptable, making these questions feel easier to complete.
- Clarify whether original documents are needed or preferable.

III. EEA migrants Child Benefit EFAP Form

EEA migrants were shown a different form to British Nationals which required much more detailed information. EEA migrant customers wanted to complete and return the form but the level of detail in the form and volume of documentation required acted as barriers to doing so.

Form content

The initial response to the form was that it would be very time consuming to complete as the form was quite long and the questions were very detailed. Throughout the form EEA migrant customers questioned why this data was needed to assess their Child Benefit claim. The level of detail requested was seen as intrusive and acted as a deterrent to completing the form. This audience would benefit from an additional explanation of why the information is needed generally and in relation to specific questions to encourage them to take the time to complete the form.

*“I would need two days to sit down and do it.”
(EEA migrant, income under £50k)*

Whereas the British nationals felt that answering the questions on the form would be easy, EEA migrants felt that they would have difficulty answering some of the questions included in the form. For instance, the questions regarding how many hours a customer or their partner worked each week were challenging for those who did not work consistent hours each week. The question ‘have you worked every week since your employment started’ was also hard for customers to recall and it was not clear what information should be included here, for instance whether maternity leave or short periods between jobs (e.g. one week or two) needed to be included. Customers felt that they would have difficulty recalling this information and that they may not have records of it.

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Customers also felt that questions should be constructed in a way which made them easy to answer. For example, they felt that the question about gross weekly income would be easier to answer if they could also provide either their monthly or annual income. Alternatively, giving simple instructions on how to work out weekly salary from monthly/annual income may be helpful. Self-employed customers felt that the questions about income would be particularly challenging for them to answer as their income was likely to have fluctuated. As such, asking for an average figure may be more appropriate. Furthermore, self-employed customers are asked about their income twice which was felt to be repetitive. Other questions relating to tax status asked of self-employed customers, such as their Unique Tax Reference and VAT registration number were seen as being easy to complete as this was information all self-employed people were familiar with.

Documents required

The volume and nature of the documents required presented a key barrier to response. It was unclear to customers why all of these documents were needed, especially as some seemed to duplicate each other, for example the need to provide three months' payslips and a P60. This was particularly the case for self-employed customers who needed to send much more detailed information. Customers questioned why these documents were needed and how they would help HMRC validate their claim for Child Benefit. Only requesting documents essential to validating the claim and/or explaining why they are all needed could help drive response rates by building engagement with the purpose and importance of the request.

Given the sensitive and highly personal nature of the documents requested EEA migrants were reluctant to send original copies of these in the post and worried about them being lost. Customers who were in the process of applying for British citizenship worried that they would have found it difficult to provide these documents in the required timeframe as their documents were with the Home Office and may not have been returned in time.

As with British Nationals, the layout of the form at part 11 meant that it was not always immediately clear which documents were required. As such, re-designing this section using devices such as boxes or indenting the text to set out the list of documents required would aid navigation and make it clearer for customers to see what they need to provide. This could help make the process of securing and providing the relevant documents feel easier, helping customers to do so.

Child Benefit Letter Testing Qualitative Research**Key findings**

- Explain why those questions which appear to have less relevance to the Child Benefit claim are included to help customers understand the reason why they should be completed.
- Ensure that questions are as easy as possible to answer.
- Only request documents needed to validate the claim and/or explain why they are needed which could help build engagement with responding.

IV. Letter 2

Customers were shown a follow up letter (and copy of the form) which would have been sent if they had not responded to the Child Benefit EFAP letter within five weeks.

Customers felt that they would expect to receive a reminder about completing the form before their claim was stopped and that it was important that they were sent a reminder before payments were stopped even temporarily. A text message was the preferred method of reminding customers to respond to the letter. This was viewed as a useful way of reminding busy customers who may forget to respond to the form or not be available to take a telephone call.

“I don’t think they should stop the benefits before sending this letter. I think they should send it as a final warning red letter and give you a week to respond before they stop the payments.”

(British National, income under 50k)

The content of this letter was very worrying for customers and upon receipt of this letter they would have called HMRC to find out why their Child Benefit payments had been stopped and make sure that they started again as soon as possible. Including an explanation of why their claim has been stopped would be helpful to answer customers’ initial questions. This was felt to be especially important if customers had not seen, or did not recall, the initial letter.

Utilising a softer, more engaging tone in this letter could help to convey a sense of reluctance on HMRC’s part in having to stop the Child Benefit payments which may help customers in this position feel more positively towards HMRC.

Child Benefit Letter Testing Qualitative Research**Key findings**

- A reminder, in addition to attempted telephone contact, could be sent prior to payments being stopped. A letter or text message reminder was felt to be most effective.
- The context of the request for information should be re-stated in case customers have not seen, or have forgotten the content of, the first letter.
- A warmer and more engaging tone throughout could help to demonstrate HMRC's reluctance in stopping the Child Benefit payments.

V. Letter 3

A final letter was shown to customers which would have been sent if HMRC did not receive a response to the first two letters.

The first sentence and opening paragraph of the final letter made it immediately clear to customers that their Child Benefit payments had now been stopped. Customers felt that if they received this letter they would have been very worried. As before, including a summary explanation of why their payments have been stopped could answer any initial queries customers have prior to them calling the helpline.

The tone of this letter was felt to be quite abrupt. This was reinforced by the content and short length of the letter. Where information is split over two pages, this should be clearly stated. The lack of indication that there was information on the second page meant customers initially overlooked this, causing them to miss important information and also leading them to think that the letter had not been signed. As with the previous letters, using a warmer tone throughout in the future could help to demonstrate HMRC's reluctance in stopping the Child Benefit payments.

Information deemed by customers as important, for example regarding their right to appeal, was seen as being best suited to being on the front page to answer any immediate questions customers may have.

Key findings

- Provide more context as to why Child Benefit payments have been stopped, in case respondents have not seen the first two letters and to establish the legitimacy of ceasing to pay their Child Benefit claim.

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- Consider the tone to ensure it is engaging and appear to be 'on their side' which could help improve the response to this letter.
- Ensure that important information is included on the front page and signal that there is further detail on the other side.
- Information should not appear inconsistent between letters to customers.

Overall key findings

Overall the findings show that building engagement with the letters and their purpose will be key to increasing response rates.

This can be achieved by:

- Keeping the letters and forms as short as possible so there is not too much information to take in and make responding as easy as possible.
- Considering the tone throughout to ensure customers feel that HMRC is supporting them in responding.
- Making sure each letter stands alone: providing context in the second and third letters, explaining why the customer is being contacted.

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Appendix A: Research tools

The topic guides for the focus groups with British Nationals is provided below. Please note: this is not a questionnaire. This is an aide memoir to support the structuring of the discussion, and was used flexibly by the moderator.

Topic guide – British Nationals

HMRC – Child Benefit Letter Testing

1 Introduction (2-3 minutes)

This section of the discussion sets the scene, reassures participants about the discussion and explains confidentiality.

- Thank participant for taking part; introduce self, Ipsos MORI.
- Explain purpose of interview: **to understand their response to a letter they could be sent about Child Benefit and how it could be improved.**
- Confidentiality: reassure all responses will be anonymous and that information about individuals will not be passed on to anyone.
- **Explain that HMRC do not know who took part and do not have their name and personal information. This interview is about their understanding of a letter HMRC will be sending to people, and is not based on their personal circumstances. Assure them that their answers will not affect their Child Benefit claim in any way.**
- Role of Ipsos MORI – independent research organisation (i.e. independent of GOVERNMENT), we adhere to MRS code of conduct, we gather a range of opinions from a range of people: all opinions valid.
- Length: c. 90 minutes
- Get permission to digitally record – transcribe for quotes, no detailed attribution.
- Any questions before we begin.

2 Warm up (5 minutes)

Briefly explore personal details: name, personal circumstances, who's at home, family, number and age of children, whether they are working, if so what doing.

Icebreaker – get participants to share something about their day (e.g. their journey here) with the person sitting next to them then feed back to the group.

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3 Responses to the 'Child Benefit Claimant' Letter (20 - 25 mins)

This section will explore responses to the first 'Child Benefit claimant' letter. The aim of this section is to understand what response the letter would elicit if it was sent to them, and how it can be developed to encourage a higher response rate.

A) Initial review (10 minutes)

Hand the letter and form out and ask respondents to read through the letter and form (as they might do if it came in the post). Explain that a version of this letter is sent every year to some people who are currently claiming Child Benefit.

Explain that we will give them time to read it in more detail shortly.

Explain that we will now explore their initial views of the letter and form. Keep brief and we will discuss in more detail later.

First ask respondents to complete **proforma** then, with reference to it explore:

- **What would be your initial reaction to receiving this (the letter and form) in the post?**
- **Spontaneous** reactions
 - What comes to mind when looking at the letter and form; reasons for this
 - How it makes them feel
 - What it makes them think
 - What their response to receiving this letter and form would be
 - What would they do
 - What they would do with them – keep them, put them away (where?), show them to someone etc.
- **Spontaneous** reactions to the letter
 - Anything that stood out in the letter overall– probe fully for specific examples
 - Does the letter clearly speak to them and communicate that they need to do something in response to it? Why/not?
 - Do they have any questions on reading this?
- What are the key messages from both; if they were telling someone else what it said, what would you say?

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- What does it mean for them – any actions they need to take?
- Explore **initial views** of the letter – positives and negatives; reasons for this
 - Any problems; anything that seems unclear
- What elements are they **interested in**; what information you would be looking for; reasons for this
- What they think would happen if they **did** respond
- What they think would happen if they **did not** respond

B) Detailed review (c. 15 minutes)

Explain that you would now like them to look at the letter in more detail. Allow respondents to read the letter in more depth and ask them to annotate/ highlight anything that is unclear.

Throughout the discussion, listen out for any actions that they would take, why and where this comes from.

- Explore understanding of the **key messages** in the letter overall:
 - What is the letter telling them; describe the key messages in own words
 - What do they think the letter is for; what is its purpose
- Explore whether the letter suggests they should take any action, if so what parts of the letter / what action. Probe fully.
 - How important does it feel that they respond to the letter, why, where do they take this from
- **Signposting/usability** – how easy is it to find the key information they need to respond – what impact does this have on their likelihood to respond
- **Tone** - explore views on tone; how does it make them feel, what impact does this have on their likelihood to respond
- Whether they have any questions after reading the letter – what, why
- What would you do upon receiving the letter. Probe to understand specifically:
 - What – respond (immediately or later, why), file it away, put it somewhere etc.

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- Why would they do this – probe to understand whether this is their own spontaneous behaviour or something they are taking from somewhere in the letter
- When
- Is there anything which could be changed about the letter overall to make it more likely you would respond
 - What would make it easier for you to respond
 - What would facilitate your understanding
 - What would prompt you to take action

Next explore understanding of each paragraph. For each explore:

- What do they understand from this – describe it in own words
- Explore whether it suggests they should take any particular action, what and where they take that from.
- Explore how the language used makes them feel and what impact this has on their likelihood of responding.
- Explore clarity of language/words/phrases – any problems; any specific examples that are not clear; suggest alternatives
- Whether this raises any questions? If so, what?
- Any changes which could be made to **make it clearer that they need to respond and make them more likely to do so**
- What do they think will happen if they do not respond.

Specific prompts:

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Paragraph 1 - If you do not reply by [5 weeks from date posted], we will suspend your Child Benefit payments

- Explain to participants how long they would be given to respond – what impact does this length of time have on them – too long / too short. What would be the optimum length of time for them to respond.
- What the impact of Child Benefit payments potentially being suspended has on behaviour

Paragraph 3 - What happens next?

- What the impact of the mention of 'changes to their child benefit' has on their likelihood to respond

- **Thinking overall – what changes could be made to the letter to increase their likelihood of responding considering:**
 - Length
 - Level of detail on why they are being asked to provide this information, what it will be used for, why they should respond
 - Whether key information is clear enough
 - Whether anything is missing
 - Impact tone has – would any change make them more likely to respond

4 Responses to the 'Child Benefit Claimant' Form (20 - 25 mins)

This section aims to review the form which accompanies the letter and which would need to be completed and returned to HMRC.

Ask the respondent to re-read the form (c.5 minutes) to familiarise themselves with it, highlighting / annotating any areas they have questions or queries about Explore overall responses to the form first, then probe section by section.

Overall responses

- Would they respond fully and fill in all sections? If so, why? Or why not?
- What are the motivations / barriers to completing and returning the form? *Explore fully. Probe around: length, types of questions, information asked to provide*

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- *Then explore:*
 - How could barriers be overcome
 - Are motivations universal or related to specific individuals / factors - if latter how can we broaden these?
- Gather initial thoughts on:
 - The information requested
 - Format
 - Length
 - Order
 - Design
 - Language used

Then for each section explore:**Part 1 – About your household**

- Explore their overall responses
- How easy or difficult are these questions to answer? Why? Would you be able to answer it off the top of your head or would you need to look up the information? If so, what would you need to do to find this information?
- Is there anything they don't understand? What? How could this be made clearer?
- How clear is the language used? Probe for specific examples of anything that is not clear, ask participants to suggest alternatives
- Are these questions easy to answer? If not, which ones are particularly challenging? Why?
- Could anything be done to make these questions easier to answer?
- Probe on ease of answering **Child Benefit number** and **National Insurance number** questions in particular
- [If they are difficult to answer] would this put you off filling in this section/or the entire form? If so, why?
- What changes could be made to this section increase your likelihood of responding?

Part 2 – About the child(ren)/young person(s) you are claiming for

- Explore their overall responses
- How easy or difficult are these questions to answer? Why? Would you be able to answer it off the top of your head or would you need to look up the information? If so, what would you need to do to find this information?

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- Is there anything they don't understand? What? How could this be made clearer?
- How clear is the language used? Probe for specific examples of anything that is not clear, ask participants to suggest alternatives
- Are these questions easy to answer? If not, which ones are particularly challenging? Why?
- Could anything be done to make these questions easier to answer?
- Probe on ease of answering **address of person they live with, date they left household, average amount paid to support them per week**, in particular
- [If they are difficult to answer] would this put you off filling in this section/or the entire form? If so, why?
- What changes could be made to this section increase your likelihood of responding?

Part 3 and Part 4 - About your payment details/ other information and details of change

- Explore their overall responses
- How easy or difficult are these questions to answer? Why? Would you be able to answer it off the top of your head or would you need to look up the information? If so, what would you need to do to find this information?
- Is there anything they don't understand? What? How could this be made clearer?
- How clear is the language used? Probe for specific examples of anything that is not clear, ask participants to suggest alternatives
- Are these questions easy to answer? If not, which ones are particularly challenging? Why?
- Could anything be done to make these questions easier to answer?
- Probe on **changes to circumstances** – do they know what they should be including? How do they feel about looking up this information on GOV.UK website?
- [If they are difficult to answer] would this put you off filling in this section/or the entire form? If so, why?
- What changes could be made to this section increase your likelihood of responding?

Part 5 – What you need to send to us

- Explore their overall responses
- Is there anything they don't understand? What? How could this be made clearer?

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- How clear is the language used? Probe for specific examples of anything that is not clear, ask participants to suggest alternatives
- Is it clear what additional information you need to send to HMRC?
- Is this information easy to collate? If so, why? Or why not?
- How do you feel about sending the original documents?
- [If challenging] would this put you off filling in this section/or the entire form? If so, why?
- What changes could be made to this section increase your likelihood of responding?

Overall review of form and ordering

- Thinking about the **form** overall, which questions are easier to answer and which are harder?
- **Moderator:** take the form with questions printed on separate pages and work with respondents to order it in way which seems most rational and easy to answer to them. Which questions should come at the beginning? Why? Are these easy to answer? Which come next – and so on. Fully explore until all form is complete in ‘new’ order (if any changes are necessary).

Now ask respondents to consider letter and form together:

- How well do they think the letter and **form work together**? Are there any contradictions / issues? Do they support each other? How?
- How likely would they be to respond to this letter and return the form – why? What could increase their likelihood of responding?
- Why might some people not respond to this letter
 - What might be holding them back from doing so
 - How could these barriers be overcome.
- **Moderator: ROTATE ORDER OF ASKING ABOUT TELEPHONE CALL AND TEXT MESSAGE:**
 - What impact would it have if HMRC were to **telephone** them to prompt a response?
 - And what about if HMRC sent **them a text message** prompting a response. Which (call or text) would be most effective? Why?
 - What about if HMRC enclosed a **prepaid envelope** with the letter?

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5 Reminder Letter (10 minutes)

This section aims to understand response to the reminder letter and how it could be improved to increase response rates.

Moderator: Give out the reminder letter explaining that this would be sent if they did not respond to the initial letter and would include another version of the form for them to complete. Ask respondents to read it (2 – 3 minutes).

Throughout be sure to fully explore response, we know that response rates to the letter are low so explore barriers to responding fully.

- Explore the initial response to this letter
- What would this letter mean for them if they were to receive it
 - Where are they taking that from – pick out particular words and phrases
- What would their response be upon receiving it
- Would they do anything after receiving this letter
 - What respond (immediately or later, why), file it away, put it somewhere etc.
 - Why - probe to understand whether this is their own spontaneous behaviour or something they are taking from somewhere in the letter
 - When
- How clear is it what they need to do, when by
- What do they think will happen if they do not respond
- How does this letter make them feel
 - What parts of the letter lead to that
 - What impact does this have on the actions they would take?
- What do they think about the language and tone taken – what impact does this have on
- Why might some people not respond to this letter
 - What might be holding them back from doing so
 - How could these barriers be overcome
- What could be changed about this letter to encourage people to respond – consider:
 - Language
 - Length
 - Tone
 - Any supporting information which is required
 - Would additional contact from HMRC (e.g. telephone call or text message) help encourage a response? Should this contact be made after initial letter is sent or after

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first letter is sent or both? Why? What is benefit of this approach? If both should same form of contact be used on both occasions or different? Why?

6 Final letter – Child Benefit Withdrawal (10 minutes)

This section aims to understand response to the letter ‘About your payment of Child Benefit’.

Moderator: Give out the final letter explaining that this would be sent if they did not respond to either the initial letter or reminder. This would not include a copy of the form. Ask respondents to read it (2 – 3 minutes).

- Explore the initial response to this letter
- What would this letter mean for them if they were to receive it
 - Where are they taking that from – pick out particular words and phrases
- What would their response be upon receiving it
- Would they do anything after receiving this letter – what, why, when.
- How does this letter make them feel
 - What parts of the letter lead to that
 - What impact does this have on the actions they would take?
- What do they think about the language and tone taken – what impact does this have on what action they would be likely to take

7 Purpose of letter and form (10 mins)

Explain to participants that this letter and form are used as a way of measuring levels of fraud within Child Benefit. This letter is sent to a random selection of people who are claiming Child Benefit. The responses are then used to understand what percentage of Child Benefit claims are accurate and what percentage are made in error or fraudulently. This is important information which HMRC needs to provide to demonstrate the extent to which there is error / fraud in the Child Benefit system.¹

Now explore:

- Would participants have known this information from reading the letter and form
- How does this make them feel about the letter and form and importance of responding
- Knowing this, has anything changed for them about their likelihood of responding

¹ We recommend explaining this at the end, after reviewing all documents as to start with we would want to understand what the response would be to the letter as it stands, then understand what impact sharing what the information provided would be used for and its importance has on how the audience respond to the letter

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- Would telling recipients this increase their likelihood of responding
- What would be the best way to communicate this?
 - In letter / form / reminder letter
 - What language / words / phrases could be used – as relevant work with participants to review all documents and insert this information into the most appropriate one(s)

8 Wrap up (5 minutes)

This section is to summarise key elements and to draw together discussion.

- What **one improvement** could be made to the letter / form / follow ups to increase their likelihood of responding
- Any final comments

Thank participants, reassure about confidentiality, and administer incentives